

# ALS Superannuation Plan with Australian Retirement Trust

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## Plan Summary

Your employer has chosen Australian Retirement Trust as their default super fund after carefully considering what we've got to offer and how we compare to other super products.

### Why Australian Retirement Trust?

Australian Retirement Trust is proud to take care of over \$240 billion in retirement savings for more than 2.2 million members. As a fund that works in our members' best interests, we're committed to returning profits to them as lower fees<sup>1</sup> and better services.

Whether our members are starting out their working life, already retired, or somewhere in between, we'll guide them to help ensure they feel secure, confident and protected. We'll leverage our size and scale to be a force for good to make our members' world better, seeking out investments to guard and grow their retirement savings and income.



**Stronger long-term investment returns<sup>2</sup>**



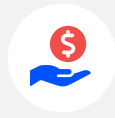
**Flexible insurance solutions**



**Access your account with Member Online and the Australian Retirement Trust app**



**Over 2.2 million members**



**Advice and financial planning services<sup>3</sup>**



**Get Rewards deals and discounts<sup>4</sup>**

<sup>1</sup>For more information refer to [australianretirementtrust.com.au/lower-fees](https://australianretirementtrust.com.au/lower-fees). <sup>2</sup>Warning: Past performance is not a reliable indicator of future performance. <sup>3</sup>Australian Retirement Trust employees provide advice 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 (FSG) for more information. Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined. <sup>4</sup>Australian Retirement Trust is not an agent, dealer or promoter of the products and/or services offered. Australian Retirement Trust does not endorse these products or services. Offers are subject to change at any time.

## Benefits

### Benefits available to you in the Super Savings – Corporate ALS Limited Superannuation Plan (Category A) with Australian Retirement Trust.

The ALS Limited Superannuation Plan (Category A) has been designed especially for its employees. While you'll still be receiving all the same benefits as all Australian Retirement Trust members, your employer has negotiated customised insurance cover at a more competitive price, to help ensure you're well on track to reach your retirement dreams. We use our size and scale and work hard to provide flexible and affordable insurance cover for our members.

If you are an eligible employee and would like to join the ALS Limited Superannuation Plan, you'll need to send payroll your Superannuation standard choice form (as provided by your employer), placing an "X" in the third box at item 1 "the super fund nominated by my employer" and complete items 2 and 5.

Employees who aren't eligible to be members of the Plan can become members of Super Savings, which provides the same great benefits available to all Australian Retirement Trust members.

### Stronger long-term investment returns

Australian Retirement Trust is a super fund with a track record of stronger long-term investment returns.<sup>2</sup>

To find out more about our investment options, read the Super Savings Investment Guide available at [portal.australianretirementtrust.com.au/als-a](https://portal.australianretirementtrust.com.au/als-a)

<sup>2</sup>Warning: Past performance is not a reliable indicator of future performance.

## Benefits

### Lower fees and costs<sup>5</sup>

As a profit-for-members fund, we're committed to returning profits to members as lower fees and better services. Fees and costs matter when it comes to your super and your future wealth. The less you pay in fees on your super account, the more money you'll have to live your retirement dreams. The section below sets out the fees and costs charged in the ALS Limited Superannuation Plan:

### Administration fees and costs



\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only.

Generally deducted from your account balance weekly.

**plus** 0.07% p.a.

This is not deducted from your account balance but is deducted from the Fund's general reserve.

### Investment fees and costs and transactional costs

The investment fees and costs and transaction costs that apply to you depend on the option(s) you're invested in and are deducted daily from your investment option(s) as part of the calculation of the unit price. Other fees and costs may apply. For full details please refer to the Super Savings Investment Guide available at [portal.australianretirementtrust.com.au/als-a](https://portal.australianretirementtrust.com.au/als-a)

More information about administration fees and costs can be found in your Super Savings - Corporate Product Disclosure Statement (PDS) available at [portal.australianretirementtrust.com.au/als-a](https://portal.australianretirementtrust.com.au/als-a)

## Insurance solutions to protect your dreams

Insurance is an important feature provided through the ALS Superannuation Plan<sup>6</sup>. It aims to keep you, or those close to you, protected if something unfortunate were to happen.

### Category A employees

#### What cover is automatically provided?

If you elect to join the ALS Limited Superannuation Plan, eligible employees earning \$85,000 or more per annum will automatically receive Standard cover.

We generally can't automatically provide Standard cover to you unless:

- you are 25 years of age or older
- have an account balance that has reached \$6,000
- ALS is directing Superannuation Guarantee contributions to us.

You can also opt-in to cover earlier.

#### What types of cover are automatically provided?

**Death:** A lump sum paid to your dependants, beneficiaries, or legal representative if you die.

**Terminal Illness:** Your Death cover can be paid in advance if you're diagnosed with a terminal illness and not likely to live for more than 12 months.

### Total & Permanent Disability (TPD):

Paid if you're unable to work ever again due to illness or injury.

**Income Protection:** Provides a replacement income for up to 2 years if you're unable to work due to illness or injury.

### How much cover will you receive?

Eligible permanent employees will be provided automatic cover based on your Salary and age. Cover will be limited to the Automatic Acceptance Limit.



#### Death cover (including Terminal Illness):

20% x Salary x Years of Future Membership (to age 67)

#### Total & Permanent Disability cover:

20% x Salary x Years of Future Membership (to age 67)

#### Income Protection cover (if working 15 hours per week):

75% of your Salary.

Income Protection will be paid for a Benefit Period of up to 2 years. A Waiting Period of 90 days applies.

<sup>5</sup>Refer to the applicable PDS relevant to your category type, for full fee details. Other fees may apply, for example if you make a withdrawal or receive personal financial advice.

<sup>6</sup>Insurance cover is provided through group life policies issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230 043 (AIA) to the Trustee of Australian Retirement Trust.

## Insurance solutions to protect your dreams

The Automatic Acceptance Limit for Standard Death and Total & Permanent Disability cover is \$1,250,000 and \$156,000 per annum for Standard Income Protection cover.

Standard Income Protection cover provides you an ongoing income should you become temporarily unable to work due to an injury or illness. You will generally be covered for up to 75% of the income you were earning prior to becoming disabled. Benefits are payable for up to 2-years, after a 90-day Waiting Period.

The Automatic Acceptance Limit for Standard Income Protection cover is \$156,000 per annum.

For more information about eligibility conditions, cover amounts, premiums and other important terms and conditions, please refer to the Super Savings – Corporate Insurance Guide for ALS Limited Superannuation Plan (Category A) available at [portal.australianretirementtrust.com.au/als-a](http://portal.australianretirementtrust.com.au/als-a)

### An example of how much cover you will receive

Your **default** level of Standard Death and Total & Permanent Disability cover is the 20% option. Other options are available.



For example, if you join at age 30 the number of years to age 65 is 35 years (67 - 30 = 37).

If you are earning \$75,000 p.a., you will receive the following:

#### Death and TPD cover:

20% x Salary x Years of Future Membership (to age 67)

20% x \$75,000 x 37 years = \$550,000

#### Income Protection cover:

75% x Salary

75% x \$75,000 = \$54,200

For more information about eligibility conditions, cover, premiums and other important terms and conditions, please refer to the Super Savings – Corporate Insurance Guide for ALS Limited Superannuation Plan (Category A) available at [portal.australianretirementtrust.com.au/als-a](http://portal.australianretirementtrust.com.au/als-a)

## Benefits available to you

### Make the most of your super

Do you want to find out more about Australian Retirement Trust and how you can maximise the benefits of your membership? We offer a range of videos and resources for new members, or those who may be comparing Australian Retirement Trust to their current super fund. Visit [portal.australianretirementtrust.com.au/als-a](http://portal.australianretirementtrust.com.au/als-a) to find out more.

### Get Rewards deals and discounts

Save on things that matter now so you can have more for what matters in the future. Australian Retirement Trust members can access exclusive offers and discounts through our members-only Rewards program, helping you save on everyday expenses and little luxuries.<sup>4</sup> Visit [australianretirementtrust.com.au/rewards](http://australianretirementtrust.com.au/rewards)

### 24/7 access to your account online

Feeling on top of your future starts with being on top of your super. We make it easy for you to take charge of your super with 24/7 access to your account through our secure, online portal or the Australian Retirement Trust app.



As an Australian Retirement Trust member, you can access expert financial advice, this service is included in your membership fee<sup>7</sup>

And get the latest super and investment information and education through our website articles, calculators, seminars, webcasts and podcasts.

<sup>4</sup>Australian Retirement Trust is not an agent, dealer or promoter of the products and/or services offered. Australian Retirement Trust does not endorse these products or services. Offers are subject to change at any time. <sup>7</sup>Australian Retirement Trust employees provide advice 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 (FSG) for more information.



## Enjoy life now, enjoy more later

Now that you're an Australian Retirement Trust member you can enjoy all the benefits of membership, even before retirement. With exclusive member Rewards, you'll get discounts on everything from grocery bills to electrical goods, so you can save on things that matter now and have more for what matters in the future.

[australianretirementtrust.com.au/rewards](https://australianretirementtrust.com.au/rewards)

## Next Steps

### Get the facts

You can read more about superannuation solutions available to ALS Limited employees in the Super Savings – Corporate PDS at [portal.australianretirementtrust.com.au/als-a](https://portal.australianretirementtrust.com.au/als-a), or through the Super Savings PDS at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds), to consider if Australian Retirement Trust is right for you. Please access the information relevant to your employment status.

### Understand your insurance

The insurance cover you'll receive is dependent on your employment status. Please refer to the Super Savings - Corporate Insurance Guide relevant to your category type, available at [portal.australianretirementtrust.com.au/als-a](https://portal.australianretirementtrust.com.au/als-a) or the Super Savings Insurance Guide available at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

Under the Putting Members' Interests First reforms effective from 1 April 2020, you won't receive Standard cover automatically until you attain age 25 and your balance reaches \$6,000 unless you opt in. You can opt-in to insurance by completing the Membership Application form and returning it to Australian Retirement Trust, or via Member Online once you're an Australian Retirement Trust member. Once your account has been confirmed, simply log in to Member Online to opt-in to insurance cover or call us on **13 11 84**. You can also tailor your cover to suit your needs.



### Want to become a member of Australian Retirement Trust?

If you want to become a member of the ALS Limited Superannuation Plan, you will need to send payroll your Superannuation standard choice form (as provided by your employer), placing an "X" in the third box at item 1 "the super fund nominated by my employer" and complete items 2 and 5.

## Next Steps

For more information about insurance cover, including the cover that's available, eligibility, and how much it costs, please refer to the Super Savings - Corporate Insurance Guide relevant to your category type, available at [portal.australianretirementtrust.com.au/als-a](https://portal.australianretirementtrust.com.au/als-a) or the Super Savings Insurance Guide available at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

### Combine your super

Once you're a member, we can help you consolidate your other super into your new Australian Retirement Trust account. Visit [australianretirementtrust.com.au/findmysuper](https://australianretirementtrust.com.au/findmysuper)



If you have any questions call us on **13 11 84**, Monday to Friday 8:00am to 7:30pm.



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Retirement  
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 13 11 84

[australianretirementtrust.com.au](https://australianretirementtrust.com.au)