

Australian Retirement Trust Super Savings is your employer's default super fund

Your employer has chosen Australian Retirement Trust's Super Savings – Corporate as their default superannuation product after carefully considering what we have to offer and how we compare to other super products.

Want to become a member of the HSBC Employees' Superannuation Plan?

Join the fund that works in its members' best interests above all else. Nominate the HSBC Employees' Superannuation Plan on the ATO's Superannuation Standard Choice form available at portal.australianretirementtrust.com.au/hbscstaffsuper in the New Starter section and return to your Payroll team or via your company's onboarding process.



Discounted
administration
fees



Flexible
insurance
cover



Stronger long-
term investment
returns



Get
discounts
with rewards



24/7 access
to your
account



Australian Retirement Trust is proud to take care of over \$260 billion in retirement savings for more than 2.3 million members. As a fund that works for members, not shareholders, we work in members' best interests and are 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.

¹For more information refer to australianretirementtrust.com.au/lower-fees

Here's just some of the benefits you will receive if you join the HSBC Employees' Superannuation Plan:

Discounted administration fees

As a profit-for-members fund, we strive to keep our fees and costs low so we can pass on the savings to you. The less you pay in fees on your super account, the more money you'll have to live your retirement dreams. As a member of the HSBC Employees' Superannuation Plan you will be eligible for discounted administration fees. The table below sets out the administration fees and costs payable in the HSBC Employees' Superannuation Plan:

Type of fee	Amount	How and when paid
Administration fees and costs	\$1.00 per week plus 0.06% p.a. of the first \$800,000 of your account balance only	Generally deducted from your account balance weekly
	plus 0.07% p.a. not deducted from your account balance	Deducted from the Fund's general reserve

The investment fees 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 Accumulation Guide available at portal.australianretirementtrust.com.au/hsbcstaffsuper. More information about administration fees and costs can be found in your Super Savings - Corporate Product Disclosure Statement available at portal.australianretirementtrust.com.au/hsbcstaffsuper

Flexible insurance cover

We know the right insurance cover can help make sure you and your family are protected should the worst happen. On joining Australian Retirement Trust, if you're eligible you'll automatically receive Standard Death and Total & Permanent Disability cover. **A key feature of your plan is that your employer pays the premium for Standard Death cover.** Note that for Total & Permanent Disability cover, you won't receive 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 available in the 'New Starters' section at portal.australianretirementtrust.com.au/hsbcstaffsuper and returning it to Australian Retirement Trust. You can also opt-in via Member Online once you're an Australian Retirement Trust member, regardless of your age or balance (subject to the other eligibility conditions). 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.

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 and your Insurance Calculator available at portal.australianretirementtrust.com.au/hsbcstaffsuper

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/hsbcstaffsuper

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/hsbcstaffsuper 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.³ Visit australianretirementtrust.com.au/rewards

24/7 access to your account

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. Once you've registered you can download our Australian Retirement Trust app. Convenience at your fingertips! Visit australianretirementtrust.com.au/app

We're here to help

If you have any questions about the HSBC Employees' Superannuation Plan, you can call us on **13 11 84** or go to portal.australianretirementtrust.com.au/hsbcstaffsuper

²Warning: Past performance is not a reliable indicator of future performance. ³Australian 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. Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This communication has been prepared and issued by Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975, the trustee of Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003 (the Fund). It contains general advice and does not take into account the investment objectives, financial situation or needs of any particular individual. You should consider if the advice is appropriate to your own circumstances before acting on it. Outcomes are not guaranteed. Past performance is not a reliable indication of future performance. You should also consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product and also the relevant Target Market Determination (TMD). We are committed to respecting your privacy. Our privacy policy sets out how we do this. For a copy of the PDS, TMD or Privacy Policy, please phone 13 11 84 or visit australianretirementtrust.com.au