

Important update

Cash option and Cash Pool

This important update applies to our Cash option and Cash Pool

Our Cash option is one of our asset class options and is available to all Australian Retirement Trust members (including QSuper members). For more information about asset class options, please see art.com.au/investments/options

The Cash Pool forms part of the Lifecycle Investment Strategy which is the default investment strategy for Super Savings Accumulation accounts which include:

- Super Savings Accumulation account
- Super Savings - Business Accumulation account
- Super Savings - Corporate Accumulation account
- Additional Accumulation account within a Super Savings - Corporate Defined Benefit account

For more information about the Lifecycle Investment Strategy, please see art.com.au/lifecycle

The Lifecycle Investment Strategy is not available to QSuper members.

This important update replaces information in the below documents.

Document	Issue Date	Page or section
Super Savings Product Disclosure Statement for Accumulation Account	1 July 2024	Section 5. How we invest your money
Super Savings - Corporate Product Disclosure Statement for Accumulation Account	Between 1 July 2024 – 31 March 2025	Section 5. How we invest your money
Super Savings - Business Product Disclosure Statement for Accumulation Account	1 July 2024	Section 5. How we invest your money
Super Savings Investment Guide	8 July 2024	Pages 28 and 51
Super Savings Product Disclosure Statement for Income Account and Lifetime Pension	8 July 2024	Page 88
QSuper Investment Guide	8 July 2024	Page 51
QSuper Product Disclosure Statement for Income Account and Lifetime Pension	8 July 2024	Page 88

Cash option and Cash Pool asset allocation changes

From 1 April 2025, the amounts invested by the Cash option and Cash Pool in interest bearing accounts with 'authorised deposit-taking institutions' (ADIs for short) have changed, as set out in the table below.

	Before 1 April 2025	From 1 April 2025
Strategic Asset Allocation	100% cash ¹	100% cash ¹
Allocation to ADIs	45% ²	65%²
Commonwealth Bank of Australia Limited ABN 48 123 123 124	20% ²	20%²
National Australia Bank Limited ABN 12 004 044 937	20% ²	30%²
Australia and New Zealand Banking Group Limited ABN 11 005 357 522	–	5%²
ME Bank (a division of Bank of Queensland Limited) ABN 32 009 656 740	5% ²	5% ²
Westpac Banking Corporation ABN 33 007 457 141	–	5%²

¹ Investments include: money at call, bank bills, term deposits.

² Maintaining a specific allocation requires regular rebalancing and the actual allocation will vary between rebalancing dates.