



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 employees of Motion Asia Pacific who currently have their super paid to Australian Retirement Trust.

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 GPC Asia Pacific Superannuation Plan 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.
- ✓ **Consider changes to your insurance cover** - Any existing cover you currently have in your Super Savings account will cease when your account is transferred to the new Plan and will be replaced with either the Standard cover provided in that Plan or an equivalent level of cover (if cover is currently higher in your existing Super Savings account).
- ✓ **Have Standard insurance cover from day one** - If you currently do not meet the age and balance criteria under Protecting Members Interest First (PMIF) (see 'How to have Standard insurance cover in the new Plan from day one') and you have/don't have existing insurance cover, you'll need to tell us you want cover in the new Plan.



We have a special insurance offer waiting for you.



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

As an existing Australian Retirement Trust member, we'll automatically transfer your existing Super Savings account on 4 December 2023 to the new GPC Asia Pacific Superannuation Plan, unless you let Australian Retirement Trust know otherwise by 24 November 2023. To opt out of this automatic transfer, you'll need to refer to the email you received and follow the prompts.

There are some circumstances where we won't automatically transfer your existing Super Savings account into the new GPC Asia Pacific Superannuation Plan. If this is the case, we will still open a new account for you in the GPC Asia Pacific Superannuation Plan and you will hold both accounts unless you choose to consolidate them. Please read the 'What if your existing Death and Total & Permanent Disability cover is higher?' section for more information.

What happens to your existing account?

It will close once it's transferred to the GPC Asia Pacific Superannuation Plan, unless you let Australian Retirement Trust know otherwise by 24 November 2023.

Any arrangements that are currently in place for Superannuation Guarantee (SG) contributions, additional voluntary contributions, including salary sacrifice will continue, but will be paid to your new account in the GPC Asia Pacific Superannuation Plan.



Your member number will remain the same and any beneficiaries and investment choice(s) you have will move across to your new account.



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.



Motion Asia Pacific has negotiated a discounted administration fee, which means you'll be paying lower fees than you currently pay.

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 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 Standard insurance cover in the new Plan from day one

Due to legislation, Standard cover in the GPC Asia Pacific Superannuation Plan will not generally commence 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

If you already have cover in your Super Savings account and you do not opt in for cover before 24 November 2023, you will not be eligible for Standard cover in the new Plan.



If you don't meet the above criteria, see 'Opt in to receive Standard cover if you don't meet the age and balance criteria' to find out how to receive Standard cover in the new Plan.



What insurance cover will you receive?

Eligible employees will automatically receive Standard cover¹ (if you meet the age and balance criteria or opt in for cover) 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>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
		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																	
<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>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.



If you're not 'At Work' on 4 December 2023, any cover provided in the new Plan that's above the amount you had in your existing Super Savings account will be subject to 'Limited Cover' until after you've been back 'At Work' for 30 consecutive days.

'Limited Cover' generally means you're only covered for sickness or injury that first occurs after the date cover started. If you're on leave for reasons other than sickness or injury, you'll still be considered to be 'At Work'.



We have a special insurance offer waiting for you. See **Special insurance offer** for more information and how to apply.

What if your existing Death and Total & Permanent Disability cover is higher?

If your existing Death and/or Total & Permanent Disability cover in your existing Super Savings account is greater than the Standard level of cover, you will receive the equivalent level of cover. Any cover above the Standard level of cover will be provided as an Additional fixed dollar amount of cover¹.

Any existing Death and Total & Permanent Disability cover you have in your current Super Savings account will cease when your account is transferred to the GPC Asia Pacific Superannuation Plan on 4 December 2023.



If you currently have Income Protection cover in your existing Super Savings account, we will contact you about your situation.

¹With fixed cover, Total & Permanent Disability cover reduces by 10% each year from your 61st birthday before ceasing on your 67th birthday.



Opt in to receive Standard cover if you don't meet the age and balance criteria

If you're under age 25 and have a balance of less than \$6,000, you have the opportunity to opt in to receive the Standard cover available in the GPC Asia Pacific Superannuation Plan, by clicking the 'Opt in for cover' button in the email we sent you.

If you opt in for cover and the Death and/or Total & Permanent Disability cover you have in your existing Super Savings account on 4 December 2023 is greater than the Standard cover, you'll receive the equivalent level of cover. Any cover above the Standard cover will be provided as an Additional fixed cover¹.

What will happen if you don't opt in for cover?

If you don't opt in for cover, the following will apply for you in the GPC Asia Pacific Superannuation Plan from 4 December 2023:

Super Savings	New Plan
I have cover and am under age 25 and have a balance of less than \$6,000.	We'll transfer your existing Death and/or Total & Permanent Disability cover as fixed cover ¹ and you will not receive the Standard cover outlined in this Guide.
I don't have cover and am under age 25 and have a balance of less than \$6,000.	You'll have no cover. Your cover will generally start when you attain age 25 and your account balance reaches \$6,000 (subject to meeting other eligibility conditions).



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

¹With fixed cover, Total & Permanent Disability cover reduces by 10% each year from your 61st birthday before ceasing on your 67th birthday.



Special insurance offer

Permanent employees can choose to increase their Standard Death and Total & Permanent Disability cover to be based on 15% of Salary¹.

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.



Once you've joined the new Plan, 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 Super Savings account with those in the new Plan.



Keep an eye out for your Australian Retirement Trust Welcome email, confirming your move to the new Plan and instructions on how to access your account online (if you haven't done so already). 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.

¹If 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.



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