

Super Savings Product Disclosure Statement for Accumulation Account

Issued 1 July 2023

For Ex-IAG & NRMA

IAG & NRMA is not 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 accounts

About this Product Disclosure Statement

This Product Disclosure Statement for Accumulation Account (PDS) is a summary of significant information about our Super Savings Accumulation account for Ex-IAG & NRMA.

This PDS refers to important information in the guides that are available at portal.australianretirementtrust.com.au/iagnrma. These guides and the web address listed each form part of this PDS:

- Super Savings Accumulation Guide
- Super Savings Investment Guide
- Super Savings Insurance Guide
- australianretirementtrust.com.au/fee-definitions

Before making a decision to acquire or continue to hold a Super Savings Accumulation account, please read the important information in this PDS and the guides.

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 australianretirementtrust.com.au/dashboard

Information about Australian Retirement Trust's executive remuneration and other prescribed information is at australianretirementtrust.com.au/prescribed-information

Target market determinations that describe who we design our financial products for are available at australianretirementtrust.com.au/tmd

The Trust Deed that contains the governing rules of the Fund and your membership is available at australianretirementtrust.com.au/prescribed-information. Super Savings accounts are products in the Public Offer Division of the Fund. QSuper accounts and the Lifetime Pension are products in the Government 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 australianretirementtrust.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 portal.australianretirementtrust.com.au/iagnrma 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 million Super Savings and QSuper account holders trust us to take care of their retirement savings. We're here to help our members retire well with confidence.

All Australians can apply to join Australian Retirement Trust. Find out more about us at australianretirementtrust.com.au

We can help manage your super for your lifetime

This PDS covers our Super Savings Accumulation account for Ex-IAG & NRMA. 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 available at australianretirementtrust.com.au/pds and Target Market Determinations at australianretirementtrust.com.au/tmd

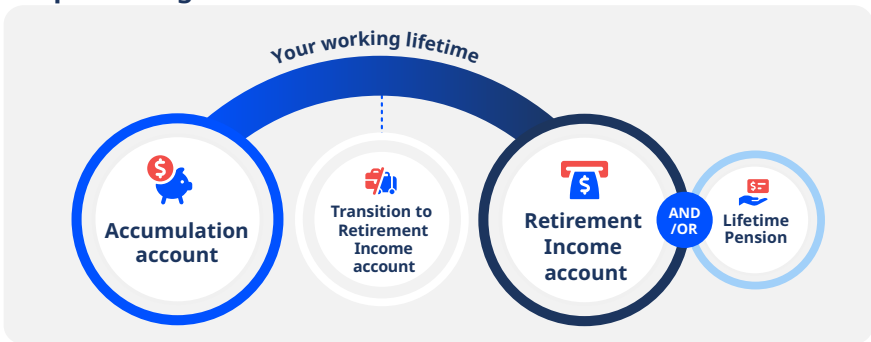
When you open an Accumulation account and don't make an investment choice, we'll invest your super in our MySuper investment option, the Lifecycle Investment Strategy.

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

You will 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 australianretirementtrust.com.au/pds 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 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:

- low fees
- strong long-term investment returns
- outstanding services.

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
- tools and calculators on our website
- newsletters, seminars, webcasts and podcasts.

Special arrangements

IAG & NRMA has established and supports this specialised super plan for you. You can also stay with us when you leave your employer, and request your new employer to contribute to your Super Savings account. The details of your plan are available online at [portal](https://portal.australianretirementtrust.com.au/iagnrma).

australianretirementtrust.com.au/iagnrma

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 australianretirementtrust.com.au/pds

Note: You should read the important information about benefits and features before making a decision. Go to australianretirementtrust.com.au/pds 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.

5. How we invest your money

If you don't make an investment choice

When you open a Super Savings Accumulation account, if you don't make a choice about where to invest your money, we'll invest your super in our MySuper investment option, the Lifecycle Investment Strategy.

Lifecycle Investment Strategy

This is our default investment option for the Super Savings Accumulation account.

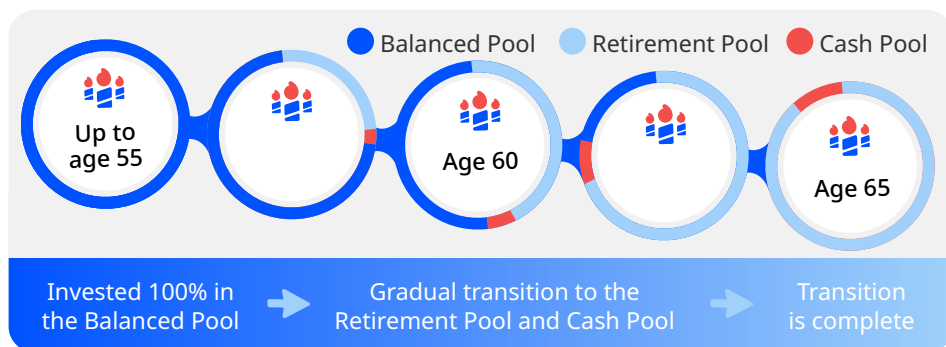
We designed it to help you generate wealth over the long term and gradually transition to lower-risk investments as you approach age 65. We invest your money progressively in three investment pools. Firstly, the Balanced Pool until age 55. After age 55, we transition your investment to the Retirement Pool and the Cash Pool.

These general super risks apply to your Super Savings 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 australianretirementtrust.com.au/pds to see our Accumulation 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.

The diagram below shows how your exposure to the investment pools changes with age. It does not represent the actual amounts invested in each pool at each age. You can see your investment allocation between the three pools at any time in [Member Online](#) or the Australian Retirement Trust App at australianretirementtrust.com.au/app when you're a member.



For full details on how the Lifecycle Investment Strategy works and investment risks, read our Investment Guide available at australianretirementtrust.com.au/pds

	Balanced Pool	Retirement Pool	Cash Pool
Minimum suggested timeframe: 5 years			
Investment objectives	CPI + 3.5% p.a. (over 10-year periods) ^{1,2}	CPI +2.5% p.a. (over 10-year periods) ^{1,2}	Match or exceed Performance benchmark ^{1,3,4}
Expected number of years of negative returns over any 20-year period	4 to less than 6	3 to less than 4	Less than 0.5
Risk label	High	Medium to high	Very low
Risk band	6	5	1
Strategic asset allocation in pool (%)	Australian shares 24.00 International shares 30.00 Private Equity 6.50 Property 8.50 Infrastructure 10.50 Fixed Income 18.50 Alternative Strategies 0.00 Cash 2.00	Australian shares 17.00 International shares 18.25 Private Equity 5.50 Property 8.00 Infrastructure 10.50 Fixed Income 33.75 Alternative Strategies 0.00 Cash 7.00	Cash 100.00 If you are invested in this Pool, Australian Retirement Trust will invest 90% of your investment in the Pool into interest bearing accounts with authorised deposit-taking institutions (ADIs). ⁵

What you should know: Please see footnotes on following page.

1 Investment objectives are set by the Trustee for monitoring our ongoing investment performance. This objective may differ from the prescribed return target disclosed on our MySuper Product Dashboard which is calculated using a different methodology. 2 After investment fees and costs, transaction costs and investment taxes. 3 Before investment tax but after investment fees and costs and transaction costs. 4 Performance benchmark: Bloomberg AusBond Bank Bill Index. 5 40% will be invested with the National Australia Bank Limited (NAB) (ABN 12 004 044 937), 40% with the Commonwealth Bank of Australia (CBA) (ABN 48 123 123 124), and 10% will be invested with the Members Equity Bank Limited (ME) (ABN 56 070 887 679). Maintaining a specific allocation requires regular rebalancing and the actual allocation will vary between rebalancing dates.

Or, if you want to make an investment choice

For more active control over your investments, select from our range of diversified (multi-asset) and single asset class options. We offer actively managed options and index options.

Our range of investment options

Diversified options

Actively managed

- Growth
- Balanced
- Socially Conscious
Balanced
- Diversified
Alternatives
- Retirement
- Conservative

Index

- Balanced – Index

Single asset class options

Actively managed

- Shares
- Australian Shares
- Property
- Diversified Bonds
- Cash

Index

- Australian Shares –
Index
- International Shares
– Index (hedged)
- International Shares
– Index (unhedged)
- Emerging Markets
Shares
- Australian Property –
Index
- Diversified Bonds –
Index

If you want to change your investments

You can easily change your investment option/s. Go to **Member Online** or our app.

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

Changes to the investment options we offer

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

Sustainable investments

We believe integrating environmental, social, and governance (ESG) factors into our investment processes helps us make better long-term decisions for our members' retirement outcomes. We invest and manage our investments according to our Sustainable Investment and Climate Change policies. This includes a target of a net zero carbon emissions investment portfolio by 2050. Find out more about our approach in our Investment Guide at portal.australianretirementtrust.com.au/iagnrma

Note: You should read the important information about investments before making a decision. Go to australianretirementtrust.com.au/pds 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) 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 Accumulation account for Ex-IAG & NRMA. 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 Accumulation account investment option in our Accumulation Guide.

Fees and costs summary

Super Savings Accumulation account for Ex-IAG & NRMA - Lifecycle Investment Strategy

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
<i>Administration fees and costs</i>	\$1.20 per week, plus 0.10% p.a. on the first \$800,000 of your account balance. Plus 0.07% p.a.	We generally deduct the dollar administration fee of \$1.20 weekly from your account balance in arrears. It's not pro-rated for partial weeks. The percentage fee of 0.10% p.a. on the first \$800,000 of your account balance is calculated and accrued on a daily basis and generally deducted weekly from your account in arrears. It is pro-rated for partial weeks. 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 2023.
<i>Investment fees and costs^{2,3}</i>	0.54% to 0.59% p.a. of your account balance.	Percentage fees are calculated on a daily basis and are deducted from investment returns before we declare the unit price on working days.
<i>Transaction costs³</i>	0.19% to 0.21% p.a. of your account balance.	

Member activity related fees and costs

Buy-sell spread Nil

Switching fee Nil

Other fees and costs⁴ 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 Insurance Guide for Ex-IAG & NRMA.

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 0.23% p.a. for performance fees for the Balanced Pool, and 0.22% p.a. for performance fees for the Retirement 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 0.54% p.a. and transaction costs of 0.19% p.a. for the Lifecycle Investment Strategy are based on an investment allocation of 90% Retirement Pool and 10% 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 – Balanced 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 100% in Balanced Pool		BALANCE OF \$50,000
Administration fees and costs	\$1.20 p.w. plus 0.17% p.a. ¹ of your account balance	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment \$85 in administration fees and costs, plus \$62.40 regardless of your balance.
PLUS Investment fees and costs	0.59% p.a.	And , you will be charged or have deducted from your investment \$295 in investment fees and costs.
PLUS Transaction costs	0.21% p.a.	And , you will be charged or have deducted from your investment \$105 in transaction costs.
EQUALS 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 \$547.40 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.

1 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. 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: The Trustee 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.

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. If you have multiple Super Savings accounts, your eligibility for a low balance fee cap refund is determined on your total balance across all Super Savings accounts you hold.

Intra-fund advice fees: We provide access to simple phone-based advice about your Super Savings account. The administration fees and costs include the costs of providing this advice. For more information about advice, go to australianretirementtrust.com.au/advice

Important: We will not deduct 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 and costs and transaction costs shown in the fees and costs table on page 8 are based on actuals and estimates for those fees and costs for the year ended 30 June 2023, including a five-year average for investment performance fees. The actual amount you'll be charged in the financial year will depend on the actual fees and costs incurred by the Trustee in managing the investment option.

Note: You should read the important information about fees and costs before making a decision. Go to australianretirementtrust.com.au/pds to see our Accumulation Guide and australianretirementtrust.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 up to 15% of the contribution. If your income plus concessional contributions is more than \$250,000 per year, additional tax may apply.
- Contributions from after-tax sources are generally tax-free.

We'll reduce any contributions tax you pay in a financial year by 15% of the administration fees and

insurance premiums paid from your account, subject to a maximum rebate equal to your total contributions tax.

Important: Contribution caps apply to your super. It is important to be aware that there are tax consequences if you exceed the caps.

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

Tax on withdrawals and income payments: If you're aged 60 or older, lump sum withdrawals and income payments are usually tax-free. If you're under age 60, you may need to pay tax on the taxable component of your super. But, if you have reached your preservation age, you may be eligible for a tax offset. This means tax doesn't apply on lump sums up to the low rate cap. The low rate cap is \$235,000 for the 2023-24 financial year. A 15% tax offset may apply to income payments.

Note: You should read the important information about how super is taxed before making a decision. Go to australianretirementtrust.com.au/pds 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.

Super Savings for Ex-IAG & NRMA provides Standard Death and Total & Permanent Disability cover to eligible employees. You can also apply for Tailored cover to suit your needs.

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

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

If you are a former member of the IAG Superannuation Plan or the NRMA Superannuation Plan and were transferred automatically into this plan on 14 November 2020, different insurance arrangements may apply. You will have been advised separately if these apply to you.

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 australianretirementtrust.com.au/memberonline

How much Standard cover do I get?

If you were transferred automatically to Super Savings for Ex-IAG & NRMA on 14 November 2020: You received an equivalent amount of insurance cover to what you had in the IAG Superannuation Plan or the NRMA Superannuation Plan, subject to any different arrangements we advised you of in your transfer guide.

If you become a member of Super Savings for Ex-IAG & NRMA after you stop being a member of the IAG Superannuation Plan or NRMA Superannuation Plan in Super Savings – Corporate: You will receive the same amount of Death and/or Total and Permanent Disability (TPD) cover that you had in the corporate plan, provided on a 'fixed cover' basis. This means your cover generally stays the same and your premiums generally increase as you get older. From age 61, any TPD cover you have reduces by 20% each year. Death and TPD cover stops on your 65th birthday.

Apply for Income Protection cover

If you are 'permanently employed' and work at least 14 hours per week you can apply for Income Protection cover. Income Protection cover provides you with a replacement income of up to 85% of your 'salary' (where 75% is paid as income and 10% is paid as a super contribution), for a 'benefit period' of up to 2 years after a 84-day 'waiting period', upon acceptance by the insurer of your inability to work due to sickness or injury.

What is the cost of cover?

The cost of your Standard cover depends on the amount and type of cover you have, your age, stamp duty (where applicable) and the premium rates that apply. The following table shows the annual premium for each \$10,000 of Standard Death and Total & Permanent Disability cover, and each \$1,000 of Optional Income Protection cover (permanent employees only) at various ages.

Age last birthday ¹	Annual Premium (\$) per \$10,000 cover		
	Death & TPD ²	Death only	TPD ² only
15	5.10	4.60	0.50
20	4.90	4.30	0.60
25	3.90	3.10	0.80
30	3.80	2.70	1.10
35	4.90	3.10	1.80
40	7.50	4.10	3.40
45	12.70	6.10	6.60
50	21.50	8.90	12.60
55	35.20	13.10	22.10
60	55.50	19.60	35.90

Age last birthday ¹	Optional IP ³ Annual Premium (\$) per \$1,000 cover
15	0.79
20	0.80
25	0.84
30	0.93
35	1.15
40	1.74
45	2.85
50	4.72
55	7.57
60	11.62

1. As all ages are not listed, refer to your Super Savings Insurance Guide for Ex-IAG & NRMA for full details. 2. TPD means Total & Permanent Disability. 3 IP means Income Protection.

How are premiums for cover paid?

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

What terms and conditions apply?

Read the Super Savings Insurance Guide for Ex-IAG & NRMA available at portal.australianretirementtrust.com.au/iagnrma for important information on eligibility conditions, when cover starts, and other terms and conditions that may apply.

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 Tailored cover up to the maximum allowed by the insurer. Complete and return the Change of Insurance Cover form, available at portal.australianretirementtrust.com.au/iagnrma or by contacting us.

You may also be eligible to transfer any existing Death and/or Total & Permanent Disability cover you have into your *Super Savings account*.

Check your Super Savings Insurance Guide for Ex-IAG & NRMA for details, available at portal.australianretirementtrust.com.au/iagnrma

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 group life policies issued by Zurich Australia Limited (Zurich) ABN 92 000 010 195 AFSL 232510 to the Trustee of Australian Retirement Trust. In the event of a dispute the policies override the information in this Statement.

Additional information about insurance cover

Your Super Savings Insurance Guide for Ex-IAG & NRMA 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 Insurance Guide for Ex-IAG & NRMA contains the information about Tailored cover.

You should read the important information about Insurance in your super before making a decision. Go to [portal](#).

australianretirementtrust.com.au/iagnrma to get your Super Savings Insurance Guide for Ex-IAG & NRMA. 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

Cooling-off period

For Accumulation account members

You generally have a 14-day period to decide if Super Savings for Ex-IAG & NRMA is right for you. The 14-day period starts on the day you receive confirmation your Accumulation account is open, or five days after we accept your application, whichever happens first. Contact us during this period to cancel your membership application. You cannot cancel your application under the cooling-off period where you have exercised a right or power you have under the product (e.g. by making an insurance claim).

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, we want to 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: australianretirementtrust.com.au/contact-us

In person: Please see our address in our Complaints Handling Guide at

australianretirementtrust.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

Website: 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 portal.australianretirementtrust.com.au/iagnrma 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.

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

Keeping you informed

The information in the PDS is up to date as at the date it is prepared. However, at the time you receive the PDS, some information in the PDS that is not materially adverse may have changed. The PDS and updated information can be found at portal.australianretirementtrust.com.au/iagnrma. Contact us and we can send you a paper copy of the PDS or any updated information on request.

Reminder: This PDS is a summary of the significant information about Super Savings and there is further information you should read contained in the guides referred to in this PDS.

Get advice from the start

Speak to your financial adviser. If you don't have your own personal financial adviser and you need advice about your Super Savings account, we also have qualified financial advisers¹ who can help you over the phone with simple advice about your Super Savings account. We include this service with your membership.

¹ Employees in the Australian Retirement Trust group provide advice to members and employers as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide at australianretirementtrust.com.au/fsg for more information.



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



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australianretirementtrust.com.au

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.**

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