

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.

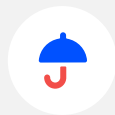
Why Australian Retirement Trust?

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 fees¹ 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 returns²



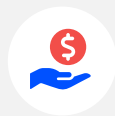
Flexible insurance solutions



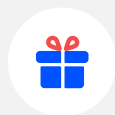
Access your account with Member Online and the Australian Retirement Trust app



Over 2.2 million members



Advice and financial planning services³



Get Rewards deals and discounts⁴

Benefits

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

The ALS Limited Superannuation Plan (Category B) has been designed especially for ALS Limited 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.

If you are an eligible employee and would like to join the ALS Limited Superannuation Plan (Category B), 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.²

To find out more about our investment options, read the Super Savings Investment Guide available at portal.australianretirementtrust.com.au/als-b

¹For more information refer to australianretirementtrust.com.au/lower-fees. ²Warning: Past performance is not a reliable indicator of future performance. ³Australian 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. ⁴Australian 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.

²Warning: Past performance is not a reliable indicator of future performance.

Benefits

Lower fees and costs⁵

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 fee



\$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-b

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-b

Insurance solutions to protect your dreams

Insurance is an important feature provided through the ALS Superannuation Plan⁶. It aims to keep you, or those close to you, protected if something unfortunate were to happen.

Category B employees

What cover is automatically provided?

If you elect to join the ALS Limited Superannuation Plan, eligible employees earning less than \$85,000 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 a 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 Death and Total & Permanent disability cover based on your age and gender. This table shows you examples of the cover you may receive and how much it costs.

⁵Refer 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.

⁶Insurance 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

Standard Death and Total & Permanent disability cover levels (example)

Age	Death and Total & Permanent Disability cover		Weekly Premium	
	Male \$	Female \$	Male \$	Female \$
25	291,145	524,061	3.70	1.87
35	275,822	318,686	3.72	2.84
45	120,937	110,200	3.85	2.92
55	36,906	42,878	3.91	2.96
65	9,088	10,463	3.97	3.01

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 B) available at portal.australianretirementtrust.com.au/als-b

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-b 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.⁴ Visit 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 fee⁷, and get the latest super and investment information and education through our website articles, calculators, seminars, webcasts and podcasts.

⁴Australian 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. ⁷Australian 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

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-b, or through the Super Savings PDS at 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-b or the Super Savings Insurance Guide available at 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-b or the Super Savings Insurance Guide available at 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



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



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