



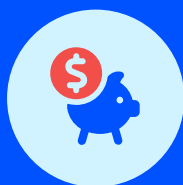
Australian
Retirement
Trust

We're pleased that Alcoa has chosen Australian Retirement Trust as their default superannuation fund.

We'd like to offer you the opportunity to become a member of the new Alcoa Superannuation Plan in Australian Retirement Trust, designed especially for Alcoa employees, from 1 April 2024.

Why Australian Retirement Trust

We're one of Australia's largest super funds and 2.3 million Australians trust us to take care of over \$260 billion of their retirement savings. We're focused on:



Low fees



**Strong long-term
investment returns¹**



Outstanding services



This information has been prepared by Australian Retirement Trust as part of your employer choosing Australian Retirement Trust as their preferred super fund. Your employer is not providing personal financial advice or a recommendation in relation to this product.

¹ For Australian Retirement Trust's investment performance and returns, visit art.com.au/performance

Key things to know

- ✓ If you choose to join before 5 March 2024, your super contributions will automatically be directed into your new Australian Retirement Trust account and your membership will commence on 1 April 2024.
- ✓ You can still join after 5 March 2024, however the special offer to remove 'Limited Cover' restrictions on your insurance cover, and to increase insurance cover without providing evidence of health (outlined in the [Transfer Guide](#) will not apply.²
- ✓ The [Transfer Guide](#) provides you with further information about the Plan, including the insurance cover that's available and actions you may wish to take.
- ✓ The [Super Savings – Corporate Product Disclosure Statement for Accumulation Account Alcoa Superannuation Plan \(PDS\)*](#) contains the full details of the Plan, including how we invest your money and your investment options.
- ✓ Visit art.com.au/alcoa for dedicated Plan information and resources to help sort your super.

Want to know more?

Attend an upcoming transition session or [watch a recorded presentation](#) on the transition at a time that suits you best at art.com.au/alcoa

[You can also email us](#) if you have any questions about the transition.

What you need to do

If you want to join, it's easy!

Just let Alcoa know. Before you join, make sure you carefully consider if Australian Retirement Trust is the right fund for you. You should also consider your insurance cover.

Due to legislation, Australian Retirement Trust cannot provide automatic Death and Total & Permanent Disability cover until you attain age 25 and your balance reaches \$6,000, unless you opt in for cover (and subject to you meeting other eligibility conditions detailed in the Super Savings – Corporate Insurance Guide).

Simply click "Join" below and an email will pop up addressed to your employer to tell them you want to join Australian Retirement Trust, and to Australian Retirement Trust so you can opt in to insurance cover. If you want to join but don't want to opt in for insurance cover before attaining age 25 and your account balance reaching \$6,000, that's fine too. Simply delete the section about opting in to insurance cover in the email before sending it.

[Join](#)

If you do decide to become an Australian Retirement Trust member, your existing superannuation account will remain open. Once you're a member, we'll be in touch soon after to see if you would like to combine your super into Australian Retirement Trust.

Important information: You have received this information because your employer has chosen Australian Retirement Trust as their default super fund. To help you get the best from your super, Australian Retirement Trust may send you marketing material from time to time. If you do not wish to receive this material, please contact us on **13 11 84** or visit art.com.au

Your employer is not responsible for the preparation of this communication. They are not providing advice or a recommendation in relation to this product.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975

Australian Retirement Trust ABN 60 905 115 063

2 Read the Super Savings - Corporate Insurance Guide* for full details of the eligibility criteria and other conditions

* The Super Savings - Corporate Product Disclosure Statement for Accumulation Account Alcoa Superannuation Plan (PDS) and Super Savings – Corporate Insurance Guide will be available from late January 2024 (for information only purposes until the Plan starts on 1 April 2024) at art.com.au/alcoa or by calling **1800 074 808**.

Insurance cover is provided through a group life policy for Death and Total & Permanent Disability issued by MLC Limited (ABN 90 000 000 402 AFSL No. 230694) to the Trustee of Australian Retirement Trust.

This communication has been prepared and issued by Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975, the trustee of Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003 (the Fund). It contains general advice and does not take into account the investment objectives, financial situation or needs of any particular individual. You should consider if the advice is appropriate to your own circumstances before acting on it. Outcomes are not guaranteed. Past performance is not a reliable indication of future performance. You should also consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product and also the relevant Target Market Determination (TMD). We are committed to respecting your privacy. Our privacy policy sets out how we do this. For a copy of the PDS, TMD or Privacy Policy, please phone **1800 074 808** or go art.com.au/alcoa

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