

# Super Savings - Corporate Product Disclosure Statement for Accumulation Account

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## APSS (Accumulation Members)

Australian Postal Corporation (ABN 28 864 970 579) is not the issuer of this document nor are they responsible for the preparation of this Product Disclosure Statement. They are not providing advice or a recommendation in relation to this plan.



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# 1. About Super Savings - Corporate accounts

## About this product disclosure statement

This Product Disclosure Statement for Accumulation Account (PDS) is a summary of significant information about our Super Savings – Corporate Accumulation account for APSS.

This PDS refers to important information at the web address listed below and in the guides and factsheet that are available at [art.com.au/aps](http://art.com.au/aps). These guides, factsheet and the web address listed each form part of this PDS:

- Super Savings Accumulation Guide
- Super Savings Investment Guide
- Super Savings – Corporate Insurance Guide
- [art.com.au/fee-definitions](http://art.com.au/fee-definitions)
- Cost of Product Factsheet

Before making a decision to acquire or continue to hold a Super Savings – Corporate Accumulation account, please read all the important information that forms part of this PDS.

This PDS and all Super Savings products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228975) (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund). Any reference to 'we', 'us', or 'our' in this PDS is a reference to the Trustee. You can call us to request a copy of this document, free of charge.

## Other important information

This PDS is intended only for people receiving it in Australia. Applications from outside Australia may not be accepted.

Product dashboards and additional information about Super Savings products are available at [art.com.au/dashboard](http://art.com.au/dashboard)

Information about Australian Retirement Trust's executive remuneration and other prescribed information is at [art.com.au/prescribed-information](http://art.com.au/prescribed-information)

Target market determinations that describe who we design our financial products for are available at [art.com.au/tmd](http://art.com.au/tmd)

The Trust Deed that contains the governing rules of the Fund and your membership is available at [art.com.au/prescribed-information](http://art.com.au/prescribed-information). Super Savings accounts are products in the Public Offer Division of the Fund.

Links to third party websites are provided for your convenience only. We do not endorse, and are not responsible for, any third party website content.

## Financial Services Guide

Our Financial Services Guide contains information about the financial services we provide. It's designed to help you decide whether to use any of our financial services and is available at [art.com.au/fsg](http://art.com.au/fsg) or you can contact us for a copy.

## General advice warning

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should seek professional financial advice tailored to your personal circumstances.

**Important:** There may be changes from time to time to information in the PDS, including any of the guides. Where those changes are not materially adverse, we will publish the updated information on our website [art.com.au/aps](http://art.com.au/aps) or you can call us on **13 11 84**. We will also send you a paper or electronic copy of the updated information on request, free of charge.

## Australian Retirement Trust is one of Australia's largest super funds.

Over 2.3 million Australians trust us to take care of more than \$280 billion of their retirement savings.

All Australians can apply to join Australian Retirement Trust. Find out more about us at [art.com.au](http://art.com.au)

### We can help manage your super for your lifetime

This PDS covers our Super Savings – Corporate Accumulation account. For information about our retirement solutions and before making a decision to acquire or continue to hold a Super Savings retirement product, please see our Product Disclosure Statement for Income Account and Lifetime Pension and Target Market Determinations available at [art.com.au/pds](http://art.com.au/pds)

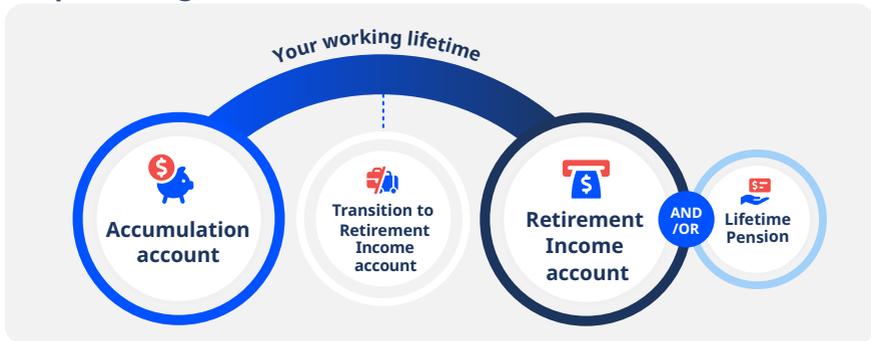
When you open an Accumulation account and don't make an investment choice, we'll invest your super in our MySuper investment option, the Lifecycle Investment Strategy.

If you want to take more active control over your investments, you can choose from our range of investment options including diversified (multi-asset class) and single asset class options and a variety of investment styles to suit your needs.

### Affordable and flexible insurance arrangements

Your insurance is specific to your employer's plan and you'll receive the benefits of group premium rates.

### How Super Savings accounts work



## 2. How super works

### Superannuation

Super is designed to help you save money during your working life to spend when you retire. Some of the savings are compulsory. The Australian Government also provides tax savings to make super a tax-effective way to save for your retirement. Earning long-term returns by investing those savings can help you grow your money.

## Put money into your super

Most people can choose which super fund their employer pays their super into. Find out more by checking with your employer.

Contributions to super can include Superannuation Guarantee (SG) contributions by your employer, voluntary contributions paid by you, spouse contributions and government co-contributions. Legislation imposes caps (or limits) on the amount you can contribute. If you go above the caps, additional tax may apply.

## Then, turn your super into income

There are limitations on withdrawing your super. You can generally access your super when you stop working and reach your preservation age. If you were born on or before 30 June 1964, you have already reached your preservation age. If you were born after that date, your preservation age is 60. You may be able to make withdrawals or start an Income account sooner in some circumstances.

Once you can access your super, you can use this money to apply for a Lifetime Pension and/or a Retirement Income account. Or, if you're between your preservation age and 65 and want to ease into retirement, you can use a Transition to Retirement Income account. Please see our Product Disclosure Statement for Income Account and Lifetime Pension.

Alternatively, you can request your superannuation be paid as a lump sum.

**Note:** You should read the important information about how super works before making a decision. Go to [art.com.au/apss](http://art.com.au/apss) to see our Accumulation Guide. The material relating to how super works may change between the time when you read this Statement and the day when you acquire the product.

## 3. Benefits of investing with a Super Savings - Corporate account

Your Super Savings accounts can provide for your super needs across your lifetime.

When you have an account with us you can enjoy our focus on:

- strong long-term investment returns
- competitive fees
- outstanding service.

With your Accumulation account, you have access to insurance through your super for when life doesn't go to plan.

You can choose from our range of investment options to suit your needs.

And we make it easy to manage your super through:

- 24/7 access to your account via our member portal and app
- access to financial advice from a qualified financial adviser about your super account with us
- tools and calculators on our website
- newsletters, seminars, webcasts and podcasts.

### Special arrangements

Your employer has established and supports this specialised super plan for you. You can also stay with us when you leave your employer. Ask your new employer to contribute to your Super Savings account (your fees, insurance cover and premiums may change). The details of your plan are available online at [art.com.au/apss](http://art.com.au/apss)

## Plus a bonus when you retire

You could be eligible for the Retirement Bonus we currently pay when you open a Retirement Income account and/or Lifetime Pension if you've been a member for a year or more and have all or part of your super invested with us. Find out about our Retirement Bonus, including eligibility, in our Product Disclosure Statement for Income Account and Lifetime Pension at [art.com.au/pds](http://art.com.au/pds)

**Note:** You should read the important information about benefits and features before making a decision. Go to [art.com.au/apss](http://art.com.au/apss) to see our Accumulation Guide. The material relating to benefits and features may change between the time when you read this Statement and the day when you acquire the product.

## 4. Risks of super

There's risk to all investments. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. The risk may also depend on how long you invest for. Assets with the highest long-term returns may also carry the highest level of short-term risk.

Some risks of investing in super:

- The value of your investments will vary over time.
- Your investment returns will vary, and future returns may be different to past returns.
- Returns on your investments are not guaranteed and you may lose some money.
- The laws affecting your super may change in the future.
- The amount of your super savings (including contributions and returns) may not be enough to adequately provide for the retirement you want or be enough to last your remaining lifetime.

These general super risks apply to your Super Savings – Corporate Accumulation account. There

are also risks associated with insurance in your account. More details about these and other risks of investing in our Accumulation account are described in our Accumulation Guide. Your level of risk will depend on factors such as your age, investment timeframe, the value and form of other investments you have outside of super. It also depends on your tolerance for risk.

We show you investment risk for our investment options by using the standard risk measure (SRM). The SRM is a guide to the likely number of negative annual returns you can expect over any 20-year period. We show you the SRM for our MySuper investment option in Section 5. Please see our Investment Guide for more information on the SRM and the SRM for each of our other investment options.

**Note:** You should read the important information about the significant risks of super before making a decision. Go to [art.com.au/apss](http://art.com.au/apss) to see our Accumulation Guide and Investment Guide. The material relating to the significant risks of super may change between the time when you read this Statement and the day when you acquire the product.

## 5. How we invest your money

You can let us invest for you. Or you can choose how to invest your money.

### Let us invest for you

We'll invest your super in our MySuper investment option, Lifecycle Investment Strategy if:

- you choose to let us invest your super for you
- you don't make an investment choice when you open an Accumulation account.

Lifecycle Investment Strategy is suitable if you're an investor who wants to grow your super over the long term and gradually move your money to lower-risk investments as you approach age 65. We adjust your investments throughout your life based on your age. We invest your money in higher-growth, higher-risk investments when you're young and may be able to take on more risk. When you're closer to retiring, we include some more lower-risk investments with lower expected returns. We do this for you, so you don't have to.

We invest 100% of your account balance in our High Growth Pool until you turn 50. Once you turn 50, we gradually move your money to the Balanced Pool and the Cash Pool.

The following graph shows an overview of how the strategy works. For more information on Lifecycle Investment Strategy, please see our Investment Guide at [art.com.au/apss](http://art.com.au/apss)



From age 50, we make regular transfers between pools, and rebalance your allocation so that it'll be invested as shown above on or around your birthday. After age 65, the actual proportion of money you have in the Balanced Pool and the Cash Pool will vary depending on your investment earnings and contributions.

We suggest you invest in this option for 5 years or more.

	● High Growth Pool	● Balanced Pool	● Cash Pool
<b>Risk label and Risk band</b>	High – 6	High – 6	Very low – 1
<b>Negative returns</b>	Expect 4 to less than 6 negative annual returns in any 20 years.	Expect 4 to less than 6 negative annual returns in any 20 years.	Expect less than 0.5 negative annual returns in any 20 years.
<b>Return objective<sup>1</sup></b>	CPI + 4.0% p.a. over 10-year periods <sup>2</sup>	CPI + 3.5% p.a. over 10-year periods <sup>2</sup>	Aims for returns above the Bloomberg AusBond Bank Bill Index over 3-year periods <sup>3</sup>

	● High Growth Pool	● Balanced Pool	● Cash Pool		
Assets	Strategic allocation (%)	Range (%)	Strategic allocation (%)	Range (%)	Strategic allocation (%)
Australian shares	32.5	20-50	25.75	20-50	This pool invests 45% in interest bearing accounts with authorised deposit-taking institutions, including National Australia Bank Limited (ABN 12 004 044 937) 20%, Commonwealth Bank of Australia (ABN 48 123 123 124) 20%, and ME Bank Limited (ABN 56 070 887 679) 5%. <sup>4</sup>
International shares	32.5	20-50	26.5	20-50	
Unlisted assets and alternatives	31.5	0-60	29.5	0-60	
Fixed income	1.5	0-20	16.25	0-30	
Cash	2.0	0-15	2.0	0-15	

1 The objectives may differ from the prescribed return target on our MySuper dashboard, which is calculated differently. 2 The objective is after investment fees and costs, transaction costs and investment taxes. 3 The objective is before investment fees and costs, transaction costs and investment taxes. 4 Maintaining a specific allocation requires regular rebalancing and the actual allocation will vary between rebalancing dates. 5 Investments include: money at call, bank bills, term deposits.

## Choose how to invest your money

You can choose from diversified options that we've designed and manage. Or you can choose your own strategy from one or more asset classes. You can decide what's right for you.

### Diversified options

Choose a mix we've designed and manage

#### Actively managed

- High Growth
- Balanced
- Conservative-Balanced
- Conservative
- Balanced Risk-Adjusted
- Socially Conscious
- Balanced

#### Index – passively managed

- High Growth Index
- Balanced Index

### Asset class options

Mix and manage your portfolio

#### Shares – listed assets

- Australian Shares Index
- International Shares Hedged Index
- International Shares Unhedged Index
- Listed Property Index

#### Unlisted assets

- Unlisted Assets

#### Cash and Bonds

- Bonds Index
- Cash

**Important:** When choosing how to invest your super, you must consider the likely investment returns, the risk and your investment timeframe.

You can easily change your investment options. Go to [Member Online](#) or our app.

We may add to, close, or change our investment options from time to time. We'll notify you of any significant change.

## Our sustainable investing approach

We believe integrating the financial implications of environmental, social and governance (ESG) factors (which include labour standards and climate change) into our investment processes is consistent with better investment outcomes for our members. We invest and manage our investments according to our Sustainable Investment Policy. This includes a target of a net zero greenhouse gas emissions investment portfolio by 2050,<sup>1</sup> as we outline in our Net Zero 2050 Roadmap.

For more information on our approach, please see our Investment Guide at [art.com.au/apss](http://art.com.au/apss)

1 Our net zero target refers to the Scope 3 category 15 (investments) emissions and is aligned with the Paris Agreement goal of limiting global warming to well below 2°C.

**Note:** You should read the important information about investments before making a decision. Go to [art.com.au/apss](http://art.com.au/apss) to see our Investment Guide. The material relating to investments may change between the time when you read this Statement and the day when you acquire the product.

## 6. Fees and costs

### DID YOU KNOW?

**Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.**

### TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

**Note:** Please note that we do not negotiate fees and costs with members. You can use the superannuation calculator to calculate the effect of fees and costs on account balances.

### Fees and other costs

The following table shows the fees and costs that apply to the default investment option for the Super Savings – Corporate Accumulation account. You can use this fees and costs information to compare costs between different superannuation products. Fees and other costs may be deducted from your account, from the returns on your investment, or from assets of Australian Retirement Trust as a whole.

You can find fees and other costs for each Super Savings – Corporate Accumulation account investment option in our Accumulation Guide.

## Fees and costs summary

### Super Savings - Corporate Accumulation account - Lifecycle Investment Strategy

Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<i>Administration fees and costs</i>	\$1.00 per week.	Your employer pays it each week if you have a balance. We don't pro-rata for partial weeks.
	Plus 0.05% p.a. on the first \$500,000 of your account balance.	Your employer pays it each week. It is pro-rated for partial weeks.
	Plus 0.07% p.a.	When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns. We estimated this amount as 0.07% for the year ending 30 June 2024.
<i>Investment fees and costs<sup>2,3</sup></i>	0.49% - 0.67% p.a.	Calculated on a daily basis and deducted from investment returns before we declare the unit price on business days.
<i>Transaction costs<sup>3</sup></i>	0.05% - 0.07% p.a.	
<b>Member activity related fees and costs</b>		
<i>Buy-sell spread</i>	Nil	
<i>Switching fee</i>	Nil	
<i>Other fees and costs<sup>4</sup></i>	Other fees and costs may be deducted from your account, such as advice fees for personal advice and insurance fees. See 'Additional explanation of fees and costs' in our Accumulation Guide for details. For insurance fees refer to the Super Savings - Corporate Insurance Guide.	

**1** If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. **2** Investment fees and costs include an amount of 0.26% p.a. for performance fees for the High Growth Pool, and 0.20% p.a. for performance fees for the Balanced Pool. The calculation basis for this amount is set out under 'Additional explanation of fees and costs'. **3** Your investments in our Lifecycle Investment Strategy pools vary depending on your age and your investment fees and costs and transaction costs vary accordingly, so we show you the range. The estimated investment fees and costs of 0.49% p.a. and transaction costs of 0.05% p.a. for the Lifecycle Investment Strategy are based on an investment allocation of 80% Balanced Pool and 20% Cash Pool. The investment fees and costs and transaction costs are estimates only. We explain the calculation basis for investment fees and costs and transaction costs in the Fees and costs section of our Accumulation Guide. **4** Refer to 'Additional explanation of fees and costs' in our Accumulation Guide.

### Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for the Lifecycle Investment Strategy – High Growth Pool for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Example– Lifecycle Investment Strategy High Growth Pool		BALANCE OF \$50,000
Administration fees and costs	0.07% p.a. <sup>1</sup> of your account balance	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment <b>\$35</b> <sup>1</sup> in administration fees and costs.
<b>PLUS</b> Investment fees and costs	0.67% p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$335</b> in investment fees and costs.
<b>PLUS</b> Transaction costs	0.07% p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$35</b> in transaction costs.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$405</b> for the superannuation product.

**Note:** \*Additional fees may apply. If you have insurance, premiums will apply. The above table showing an example of annual fees and costs for our MySuper option is illustrative only and based on the assumptions listed. The actual amount of fees and costs can vary depending on your investment option and other factors.

<sup>1</sup> A portion of the administration fees and costs are paid from the fund's reserves, being 0.07%, which for a \$50,000 balance is \$35 of fees that will therefore not be deducted from your account. Your employer pays the other administration fees and costs and they are therefore not included in this example. Please see 'Additional explanation of fees and costs' in our Accumulation Guide for more information.

## Additional explanation of fees and costs

**Changes to fees and costs:** We can change the fees and costs that you may be charged without your consent. We'll inform you at least 30 days before we increase (or introduce new) fees that we charge directly. Prior notice is not required where an increase reflects an increase in costs. Your administration fees may also change if you leave your employer, or you otherwise cease to be eligible for membership of the plan.

**Low balance fee cap:** If your account balance at the end of a financial year is less than \$6,000, certain administration and investment fees and costs are capped at 3% of the account balance and you'll be refunded any amount you pay over this cap.

**Intra-fund advice fees:** We provide access to simple phone-based advice about your account with us. The administration fees and costs we charge include the costs for you to access this advice. For more information about the advice you can access, please see [art.com.au/advice](http://art.com.au/advice)

**Important:** We will not debit advice fees for personal financial product advice provided by your financial adviser about your Australian Retirement Trust account unless you've consented for advice fees to be paid to your financial adviser and our requirements are satisfied. Your financial adviser will explain their advice fee structure to you in their statement of advice.

**Estimated fees and costs:** The investment fees component of investment fees and costs (except for performance fees) is estimated based on recent experience and our expectations for the current financial year. The investment costs component, and the transaction costs, are generally calculated based on actuals and estimates of costs incurred for the previous financial year. Performance fees are generally calculated based on a 5-year average of performance fees incurred, up to the end of the previous financial year. The actual amount you'll be charged in a financial year will depend on the actual costs we incur in managing the investment option(s).

**Note:** You should read the important information about fees and costs before making a decision. Go to [art.com.au/apss](https://art.com.au/apss) to see our Accumulation Guide and your Cost of Product Factsheet, and [art.com.au/fee-definitions](https://art.com.au/fee-definitions) to see our Fees and costs definitions web page. The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

## 7. How super is taxed

Super can be a tax-effective way of saving for your retirement as it's generally taxed at a lower rate than most other investments. The tax you pay depends on your age, your account type, account balance and the amount and type of contributions you make to your account.

### How tax is paid

Tax on contributions (money in) and withdrawals (money out) is paid directly from your account or from the withdrawal itself.

**Important:** You should provide your Tax File Number (TFN) when you open an account with us. You do not have to provide your TFN, but if you don't, you may not be able to make some types of contributions. In some cases, you may have to pay additional tax.

**Tax on contributions:** If we have your TFN, the following tax rules apply (subject to satisfying the relevant contribution caps):

- Employer contributions, salary sacrifice and personal contributions you're claiming a tax deduction for are generally taxed at 15% of the contribution. If your income plus before-tax (concessional) contributions is more than \$250,000 per year, additional tax may apply.
- No tax applies to after-tax (non-concessional) contributions.

**Tax Rebate:** We pass on the benefit of tax deductions we claim for certain costs of operating the Fund, either indirectly by retaining it in the Fund

for the benefit of all members, or directly via a tax rebate. To be eligible for a tax rebate, you must have had contributions tax deducted for the period. We won't pay a tax rebate in excess of contributions tax deducted.

**Important:** Contribution caps apply to your super. It is important to be aware that there are tax consequences if you exceed the caps. Any fees or insurance premiums paid by your employer count towards the concessional contributions cap.

**Tax on investment earnings:** Tax on investment earnings in a Super Savings – Corporate Accumulation account is generally up to 15%.

**Tax on withdrawals:** If you're aged 60 or older, withdrawals are usually tax-free. If you're under age 60, you may need to pay tax on the taxable component of your super.

**Note:** You should read the important information about how super is taxed before making a decision. Go to [art.com.au/apss](https://art.com.au/apss) to see our Accumulation Guide. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

## 8. Insurance in your super

Insurance is important for everyone to consider, no matter what stage of life you're at.

APSS provides Standard Death and Total & Permanent Disability cover to eligible employees. You can also apply for Additional cover to suit your needs.

**Death cover** - provides a lump sum benefit if you die or suffer a 'terminal illness'.

**Total & Permanent Disability (TPD) cover** - provides a lump sum payment to you should you suffer an injury or illness that permanently prevents you from working to retirement age.

We will confirm your cover in your welcome letter and each year in your annual statement. To confirm your cover amount at any time just visit [Member Online](#).

## How much Standard cover do I get?

If you become a member of APSS in Super Savings – Corporate, you will receive the same amount of Death and TPD insurance cover that you had in APSS on the day prior to transfer. Cover will be provided on a 'fixed cover' basis. This means your cover generally stays the same and your premiums generally increase as you get older.

Standard Death and TPD cover stops at age 65.

## What is the cost of cover?

There are costs to provide insurance cover which are covered by charging premiums. The cost of your Standard cover depends on your age and the amount and type of cover you have. The following table shows the annual premium for each \$10,000 of Standard Death and TPD cover at various ages.

Age last birthday <sup>1</sup>	Standard and Additional cover		
	Death & TPD <sup>2</sup> cover	Death only cover	TPD <sup>2</sup> only cover
20	8.27	6.78	1.49
25	8.67	6.51	2.16
30	9.39	6.39	3.00
35	12.03	7.10	4.93
40	19.16	9.57	9.59
45	31.39	14.38	17.01
50	52.84	22.30	30.54
55	93.89	37.15	56.74
60	171.70	62.72	108.98

1. As all ages are not listed, refer to your Super Savings - Corporate Insurance Guide for full details. 2. TPD means Total & Permanent Disability

## How are premiums for cover paid?

Premiums for Death and TPD cover are calculated weekly and normally deducted from your super account each month in arrears. Premiums for partial weeks are not pro-rated.

## What terms and conditions apply?

You may be eligible to apply for additional cover. Applications for additional cover will be assessed by the insurer and you may need to provide evidence of health.

Read the Super Savings - Corporate Insurance Guide available at [art.com.au/apss](http://art.com.au/apss) for important information on eligibility conditions.

## What if I'm not eligible for Standard cover, or want more cover?

If you're not eligible for Standard cover or simply want insurance above the level provided by Standard cover, you may apply for Additional cover up to the maximum allowed by the insurer. You can apply for Additional cover online at [art.com.au/apss](http://art.com.au/apss) by selecting the Insurance - Apply today tab.

You may also be eligible to transfer any existing Death and/or TPD cover you have into your Super Savings - Corporate Accumulation account.

Check your Super Savings - Corporate Insurance Guide for details, available at [art.com.au/apss](http://art.com.au/apss)

## Can I reduce or cancel my insurance cover?

You can reduce or cancel insurance cover at any time by contacting us. You can also cancel insurance cover via [Member Online](#). Reducing or cancelling your cover will take effect from the date your instruction is received.

**Warning: If you do not decline or cancel your Standard cover, the cost of this cover will be deducted from your super account.**

Insurance cover is provided through a group life policy issued by AIA Australia Limited ABN 79 004 837 861, AFSL No. 230043 to the Trustee of Australian Retirement Trust. In the event of a

dispute the policy overrides the information in this Statement.

## AIA Australia Privacy

By acquiring a Super Savings account in Australian Retirement Trust, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information in the manner described in the AIA Australia Group Privacy Policy on AIA Australia's website [aia.com.au/en/privacy-policy](http://aia.com.au/en/privacy-policy) as updated from time to time.

## Additional information about insurance cover

Your Super Savings - Corporate Insurance Guide contains more information about:

- who is not eligible for Standard cover and when cover starts
- the levels, types and costs of insurance cover
- eligibility for and cancellation of cover and conditions and exclusions that may apply.

**Warning: Some of this information may affect your entitlement to insurance cover. You should read this information before deciding whether the insurance is appropriate for you.**

If you are not eligible for Standard cover or want more cover, your Super Savings – Corporate Insurance Guide contains the information about Additional cover.

You should read the important information about Insurance in your super before making a decision. Go to [art.com.au/aps](http://art.com.au/aps) to get your Super Savings - Corporate Insurance Guide. The material relating to Insurance in your super may change between the time when you read this statement and the day when you acquire the product.

## 9. How to open an account

Your employer has chosen Australian Retirement Trust to provide a specialised super plan for you.

When you join the plan you'll become a member of Australian Retirement Trust.

## Concerns and complaints

If you have a complaint in relation to any Australian Retirement Trust entity, including about any financial products or services we've provided, please let us know about it as soon as possible.

### Contact us

Here's how you can lodge a complaint about a product with us. Please mark letters or emails 'Notice of enquiry' or 'Complaint'.

**Phone: 13 11 84**

**Mail:**

Australian Retirement Trust

The Complaints Manager

GPO Box 2924

Brisbane QLD 4001

**Email: [art.com.au/contact-us](http://art.com.au/contact-us)**

**In person:** Please see our address in our Complaints Handling Guide at [art.com.au/complaint](http://art.com.au/complaint)

### Contact the Australian Financial Complaints Authority

If you're unhappy about the outcome of your complaint or believe an issue has not been resolved, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent complaint resolution for financial services. Their service is free to use. Here's how you can contact AFCA.

**Phone:** 1800 931 678 (free call)

**Post:** Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [afca.org.au](http://afca.org.au)

## 10. Additional information

### Privacy

We respect the privacy of the information you give us.

**Note:** You should read the important information about privacy before making a decision. Go to [art.com.au/apss](https://art.com.au/apss) to see our Accumulation Guide. The material relating to privacy may change between the time when you read this Statement and the day when you acquire the product.

your insurance premiums at that time. Your account will become a Super Savings Accumulation account unless you are advised otherwise.

### **Get advice from the start**

Speak to your financial adviser or find out more about financial advice options at [art.com.au/advice](https://art.com.au/advice) or by calling us on **13 11 84**.

## **If you change employer or become ineligible to be a plan member**

We'll transfer your membership to a Super Savings Accumulation account. You'll no longer be part of the employer plan and any discount to fees and employer paid benefits will be removed.

- Your investments will remain unchanged, with 2 exceptions. If you've chosen for your investments to be rebalanced this will no longer apply. If you're transferred to an existing Super Savings Accumulation account, how new money coming into this account (e.g. future SG contributions) is invested won't change.
- Your beneficiary(s) will remain unchanged.
- Any insured Death and TPD benefit will continue (unless you instruct us otherwise), subject to the conditions outlined in the Super Savings Insurance Guide. The premium and basis for cover may alter.
- Your fees may change, visit [art.com.au/pds](https://art.com.au/pds) to obtain a copy of the Super Savings PDS for Accumulation account.
- You can ask your employer to pay your contributions to your Super Savings account.

It is important to refer to this PDS and your Super Savings - Corporate Insurance Guide and compare it to the Super Savings PDS for Accumulation account to understand how this may change your insurance cover and fees and costs.

## **What happens when your employer's Corporate participation ceases?**

We will let you know at least 30 days beforehand if your employer's Corporate participation is ceasing, and we will advise you of any changes to your administration fees, your insurance cover basis and



## Australian Retirement Trust



**13 11 84** (+61 7 3333 7400 when overseas)



**GPO Box 2924 Brisbane QLD 4001**



**[art.com.au](https://art.com.au)**

Need assistance? Call our translation service on **13 14 50** and say your language at the prompt.