



GPC Asia Pacific Superannuation Plan

Australian Retirement Trust has been selected as the new default super fund for Motion Asia Pacific employees.

Australian Retirement Trust is one of Australia's largest super funds. 2.3 million Australians trust us to take care of over \$260 billion of their retirement savings. We're here to help our members retire well with confidence, focused on strong long-term investment returns, low fees and the information and access to advice our members need to manage their super and retirement.

Australian Retirement Trust was formed through the merger of QSuper and Sunsuper in February 2022. We're focused on:



Low
fees



Strong long-term
investment returns¹



Outstanding
services

This Transfer Guide is for prospective members who would like to consider joining the GPC Asia Pacific Superannuation Plan with Australian Retirement Trust on 4 December 2023.

¹For investment performance and returns, visit art.com.au/performance



Introducing the GPC Asia Pacific Superannuation Plan, with Australian Retirement Trust

Motion Asia Pacific recently reviewed their superannuation arrangements with the aim of ensuring their default fund was best placed to meet the needs of employees. As a result of the review, Australian Retirement Trust has been selected as their new default super fund.

Benefits of the GPC Asia Pacific Superannuation Plan¹



**Customised
insurance cover at
a competitive price**



**Tailored
fees**



**Dedicated
employer plan
microsite**

¹For full details of the Plan, please read the Super Savings - Corporate Product Disclosure Statement (PDS) for Accumulation Account, which will be available from 1 November 2023 (for information only purposes until the Plan starts on 4 December 2023) at art.com.au/gpc1 or by calling 1800 945 212.



How to be Australian Retirement Trust ready

You should have received an email from Australian Retirement Trust with details about the new Plan and what actions you may need to take.

If you haven't received the email or misplaced it, don't worry. Scan the QR code or [email us](#) and we'll re-send it, it's that easy!



What you need to do

- ✓ **Understand** - Read the email from Australian Retirement Trust, it includes key things you need to know about the new Plan. This should be read in conjunction with this Transfer Guide.
- ✓ **Join & have insurance cover from day one** - Click the "Join" button in the email we sent you. It lets your employer and Australian Retirement Trust know that you want to join and have insurance from day one. Don't want insurance? That's ok, just delete the section addressed to Australian Retirement Trust.



Join by 24 November 2023 to take up the special insurance offer.

Need more information?

For full details of the Plan, please read the Super Savings - Corporate Product Disclosure Statement (PDS) for Accumulation Account available at art.com.au/gpc1



How to join the new Plan

To join the new Plan¹ on 4 December 2023, click the “Join” button in the email we sent and follow the prompts by 24 November 2023.

What happens to your existing account?

If you choose to join, the super account your employer is currently contributing to will remain open unless you choose to combine it into your Australian Retirement Trust account.

After 4 December 2023 (and once you receive your member number in the Welcome email), if you'd like to consolidate your super, you can do this via Member Online or the Australian Retirement Trust app.

Before you consolidate your super, please consider if the timing is right and if you lose access to benefits such as insurance or pension options, or if there are tax implications.

¹Before making a decision, we encourage you to read the Super Savings - Corporate Insurance Guide, which will be available from 1 November 2023 (for information only purposes until the Plan starts on 4 December 2023) at art.com.au/gpc1 or by calling 1800 945 212, in conjunction with this Transfer Guide.



Investments

Choosing the right fund can mean more money when you retire. When comparing super funds, it's important to consider how your investment returns, administration, and investment fees and costs will affect your overall financial position when you reach retirement - this is the "net benefit" of your super.



¹Investment returns can be both positive or negative.

How your super is invested

The Australian Retirement Trust, Super Savings – Corporate product, offers a broad range of investment options so you can choose an investment to suit your circumstances, life stage and dreams for the future.

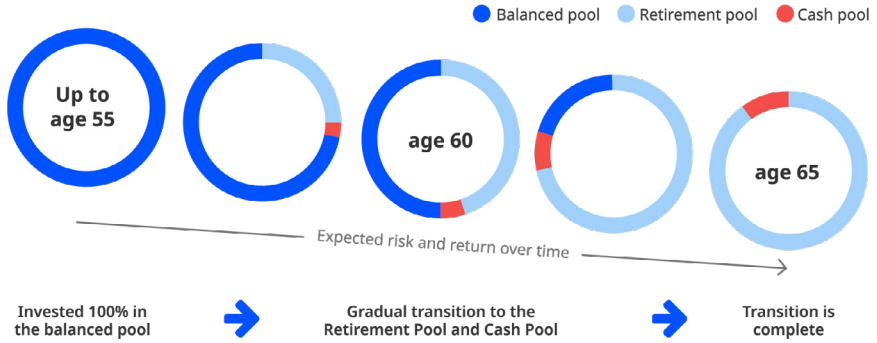
If you don't make a choice, we'll invest your super in our MySuper-approved Lifecycle Investment Strategy.

In Australian Retirement Trust's Super Savings Lifecycle Investment Strategy, a person is invested 100% in the Balanced Pool until age 55. Our Balanced Pool invests in a wide variety of asset classes to gain the benefits of diversification. It has 70% exposure to growth assets which includes Australian and international shares.

After you turn 55, we gradually move your balance out of the Balanced Pool so by age 65 your asset allocation is 90% in the lower-risk Retirement Pool and 10% in the Cash Pool. The Retirement Pool is still diversified but only has 50% exposure to growth assets. This strategy reduces investment risk as you approach retirement.



Lifecycle investment strategy



Indicative image only. Read the Super Savings Investment Guide available at art.com.au/gpc1 for full details of how the Lifecycle Investment Strategy works.



How our investments have performed

The following table compares the performance of the Balanced Pool in Australian Retirement Trust's Super Savings Lifecycle Investment Strategy and the SuperRatings SR50 Balanced Index¹ - after investment fees, costs and taxes, over 1 year, 3 years, 5 years and 10 years to August 2023.

Investment option	Investment returns to August 2023 (net of investment fees, costs, and taxes)			
	1 year % p.a.	3 year % p.a.	5 year % p.a.	10 year % p.a.
Australian Retirement Trust Super Savings Lifecycle Investment Strategy – Balanced Pool ²	8.66%	9.21%	6.83%	8.20%
SuperRatings SR50 Balanced Index ²	7.53%	7.02%	5.68%	7.10%

Warning: Past performance is not a reliable indication of future performance.

¹The SuperRatings Fund Crediting Rate Survey provides comprehensive coverage of superannuation investment performance for Australia's major Master Trusts and Not for Profit funds. The SR50 Balanced Index represents diversified investment options with a growth assets ratio between 60% and 76%

²Source: SuperRatings Fund Crediting Rate Survey Median over 1, 3, 5 and 10 years up to August 2023. The Australian Retirement Trust Super Savings Balanced option adopted the pre-merger investment strategy of the Sunsuper Lifecycle Investment Strategy Balanced Pool option. Returns for periods prior to 28 February 2022 are based on the Sunsuper's Lifecycle Investment Strategy – Balanced Pool option. Members invested in the Lifecycle Investment Strategy are invested 100% in the Balanced Pool up until age 55, then transition gradually to the Retirement Pool and Cash Pool, which have different investment returns.

More information

- To see our wide range of investment options please refer to the Super Savings Investment Guide available at art.com.au/gpc1
- Review the investment performance of all of Australian Retirement Trust's investment options and pools at art.com.au/performance
- When you receive your Welcome email, register for Member Online to review and update your investment choice.
- If you need help with choosing an appropriate investment strategy once you become an Australian Retirement Trust member, call **13 11 84**.



Fees and costs

We're focused on charging members low fees for the products and services we provide, as we know the less you pay in fees on your super account, the more savings you could have in retirement.



From 4 December 2023, the GPC Asia Pacific Superannuation Plan has a discounted administration fee.

The table below sets out the administration fees and costs deducted directly from your account in the GPC Asia Pacific Superannuation Plan and costs deducted from the Fund's general reserve:

Fee Type	Amount	How and when paid
Administration fees and costs	\$1.00 per week plus 0.10% p.a. of the first \$800,000 of your account balance only.	Generally deducted from your weekly account balance.
	plus 0.07% p.a. not deducted from your account balance.	This is an estimated amount, deducted from the Fund's general reserve.

Investment fees and costs

The investment fees and transaction costs that apply to you depend on the option(s) you're invested in. They are calculated as a percentage of your investment balance and reduce your investment return. Other fees and costs may apply. Please refer to the Australian Retirement Trust Product Super Savings Accumulation Guide available at art.com.au/gpc1



Your insurance cover

Insurance is an important feature provided to you through the GPC Asia Pacific Superannuation Plan. It's designed to help safeguard you and your family's financial future.

How to have insurance cover in Australian Retirement Trust from day one

Due to legislation, insurance cover will not generally commence in Australian Retirement Trust until you attain age 25 and your balance reaches \$6,000, unless you tell us you want cover (and subject to you meeting other eligibility conditions). To find out more visit art.com.au/insurance/pmif



To have insurance cover when you first join Australian Retirement Trust, click the 'Join' button in the email we've sent you.



What insurance cover will you receive?

Eligible employees who elect to join by 24 November 2023 and opt in for cover, will receive automatically Standard cover¹ from 4 December 2023, based on the formula below up to the Automatic Acceptance Limit of \$1,500,000:

Cover	Standard cover																	
	Permanent employee ²	Casual employee ²																
<p>Death cover - Designed to pay a benefit if you die. You may be able to receive an insurance benefit if you are diagnosed with a terminal illness. You'll need to meet the 'terminal illness' definition.</p> <p>Total & Permanent Disability cover - Designed to pay a benefit if you can't ever work again. You'll need to meet the relevant definition of Total & Permanent Disability for your cover.</p>	<p>10% x Salary x Years of future membership to age 67.</p>	<table border="1"> <thead> <tr> <th>Age</th> <th>Death and TPD³ cover</th> </tr> </thead> <tbody> <tr> <td>15 - 35</td> <td>\$60,000</td> </tr> <tr> <td>36 - 40</td> <td>\$42,900</td> </tr> <tr> <td>41 - 45</td> <td>\$25,600</td> </tr> <tr> <td>46 - 50</td> <td>\$13,100</td> </tr> <tr> <td>51 - 55</td> <td>\$6,600</td> </tr> <tr> <td>56 - 60</td> <td>\$3,300</td> </tr> <tr> <td>61 - 66</td> <td>\$1,700</td> </tr> </tbody> </table>	Age	Death and TPD ³ cover	15 - 35	\$60,000	36 - 40	\$42,900	41 - 45	\$25,600	46 - 50	\$13,100	51 - 55	\$6,600	56 - 60	\$3,300	61 - 66	\$1,700
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56 - 60	\$3,300																	
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<p>Standard and Additional Death premium per week - \$0.44.</p> <p>Standard and Additional TPD premium per week - \$0.31.</p> <p>Standard and Additional Death and TPD premium per week - \$0.75.</p>																		

¹Insurance cover in Australian Retirement Trust is provided via group life policies for Death, Total & Permanent Disability and Income Protection cover issued by AIA Australia Limited (ABN 79004837861 and AFSL 230043) to the Trustee of Australian Retirement Trust. The Standard cover displayed is the Default level of cover provided. Other options may be available. ²Refer to the Super Savings – Corporate Insurance Guide, available at art.com.au/gpc1 for further details on Automatic Acceptance Limits, salary and employment definitions. ³TPD means Total & Permanent Disability cover.



Cover	Standard cover	
	Permanent employee ²	Casual employee ²
<p>Income Protection cover - Optional cover. Available to permanent employees on a voluntary basis.</p> <p>Designed to pay you a replacement income if you can't work temporarily because you're sick or injured.</p> <p>It's important to note that if you have more than one Income Protection insurance policy you can generally only claim from one of the policies. Therefore, if you have an existing policy in place, please consider which policy best meets your needs, and, if appropriate, seek financial advice.</p>	<p>In the event of a claim, benefit payments are based on a monthly income of up to 75% of your Pre-Disability salary (less offsets), for a Benefit Period of 2 years after a 90-day Waiting Period.</p>	<p>N/A</p>



Use the Insurance Calculator available at art.com.au/gpc1 and enter your employment details for a more detailed insurance quote.

²Refer to the Super Savings – Corporate Insurance Guide, available at art.com.au/gpc1 for further details on Automatic Acceptance Limits, salary and employment definitions.



Your insurance cover will be provided as 'Limited Cover' for 12 months.

'Limited Cover' generally means you're only covered for sickness or injury that first occurs after the date cover started. 'Limited Cover' restrictions will cease once you're 'At Work' for 30 consecutive days after the initial 12 month period. If you're on leave for reasons other than sickness or injury, you'll still be considered to be 'At Work'.

It's important to note, no claim will be payable for suicide or any intentional self-inflicted act within 12-months of cover commencing.

Special insurance offers

To take up the special offers below without the need to provide health and lifestyle information, you'll need to hit "Join" in the email we sent you by 24 November 2023.

1. If you join by 24 November 2023, you may be able to remove the 'Limited Cover' restrictions (up to the amount of the cover in your previous fund), where you cancel cover under your previous fund¹ for which Motion Asia Pacific was contributing your superannuation guarantee contributions.
2. **Permanent employees** can choose to increase their Default Standard Death and Total & Permanent Disability cover to be based on 15% of Salary². To take up the special offer, you'll need to complete and return the **Change of Insurance Cover** form available at art.com.au/gpc1 by 24 November 2023.

Note: If you return the form to us by 24 November 2023, you won't need to provide health and lifestyle information and will only need to complete the form up to **Section 3A**, then tick the appropriate box and go to the last page to sign and date.

¹Any insurance cover you had with your previous fund would need to be cancelled and not replaced elsewhere via a continuation option. The onus is on you to provide evidence to Australian Retirement Trust of cancellation of cover under your previous default fund in the event of a claim. Make sure you consider your insurance needs and if necessary get financial advice before cancelling cover. Exclusions - No claim will be payable for suicide or any intentional self-inflicted act within 12 months of cover commencing. ²If you choose to increase your cover, the additional 5% of cover will be provided as 'Limited Cover' for 12 months and will end once you're 'At Work' for 30 consecutive days after the initial 12-month period.



Once you've become an Australian Retirement Trust member you have the option to tailor your cover at any time. To apply, increase, reduce or cancel your cover visit art.com.au/gpc1



More information

- Read the Super Savings - Corporate Insurance Guide, available at art.com.au/gpc1 for:
 - full details of the eligibility criteria and other conditions,
 - the definitions of 'At Work' and 'Limited Cover',
 - to compare the terms, conditions and premiums for insurance cover in your current plan with those in Australian Retirement Trust.



Keep an eye out for your Australian Retirement Trust Welcome email, confirming your Australian Retirement Trust member number and instructions on how to access your account online. We'll also send you a Welcome Letter to confirm your Australian Retirement Trust account details and your insurance cover to keep for your records.

We're here to help

We want to help our members reach their retirement dreams. If you have any questions, please email transition_requests@australianretirementtrust.com.au or call us on **1800 945 212**, Monday to Friday 8:00am to 7:30pm AEST/AEDT.



Australian Retirement Trust

 13 11 84

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. The Super Savings - Corporate Insurance Guide, which will be available from 1 November 2023 (for information only purposes until the Plan starts on 4 December 2023) at art.com.au/gpc1 or by calling **1800 945 212**. 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 945 212** or visit art.com.au/gpc1