

Super Savings Product Disclosure Statement for Accumulation Account

Issue date: 1 July 2024

For Ex-IAG & NRMA

IAG & NRMA are not responsible for the preparation of this product disclosure statement. They are not providing advice or a recommendation in relation to this plan.

Contents

1. About Super Savings accounts	2
2. How super works	3
3. Benefits of investing with a Super Savings account	4
4. Risks of super	5
5. How we invest your money	6
6. Fees and costs	8
7. How super is taxed	11
8. Insurance in your super	12
9. How to open an account	14
10. Additional information	15

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 at the web address listed below and in the guides that are available at art.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
- art.com.au/fee-definitions

Before making a decision to acquire or continue to hold a Super Savings 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

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

Target market determinations that describe who we design our financial products for are available at 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. 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 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/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 2.3 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

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 art.com.au/pds and Target Market Determinations at art.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 art.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:

- 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

You're eligible to join this plan if you have left the IAG Superannuation Plan or the NRMA Superannuation Plan. The details of your plan are available online at art.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 art.com.au/pds

Note: You should read the important information about benefits and features before making a decision. Go to art.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.

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 art.com.au/pds 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

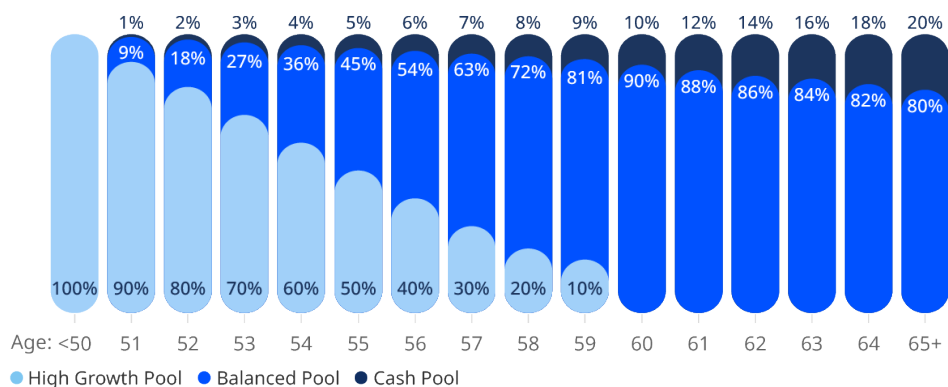
We'll invest your super in our MySuper investment option, Lifecycle Investment Strategy if:

- 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/pds



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
Risk label and Risk band	High – 6	High – 6	Very low – 1
Negative returns	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.
Return objective¹	CPI + 4.0% p.a. over 10-year periods ²	CPI + 3.5% p.a. over 10-year periods ²	Aims for returns above the Bloomberg AusBond Bank Bill Index over 3-year periods ³

Assets	● High Growth Pool		● Balanced Pool		● Cash Pool
	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%. ⁴
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 2050,¹ as we outline in our Net Zero 2050 Roadmap.

For more information on our approach, please see our Investment Guide at art.com.au/pds

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/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.	We generally deduct it each week in arrears from your account if you have a balance. We don't pro-rata for partial weeks.
	Plus 0.10% p.a. on the first \$500,000 of your account balance.	We generally deduct it each week in arrears from your account. 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^{2,3}</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 costs³</i>	0.05% - 0.07% p.a.	
Member activity related fees and costs		
<i>Buy-sell spread</i>	Nil	
<i>Switching fee</i>	Nil	
<i>Other fees and costs⁴</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 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 0.26% 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	0.17% p.a. ¹ of your account balance plus \$1.20 p.w.	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	0.67% p.a.	And, you will be charged or have deducted from your investment \$335 in investment fees and costs.
PLUS Transaction costs	0.07% p.a.	And, you will be charged or have deducted from your investment \$35 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 \$517.40 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: 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.

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

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/pds to see our Accumulation Guide and 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.

Tax on investment earnings: Tax on investment earnings in a Super Savings 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/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 (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.

If you are a former member of the IAG Superannuation Plan or the NRMA Superannuation Plan or 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 [Member Online](#).

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 and 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 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 TPD 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 Super Savings – 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 art.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 art.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 art.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 art.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

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

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

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 art.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 Accumulation 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 art.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 or find out more about financial advice options at art.com.au/advice or by calling us on **13 11 84**.



Australian Retirement Trust



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



GPO Box 2924 Brisbane QLD 4001



art.com.au

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