

Sunsuper & QSuper are merging

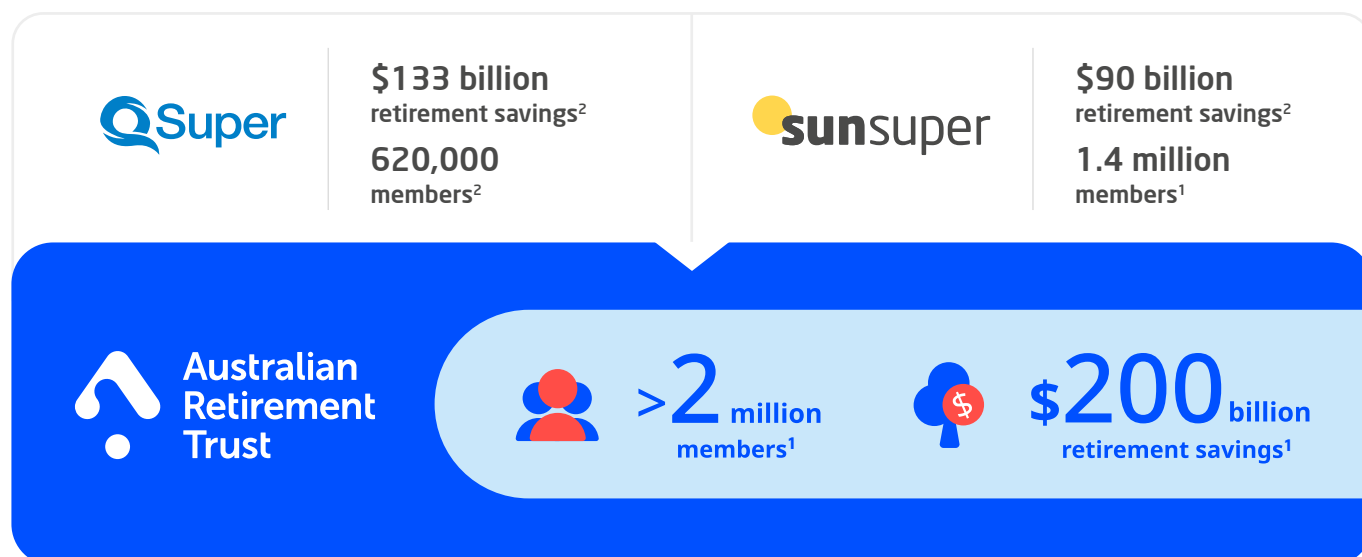
Important information booklet

Quick reference guide

When will the merger take place?	3
What's happening: Account details	4
Whats happening: Fees and costs	5
What's hapening: Insurance	6
What's happening: Investments	7
Other things to consider	8
Important fund details	15

About Australian Retirement Trust

Sunsuper and QSuper have agreed to merge to become Australian Retirement Trust. Australian Retirement Trust will be one of Australia's largest superannuation funds, taking care of over \$200 billion in retirement savings for more than two million members.¹



As a Sunsuper member, you can rest assured that our members will remain at the heart of everything we do when we merge with QSuper to become Australian Retirement Trust. Whether you're starting out in your working life, enjoying retirement, or somewhere in between, we want you to prosper and we're here to help.

As a fund that works for members, not shareholders, Australian Retirement Trust will work in your best interests. That means we will aim to return profits to our members as lower fees and better services, and we'll have the capacity to leverage our size and scale to seek out investments that aim to deliver strong, long-term investment returns to help members' super balances grow.

As an Australian Retirement Trust member, you will be able to access the same product features, benefits and services you know and trust from Sunsuper, including:

- An investment capability with a proven track record of strong long-term returns, as demonstrated by Sunsuper's Balanced investment option for *Super-savings accounts* delivering 9.1% p.a. over 10 years to June 2021 and outperforming the industry average over 1, 3, 5, 7 and 10 years.³
- Expert financial advice about your superannuation account for no extra cost.
- Easy account management, 24/7, through our secure, online member portal and app.
- The latest super and investment information and education through our website articles, calculators, seminars, webcasts and podcasts.
- More in your back pocket through our member-exclusive Australian Retirement Trust Rewards program offering rewards and everyday discounts.

Learn more about Australian Retirement Trust

You can learn more about Australian Retirement Trust by visiting sunsuper.com.au/merger

¹Estimate based on the combined fund assets and memberships of Sunsuper and QSuper as at 30 June 2021. QSuper net assets include the retirement funds managed by QSuper and employer-sponsor receivables for Defined Benefit members managed and held by Queensland Treasury.

²QSuper assets include the retirement funds managed by QSuper and employer-sponsor receivables for Defined Benefit members managed and held by Queensland Treasury. QSuper and Sunsuper statistics are as at 30 June 2021.

³Source: SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, to 30 June 2021. Past performance is not a reliable indicator of future performance.

When will the merger take place?

The expected date of the merger is 28 February 2022 (subject to final due diligence and regulatory approvals).

Sunsuper and QSuper have agreed to merge to become Australian Retirement Trust on **28 February 2022**. If for any reason there are changes to the date of the merger, or any of the details outlined in this *Important information booklet* change, we will let you know.

How will the merger take place?

The merger of the funds will occur through what is known as a Successor Fund Transfer (SFT). Sunsuper Superannuation Fund (ABN 98 503 137 921) members' account balances and benefits will be transferred to QSuper (ABN 60 905 115 063), which will be renamed Australian Retirement Trust. To complete the merger, Sunsuper Pty Ltd (ABN 88 010 720 840) will be renamed Australian Retirement Trust Pty Ltd and will become the Trustee of Australian Retirement Trust.

For an SFT to be permitted by law, both the Trustee of the Sunsuper Superannuation Fund (Sunsuper Pty Ltd, ABN 88 010 720 840) and the Trustee for QSuper (QSuper Board, ABN 32 125 059 006) have to be satisfied that Australian Retirement Trust will give members' rights in respect of their benefits that are at least equivalent to the rights that they have in Sunsuper (as assessed shortly prior to the merger).

Don't want to move to Australian Retirement Trust?

If you don't want your account to transfer to Australian Retirement Trust, you will need to roll your super out of Sunsuper to a new super fund of your choice or withdraw your super (if eligible). If you choose to do so, you need to ensure we receive your completed request and paperwork (if required) by 21 February 2022 so we can process your request before the merger. If you need more information call us on **13 11 84**.

How will Australian Retirement Trust communicate with me?

Australian Retirement Trust will continue to communicate with you in the same way Sunsuper communicates with you currently. For most members, this means Australian Retirement Trust will continue to deliver important documents digitally by default. If you have selected to receive your documents in paper form, this will continue in Australian Retirement Trust.

If you have previously unsubscribed from receiving marketing materials from Sunsuper, this will also continue to apply to marketing materials from Australian Retirement Trust.

Need some financial advice?

Speak to your adviser. If you don't have a personal financial adviser, Sunsuper also has qualified financial advisers⁴ who can help you over the phone with simple advice about your Sunsuper account. This service is included in your membership fee. If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser.⁵ Advice of this nature may incur a fee.

⁴ Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund. ⁵ Sunsuper has established a panel of accredited external financial advisers who are not employees of Sunsuper. Sunsuper is not responsible for the advice provided by these planners and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

What's happening: Account details

Sunsuper members aren't required to do anything in order to become members of Australian Retirement Trust. Features of member accounts as they are in Sunsuper will be the same when accounts transfer, but members will see some changes to account names.



On 28 February 2022, the account/s you hold in Sunsuper will be transferred to Australian Retirement Trust. Below are some key details you'll want to be aware of.

Will my member number/s stay the same?

Yes, your current Sunsuper member number/s will be the same number you'll use in Australian Retirement Trust.

What will my new account/s be named?

Below is an outline of the names of Sunsuper products and accounts, and the equivalent products and accounts in Australian Retirement Trust.

		
<i>Sunsuper for life - Super-savings account</i>	Will become	<i>Super Savings Accumulation account</i>
<i>Sunsuper for life - Transition to retirement income account</i>		<i>Super Savings Transition to retirement income account</i>
<i>Sunsuper for life - Retirement income account</i>		<i>Super Savings Retirement income account</i>
<i>Sunsuper for life Business - Super-savings account</i>		<i>Super Savings - Business Accumulation account</i>
<i>Sunsuper for life Corporate - Super-savings account</i>		<i>Super Savings - Corporate Accumulation account</i>
<i>Sunsuper for life Corporate Defined Benefit</i>		<i>Super Savings - Corporate Defined Benefit</i>
<i>Sunsuper for life Corporate Lifetime Pension</i>		<i>Super Savings - Corporate Lifetime Pension</i>

What happens if I hold a Sunsuper and a QSuper account?

If you have both a QSuper and a Sunsuper account, you will also receive a communication from QSuper letting you know about the merger and any impact it will have on your QSuper account/s.

Your Sunsuper and QSuper accounts **will not** be consolidated on 28 February 2022. This is to make sure you do not lose any benefits you have with either fund.

Some time after the merger, Australian Retirement Trust will contact you with details about these accounts, and any options you may have to consolidate them. We encourage you to speak with your financial adviser before making any decision about whether consolidating these accounts is right for your circumstances.

Will payments from my *Income account* or *Lifetime Pension* be impacted by the merger?

After the merger, your payment arrangements will continue as they were in your Sunsuper account, with the payee changing to Australian Retirement Trust.

Where will I be able to find a copy of the *PDS* for my relevant product?

Super Savings members (Accumulation and Income accounts)

Product Disclosure Statements (*PDS*) and associated guides for these products will be available at australianretirementtrust.com.au/pds from or shortly after 28 February 2022.

Super Savings - Business and Super Savings - Corporate (including Lifetime Pension)

The *PDS*s, guides, and other important documents will be available from your employer's Australian Retirement Trust microsite from or shortly after 28 February 2022. You can find the details of your new Australian Retirement Trust microsite on the *Changes to your employer plan in Australian Retirement Trust* factsheet on your employer's Sunsuper microsite.

If you are a member of a plan or category that is closed to new members (this includes all Defined Benefit and *Lifetime Pension* members) the information in the *PDS* may not apply to your circumstances - please contact us for any product information that you require on **13 11 84**.

What's happening: Fees and costs

Australian Retirement Trust accounts will have the same fee arrangements as members' existing Sunsuper accounts, after the merger. From 1 July 2022, a reduction in administration fees is planned for most members.

Fees and costs from 28 February 2022

From 28 February 2022, your new Australian Retirement Trust account/s will have the same fee arrangements as your existing Sunsuper account/s.

Administration fees from 1 July 2022

Following our merger with QSuper, we'll have the size and scale to ensure that our administration fees remain among the lowest in the industry.

Super Savings accounts

Sunsuper and QSuper have committed to reducing the fixed weekly administration fee for *Super Savings accounts* to \$1.20 per week (with no changes to the percentage-based administration fee).

This fee reduction is subject to confirmation by the Trustee of Australian Retirement Trust. Australian Retirement Trust will contact you again before 1 July 2022 to confirm the fee reduction.

Super Savings – Business and Super Savings – Corporate accounts

Sunsuper and QSuper have committed to ensuring the fixed weekly administration fee for *Business* and *Corporate* accounts is no higher than \$1.20 per week (with no changes to the percentage-based administration fee for most members). This means if you are a member of an employer plan with a weekly fixed administration fee higher than \$1.20, it will reduce to this amount from 1 July 2022. If you are a member of an employer plan with a fixed weekly administration fee of \$1.20 or below, your fee arrangements won't change at 1 July 2022.

If your employer already pays all or part of the administration fee on your account, these arrangements will also still continue to apply.

This fee reduction is subject to confirmation by the Trustee of Australian Retirement Trust. Australian Retirement Trust will contact you again before 1 July 2022 to confirm the fee reduction.

More details specific to your employer plan in Australian Retirement Trust are available in the *Changes to your employer plan in Australian Retirement Trust* factsheet on your employer's Sunsuper microsite.

Merger Costs

Our merger with QSuper will result in costs. Where the costs are investment related costs, e.g. due to the transfer of assets, these costs will be met from the relevant investment options. Other costs will be met from Fund reserves.

While the merger will incur costs, in the medium term the merger is expected to provide benefits for members that will outweigh the short term costs of the merger.

What's happening: Insurance

Members' existing insurance arrangements will continue in their Australian Retirement Trust account/s, and any existing options to increase, decrease, change or cancel their insurance cover will stay the same. .

Your insurance cover and premiums in Australian Retirement Trust will be identical to your cover and premiums in Sunsuper as assessed immediately prior to the merger. The tables below outline how your insurance cover will transfer depending on your circumstances.

What happens to my insurance arrangements on 28 February 2022?

I have a Sunsuper account with insurance	
All members with insurance	<ul style="list-style-type: none"> Your existing insurance cover and premium arrangements will be the same in your Australian Retirement Trust account/s. The insurance policy terms and conditions that currently apply to your insurance cover will remain the same in Australian Retirement Trust. Your insurance cover needs may change as your circumstances change. For more information on your insurance options, including how to cancel, increase or change your cover before the merger refer to sunsuper.com.au/insurance/manage
I have a Sunsuper account without insurance	
Waiting for Insurance to automatically start	<ul style="list-style-type: none"> You will not have any insurance cover when your account is transferred to Australian Retirement Trust. After 28 February 2022, you will still be eligible to have Standard cover automatically start where: <ul style="list-style-type: none"> you've attained age 25, you have an account balance of \$6,000 or more, and you are receiving SG contributions from an employer (this does not apply for <i>Super Savings - Corporate</i> or <i>Super Savings - Business</i> accounts) You can also let us know in Australian Retirement Trust <i>Member Online</i> after 28 February 2022 that you want to opt-in for insurance cover before meeting the above criteria (conditions apply).
My insurance was previously cancelled under Contribution inactivity or Zero balance account rules for insurance cover	<ul style="list-style-type: none"> You will not have any insurance cover when your account is transferred to Australian Retirement Trust, however You may be eligible to have Standard cover automatically start on your account where: <ul style="list-style-type: none"> you've attained age 25, you have an account balance of \$6,000 or more, and you are receiving SG contributions from an employer.
You've opt-ed out of insurance cover on joining or cancelled your insurance cover	<ul style="list-style-type: none"> You will not have any insurance cover when your account is transferred to Australian Retirement Trust. If you want insurance cover after 28 February 2022 on your Australian Retirement Trust account, you will need to apply for Tailored/Additional cover (evidence of health satisfactory to the insurer will be required before cover can start from the date accepted by the insurer).

What if I have received warnings prior to the merger that my insurance cover may be at risk of cancellation due to contribution inactivity or a zero account balance? Will this be impacted by the merger?

You will need to meet the terms outlined in these communications to retain your cover in Sunsuper or Australian Retirement Trust.

You should consider your own personal situation to determine if having insurance cover in Sunsuper/Australian Retirement Trust is right for you. Super is your future money, so it makes sense that you don't pay for insurance that you don't need, as premiums will reduce the amount of money in your retirement.

I am currently going through or about to commence an insurance claim, will the merger impact this?

All active insurance claims after the merger will be managed by the trustee of Australian Retirement Trust. You will not need to do anything extra to continue progressing your claim as a result of the merger.

Note: if you hold Income Protection cover in both Sunsuper and QSuper, you may not be able to receive a benefit from both at the same time, or the amount you can receive could be limited. Please refer to your relevant *Insurance guide* for further information, or contact us if you have further questions.

I am receiving Total & Permanent Disability Assist support payments from Sunsuper. Do I need to do anything for these payments to continue?

You will not need to do anything for any support payments to continue, so long as you continue to meet the Total & Permanent Disability Assist definition. Any support payments made from 28 February 2022 onwards will now come from Australian Retirement Trust rather than Sunsuper.

I am receiving payments from an Income Protection claim. Do I need to do anything for these payments to continue?

Your Income Protection payments from the insurer will continue unchanged.

What's happening: Investments

Members' investments in Australian Retirement Trust will be identical to the investments they hold in Sunsuper.

On 28 February 2022, accounts you hold in Australian Retirement Trust will be invested in options that are identical to those your Sunsuper account was invested in immediately prior to the merger. The full range of options available to you in Australian Retirement Trust from 28 February 2022 will be identical to those currently available to you in Sunsuper.

More details about investments in Australian Retirement Trust will be available in the *Super Savings Investment guide* from 28 February 2022 at australianretirementtrust.com.au/pds

Other things to consider

We understand that you may have questions about how the merger may impact the way you transact on your account/s before and after the merger, how the merger may impact any claims you may have with us, and more. If your question isn't addressed below, we encourage you to review the FAQs at sunsuper.com.au/merger/faqs for up-to-date information before the merger, or by contacting us.



The questions below include information on transaction processing cut-offs leading up to the date of the merger. While we make every effort to keep processing and service disruptions to a minimum, it is possible that additional disruptions may occur shortly before and after 28 February 2022. We apologise for any inconvenience these may cause.

Accessing your account through <i>Member Online</i> and mobile app		
Situation in Sunsuper	What you need to do	Further information
You are a user of Sunsuper's <i>Member Online</i>	<p>You can continue to view your account, access statements and communications, and make updates to your account using <i>Member Online</i> right up until the evening of 25 February 2022 (unless advised otherwise). From 26 February 2022, <i>Member Online</i> will be unavailable till 28 February 2022.</p> <p>Australian Retirement Trust <i>Member Online</i> Access to your new Australian Retirement Trust account will be available in <i>Member Online</i> from 28 February 2022 at australianretirementtrust.com.au/memberonline</p> <p>Your login details will be the same as your Sunsuper account.</p>	<p>If you also have a QSuper account, you'll still need to continue to log into QSuper <i>Member Online</i> at memberonline.qsuper.qld.gov.au to access your QSuper account details online</p> <p>TIP: if you've saved your Sunsuper login details to your browser, you'll need to remember them for your first login after the merger.</p>
You are a user of the Sunsuper app	<p>You can continue to view your account, access statements and communications, and make updates to your account using the Sunsuper app right up until the evening of 25 February 2022 (unless advised otherwise). From 26 February 2022, the app will be unavailable till 28 February 2022.</p> <p>Australian Retirement Trust app From 28 February 2022, the Sunsuper app will become the Australian Retirement Trust app.</p> <p>You will need to update the app on your smart device after 28 February 2022. For most users, we expect your smart device would do this automatically once the update is available. Otherwise, you can update to the latest version in the app store of your smart device.</p>	<p>If you aren't a current user of the Sunsuper app and want to access the Australian Retirement Trust app after 28 February 2022, you'll find it in the App Store (for iOS devices) and on Google Play (for android devices).</p>

Account management		
Situation in Sunsuper	What you need to do	Further information
You need to update your contact details	<p>Before the merger</p> <p>If you want to update your contact details, you will need to:</p> <ul style="list-style-type: none"> Complete any required updates in <i>Member Online</i> or the Sunsuper app by the evening of 25 February 2022. After this time <i>Member Online</i> and the app will be unavailable, or Complete the <i>Change of details</i> form available at sunsuper.com.au/forms and ensure we receive it by 21 February 2022. 	<p>What happens if Sunsuper doesn't RECEIVE my Change of details form in time?</p> <p>If Sunsuper hasn't been able to process your form prior to the merger, or Australian Retirement Trust receives this Sunsuper form after the merger, we could require you to complete a new Australian Retirement Trust form.</p> <p>After the merger</p> <p>From 28 February 2022 you'll be able to update your account details using Australian Retirement Trust <i>Member Online</i> and the Australian Retirement Trust app.</p>
You need to make changes to your investment option(s)	<p>Before the merger</p> <p>If you want to make changes to your investment options, you'll need to do these changes in <i>Member Online</i> by the evening of 25 February 2022. After this time, <i>Member Online</i> will be unavailable.</p>	<p>After the merger</p> <p>From 28 February 2022 you'll be able to change your investment options on your account in Australian Retirement Trust <i>Member Online</i>.</p>
You want to Opt-in for Standard insurance cover sooner	<p>Before the merger</p> <p>If you want to opt-in to start Standard Insurance cover on your Sunsuper account earlier (where you currently have a balance less than \$6,000 or under age 25), you will need to do this in <i>Member Online</i> by the evening of 25 February 2022. After this time, <i>Member Online</i> will be unavailable.</p>	<p>After the merger</p> <p>From 28 February 2022 you'll be able to request to opt-in to Standard cover in your account in Australian Retirement Trust <i>Member Online</i>.</p>
You want to make changes to your insurance cover	<p>Before the merger</p> <p>If you want to increase, decrease, change or cancel insurance cover you will need to do this:</p> <ul style="list-style-type: none"> in <i>Member Online</i> by the evening of 25 February 2022. After this time, <i>Member Online</i> will be unavailable, or by completing the applicable insurance form available at sunsuper.com.au/forms for (<i>Sunsuper for life</i> members) or your employer's Sunsuper microsite (for <i>Sunsuper for life Corporate</i> and <i>Sunsuper for life Business</i> members) and ensure we receive it by 21 February 2022. 	<p>What happens if Sunsuper doesn't RECEIVE my relevant insurance form in time?</p> <p>If Sunsuper hasn't been able to process your form prior to the merger, or Australian Retirement Trust receives this Sunsuper form after the merger, we could require you to complete a new Australian Retirement Trust form.</p> <p>After the merger</p> <p>From 28 February 2022 you'll be able to request to make changes to insurance cover on your account in Australian Retirement Trust <i>Member Online</i> or using the relevant forms at australianretirementtrust.com.au/forms for (<i>Sunsuper for life</i> members) or your employer's Australian Retirement Trust microsite (for <i>Super Savings – Corporate</i> and <i>Super Savings – Business</i> members).</p>
You want to change the frequency of Income account payments	<p>Before the merger</p> <p>If you want to change the frequency of payments from your <i>Income account</i>, you'll need to complete this request in <i>Member Online</i> by the evening of 25 February 2022. After this time, <i>Member Online</i> will be unavailable.</p>	<p>After the merger</p> <p>From 28 February 2022 you'll be able to change the frequency of payments from your <i>Income account</i> in Australian Retirement Trust <i>Member Online</i>.</p>
You want to change your beneficiary arrangements	<p>Before the merger</p> <p>If you want to make updates to the beneficiary arrangements on your account, you'll need to do this:</p> <ul style="list-style-type: none"> In <i>Member Online</i> (preferred beneficiaries only) by the evening of 25 February 2022. After this time, <i>Member Online</i> will be unavailable, or Complete the applicable form for nominating a beneficiary available at sunsuper.com.au/forms and ensure we receive it by 21 February 2022. 	<p>What happens if Sunsuper doesn't RECEIVE my relevant beneficiary form in time?</p> <p>If Sunsuper hasn't been able to process your form prior to the merger, or Australian Retirement Trust receives this Sunsuper form after the merger, we could require you to complete a new Australian Retirement Trust form.</p> <p>After the merger</p> <p>From 28 February 2022 you'll be able to request to update preferred beneficiaries on your account in Australian Retirement Trust <i>Member Online</i>, or by completing the relevant beneficiary form at australianretirementtrust.com.au/forms</p>

Account management		
Situation in Sunsuper	What you need to do	Further information
You have a paper form request you need processed	<p>Unless stated otherwise, any paper based forms will need to be received by Sunsuper by 21 February 2022 to ensure we have enough time to process requests before the merger.</p> <p>For more information about processing impacts due to the merger on papers forms, visit sunsuper.com.au/forms</p>	<p>What if Sunsuper doesn't RECEIVE my paper form in time?</p> <p>If Sunsuper hasn't been able to process your form prior to the merger, or Australian Retirement Trust receives the Sunsuper form after the merger, we could require you to complete a new Australian Retirement Trust form after the merger.</p>

Advice services	
Situation in Sunsuper	Further information
Financial Services Guides (FSGs)	<p><i>Financial Services Guides (FSGs)</i> are designed to assist you in deciding whether to use any of the financial services offered by a super fund. They will provide you with an understanding of what to expect from your interactions with your super fund.</p> <p>We provide FSGs where:</p> <ul style="list-style-type: none"> you have not received financial advice but are considering investing in or will be invested in a product of Australian Retirement Trust, and you have received financial advice as an individual in Australia Retirement Trust after the merger. <p>From 28 February 2022, these FSG's will be available from australianretirementtrust.com.au/fsg</p>

Beneficiaries		
Situation in Sunsuper	What you need to do	Further information
You have preferred beneficiary nomination	You don't need to do anything for your preferred beneficiary nomination/s arrangements to continue in Australian Retirement Trust.	Your beneficiary nomination/s in your Australian Retirement Trust account will be known as a 'preferred' beneficiary nomination.
You have a binding death benefit nomination	You don't need to do anything for your binding death benefit nomination/s arrangements to continue in Australian Retirement Trust.	Your beneficiary nomination/s in your Australian Retirement Trust account will be known as a 'binding' beneficiary nomination.
You have a reversionary beneficiary nomination	You don't need to do anything for your reversionary beneficiary nomination arrangements to continue in your <i>Super Savings Income account</i> .	Your beneficiary nomination in your new <i>Income account</i> will be known as a 'reversionary' beneficiary nomination.

Claims (including insurance applications)		
Situation in Sunsuper	What you need to do	Further information
You have a litigated claim, insurance application or insurance claim	<p>You don't have to do anything, we will endeavour to finalise your claim or application as quickly as possible.</p> <p>Any insurance applications and claims in progress will continue to be assessed by the relevant Insurer.</p>	Any claims or applications still in progress from 28 February 2022 will be handled by the Trustee of Australian Retirement Trust.
You have a family law matter in progress or soon to commence	<p>Where possible, we will finalise your family law matter prior to 28 February 2022 without further action needing to be taken by you.</p> <p>To reduce the potential for further action being needed by you and/or your spouse, you should submit draft superannuation splitting and flagging orders to us before they are made and ensure that any amendments we request are reflected in the final orders.</p>	<p>Any matters still in progress from 28 February 2022 will be handled by the Trustee of Australian Retirement Trust.</p> <p>Depending on your circumstances, the Trustee may need to ask you to take additional steps in order to finalise your family law matter.</p>

Complaints management		
Situation in Sunsuper	What you need to do	Further information
You want to make a complaint	<p>You need to:</p> <ul style="list-style-type: none"> First, visit sunsuper.com.au/complaints for more information on how to lodge your concerns with us. <p>Internal dispute resolution</p> <ul style="list-style-type: none"> Sunsuper will continue to accept complaints and do everything we can to resolve the issue as soon as possible right up until 28 February 2022. From 28 February 2022, any concerns lodged with be handled by Australian Retirement Trust. 	Any matters still in progress from 28 February 2022 will be handled by the Trustee of Australian Retirement Trust.
You have an existing complaint lodged with Sunsuper	<p>You don't have to do anything, we will endeavour to resolve such matters as quickly as possible.</p> <p>Escalating your complaint</p> <p>If you're not happy with Sunsuper's final response to your complaint, or Sunsuper has not provided a final response within the applicable timeframe (see below), you may escalate your complaint to an external dispute resolution scheme free of charge. The applicable timeframes are as follows:</p> <ol style="list-style-type: none"> Complaints from customers in relation to the quality of General and/or Personal advice received from Representatives of Sunsuper Financial Services Pty Ltd - 30 calendar days. Complaints/objections in relation to Death benefit distributions - 90 calendar days which commences after the 28 calendar day claim staking period has elapsed. Complaints in relation to the privacy of your personal information - 30 calendar days. All other complaints - 45 calendar days. <p>There are two different external dispute resolution schemes you can escalate your complaint to depending on your complaint:</p> <ul style="list-style-type: none"> The Australian Financial Complaints Authority Office of the Australian Information Commissioner 	Any matters still in progress on 28 February 2022 will be handled by the Trustee of Australian Retirement Trust.

Contribution arrangements		
Situation in Sunsuper	What you need to do	Further information
My employer makes contributions to my super.	Any contribution arrangements you have in place with your employer will carry over to your new Australian Retirement Trust account. This includes employer Superannuation Guarantee (SG) contributions, salary sacrifice arrangements, and member voluntary contributions made via your employer.	<p>What happens if I change jobs after 28 February 2022?</p> <p>If you change jobs after 28 February 2022, you can request that your new employer pay contributions to your new Australian Retirement Trust account by returning a <i>Selecting Australian Retirement Trust</i> form directly to your employer through <i>Member Online</i> or the app.</p>
You make additional contributions via direct debit or BPAY®.	<p>There will be no impact on making additional contributions by Direct Debit or BPAY® to your account up until the merger.</p> <p>After the merger (BPAY®):</p> <ul style="list-style-type: none"> You'll be able to continue making BPAY® payments with the same biller code and reference details you used in Sunsuper. <p>After the merger (Direct Debit):</p> <ul style="list-style-type: none"> Your existing Direct Debit arrangements from Sunsuper will continue in Australian Retirement Trust. These payments will now be processed by Australian Retirement Trust instead of Sunsuper. <p><small>® Registered to BPAY Pty Ltd ABN 69 079 137 518.</small></p>	<p>More details about making additional contributions in Australian Retirement Trust will be available from 28 February 2022 at australianretirementtrust.com.au/additional-contributions</p>
You split eligible contributions to your Sunsuper account during the 2021-22 financial year with your spouse.	You will need to complete and return the <i>Contribution splitting advice</i> form (available at sunsuper.com.au/forms) and ensure we receive it by 21 February 2022.	<p>If you intend on splitting your eligible contributions with your spouse for the period 1 July 2021 to 27 February 2022, Sunsuper will need to receive your completed <i>Contribution splitting advice</i> form by 21 February 2022.</p> <p>What happens if Sunsuper doesn't RECEIVE my request in time?</p> <p>Any contribution split requests received after 21 February 2022 will not be accepted for this period.</p> <p>Spouse contributions splitting after 21 February 2022:</p> <p>From 28 February 2022, you will be able to request a split of eligible contributions paid to Australian Retirement Trust in the financial year that follows the financial year in which they were made. You will be able to split eligible contributions paid to Australian Retirement Trust for the period 28 February 2022 to 30 June 2022 after 1 July 2022.</p>

MyGov		
Situation in Sunsuper	What you need to do	Further information
You are user of MyGov.	You can continue to keep track of your Sunsuper account/s in MyGov before and after the merger.	After 28 February 2022 you will notice that your new Australian Retirement Trust account/s may still show up as being in Sunsuper (and show old Sunsuper ABN details). If you do notice this, you do not need to do anything. These will eventually change to show up as Australian Retirement Trust account/s.

Opening a new Sunsuper / Australian Retirement Trust account		
Situation in Sunsuper	What you need to do	Further information
You want to join Sunsuper before the merger.	<p>You can join:</p> <ul style="list-style-type: none"> online at sunsuper.com.au/join by midday 24 February 2022, or complete a <i>Membership Application form</i> and ensure we receive it by 21 February 2022. 	<p>What happens if I return a <i>Membership application form</i> after 21 February 2022?</p> <p>Sunsuper will endeavour to process your application right up until 25 February 2022; however, if we haven't been able to process your application, you will be required to complete a new application to join Australian Retirement Trust.</p>
You want to join Australian Retirement Trust after the merger.	<p>After 28 February 2022, you can join Australian Retirement Trust by visiting australianretirementtrust.com.au/join</p>	<p>What do I need to do to get my employer to pay to my Australian Retirement Trust account?</p> <p>You'll need to complete and return a <i>Selecting Australian Retirement Trust</i> form directly to your employer (available at australianretirementtrust.com.au/forms). This contains information for your employer to use to make sure any employer contributions reach your account.</p>
You want to open an <i>Income account</i> .	<p>If you want to open up a Sunsuper <i>Income account</i> prior to the merger, you will need to either:</p> <ul style="list-style-type: none"> request to open an <i>Income account</i> in <i>Member Online</i> by midday 24 February 2022, or Complete an <i>Income account request form</i> and ensure we receive it by 21 February 2022 	<p>What happens if Sunsuper doesn't RECEIVE my <i>Income account request form</i> in time?</p> <p>Sunsuper will endeavour to process your application right up until 24 February 2022; however, if we haven't been able to process your application, you will be required to complete a new application to open an <i>Income account</i> in Australian Retirement Trust.</p>

Rollovers and withdrawals		
Situation in Sunsuper	What you need to do	Further information
You want to roll your super over from Sunsuper to another super fund.	<p>You need to:</p> <ul style="list-style-type: none"> make a request with your other super fund to roll over your Sunsuper account (contact your fund for how to do this), or complete and return a <i>Transfer to another super fund</i> form (available at sunsuper.com.au/forms) and ensure we RECEIVE your rollover request by 21 February 2022. <p>Important: Before making a decision to transfer your super to another fund, it's important to compare the features, benefits and costs of both the super funds, including any insurance cover and investments they offer.</p>	<p>What if Sunsuper doesn't RECEIVE my rollover request in time?</p> <p>We may not be able to process your request before the merger. If this occurs, your new Australian Retirement Trust account will be setup on 28 February 2022, and any outstanding requests will be processed by Australian Retirement Trust using the unit price(s) applicable to your Australian Retirement Trust investment option(s) determined by Australian Retirement Trust at the time of processing.</p>
You've met a condition of release and want to access (withdraw) part or all of your super from Sunsuper.	<p>You will still be able to apply for a release of super, right up to the merger.</p> <p>You need to:</p> <ul style="list-style-type: none"> Request the release of your super in <i>Member Online</i> by the evening of 25 February 2022, or Contact us on 13 11 84 for more options. 	<p>We may not be able to process your request before the merger. Any requests that have not been processed before or received after 28 February 2022 will be processed by Australian Retirement Trust using the relevant unit price(s) applicable to your Australian Retirement Trust investment option(s) determined by Australian Retirement Trust at the time of processing.</p>
You applied for a COVID-19 early release payment with the ATO before 31 December 2020 that you've not yet received.	<p>You will need to submit the outstanding requirements and ensure we receive it by 21 February 2022 or contact us on 13 11 84 as soon as possible.</p>	<p>What if Sunsuper doesn't RECEIVE my outstanding requirements in time?</p> <p>From 28 February 2022 we will not be able to pay any outstanding COVID-19 early release payments that were approved for Sunsuper accounts.</p>

Third party authorities (including financial advisers)		
Situation in Sunsuper	What you need to do	Further information
You have a third-party authority in place (i.e. Power of Attorney, or authority for a third party to access information on your account).	You don't need to do anything for these nominations to continue in Australian Retirement Trust.	Your third party authorities in Sunsuper will transfer with your Sunsuper account/s to Australian Retirement Trust.

Protecting your privacy

We will continue to handle your personal information in accordance with the Sunsuper Privacy Policy at sunsuper.com.au/privacy up until 28 February 2022. Your personal information may be provided to QSuper before the merger to enable the merger to be completed. You can find information about how QSuper handles personal information at qsuper.qld.gov.au/privacy. From 28 February 2022, your personal information will be handled in accordance with Australian Retirement Trust's Privacy Policy, which will be available at australianretirementtrust.com.au/privacy from this date.

Important fund details

Below are some important Sunsuper details, and the equivalent details for Australian Retirement Trust you should be aware of from 28 February 2022.

	Sunsuper - Before 28 February 2022	Australian Retirement Trust - From 28 February 2022
Phone numbers	Australian phone number 13 11 84 International phone number +617 3121 0700 Translation Service 13 14 50 Adviser Hotline 1800 142 470	Australian phone number 13 11 84 International phone number +617 3121 0700 Translation Service 13 14 50 Adviser Hotline 1800 142 470
Registered office address	30 Little Cribb Street, Milton Qld 4064	30 Little Cribb Street, Milton Qld 4064
Postal address	GPO Box 2924, Brisbane QLD 4001	GPO Box 2924, Brisbane QLD 4001
Australian Business Numbers (ABNs)	Sunsuper Superannuation Fund 98 503 137 921 Sunsuper Pty Ltd 88 010 720 840	Australian Retirement Trust 60 905 115 063 Australian Retirement Trust Pty Ltd 88 010 720 840
Unique Superannuation Identifier (USI)	98 503 137 921 001	98 503 137 921 001
Australian Financial Services Licence (AFSL)	Sunsuper Pty Ltd 228975	Australian Retirement Trust Pty Ltd 228975
Registerable Superannuation Entity (RSE) Numbers	Sunsuper Superannuation Fund - Registration number R1000337 Sunsuper Pty Ltd - Licence number L0000291	Australian Retirement Trust - Registration number R1073034 Australian Retirement Trust Pty Ltd - Licence number L0000291
Privacy Policy	sunsuper.com.au/privacy-policy	australianretirementtrust.com.au/privacy
Financial Services Guides (FSGs)	sunsuper.com.au/fsg	australianretirementtrust.com.au/fsg

Recent changes to SIS Act regarding Trustee penalties

Last updated: December 2021

Changes made to the *Superannuation Industry (Supervision) Act 1993 (Cth)* (SIS Act) mean, from 1 January 2022, if a penalty is imposed on a superannuation trustee, the trustee will be prohibited from paying that penalty from the assets of the superannuation fund. Because Sunsuper is a profit for members fund, if a penalty, no matter how small, was imposed on the Trustee (Sunsuper Pty Ltd) it would not have been in a position to pay the penalty and would have had to stop acting as the Trustee. This would be disruptive to the operation of the fund.

As a result, the Trustee (like others) has taken the steps to make sure it is in a position to pay modest penalties which might be incurred from time to time in the course of acting as trustee of the fund. These include:

1. A one-off service fee being deducted from the Sunsuper General Reserve by the Trustee in December 2021, and
2. Ongoing payments to be made to the fund administrator (Precision Administration Services Pty Ltd) from the Sunsuper General Reserve in exchange for indemnity in the event the Trustee is liable to pay a penalty.

The total amount is not expected to exceed 0.01% of fund assets in the first 12 months.

When we merge with QSuper to become Australian Retirement Trust, the Trustee of Australian Retirement Trust (Australian Retirement Trust Pty Ltd) will continue to review these arrangements and make changes if required to ensure the arrangements are appropriate.



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Need assistance?

Call our translation service on **13 14 50** and say one of the following languages at the prompt: Italian, Chinese, Vietnamese, Korean, or Arabic.

Important information

Please read this *Important information booklet* and familiarise yourself with all of the changes and make sure you understand how they may affect your current membership in Sunsuper, and your future membership in Australian Retirement Trust.

This information was prepared on 15 December 2021 and was current when this document was prepared. We make every effort to ensure the information shown is correct. Sunsuper reserves the right to make adjustments for any errors, misprints or omissions. A printed copy of the Important information booklet is available on request at no additional cost.

This *Important information booklet* contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. Outcomes are not guaranteed. Past performance is not a reliable indication of future performance. You should consider the *Product Disclosure Statement (PDS)* in deciding whether to acquire, or to continue to hold the product. A copy of the *PDS* and *Target Market Determination (TMD)* can be obtained by visiting [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds). To contact us visit [sunsuper.com.au/contact-us](https://www.sunsuper.com.au/contact-us)

Prepared by Sunsuper Pty Ltd ABN 88 010 720 840, AFSL No. 228975, the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, MySuper Authorisation 98 503 137 921 996, USI 98 503 137 921 001.

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