

Bond University Superannuation Plan with Australian Retirement Trust

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Plan Summary

Your employer has chosen Australian Retirement Trust Super Savings – Business 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



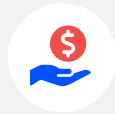
Flexible insurance solutions



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 Bond University Superannuation Plan with Australian Retirement Trust.

The Bond University Superannuation Plan has been designed especially for Bond University 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 Bond University 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 Bond University Superannuation 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/busp

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 Bond University 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 Accumulation Guide available at portal.australianretirementtrust.com.au/busp

More information about administration fees and costs can be found in your Super Savings - Business Product Disclosure Statement and Super Savings - Business Plan Information Factsheet available at portal.australianretirementtrust.com.au/busp

Insurance solutions to protect your dreams

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

Category A employees

Permanent employees: Eligible permanent employees will be provided with default Standard Death and Total & Permanent Disability insurance cover once they attain age 25 and have reached an account balance of \$6,000.

Alternatively, new members can opt-in to insurance once their account has been confirmed in Member Online.

Permanent employees are defined as:

- i) Executive Staff;
- ii) Continuing Staff working at least 15 hours per week and;
- iii) Any other Staff nominated by the employer.



How your cover is calculated:

15% x Salary[#] x Years of future membership to age 67

You can tailor your insurance formula to the following at any time:

5% x Salary[#] x Years of future membership to age 67

10% x Salary[#] x Years of future membership to age 67

20% x Salary[#] x Years of future membership to age 67*

For more information about eligibility conditions, cover, premiums and other important terms and conditions, please refer to the Super Savings - Business Insurance Guide for Bond University Superannuation Plan (Category A) available at portal.australianretirementtrust.com.au/busp

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

Category B employees

Permanent employees: Eligible permanent employees will be provided with default Standard Death, Total & Permanent Disability and Income Protection insurance cover, once they attain age 25 and have reached an account balance of \$6,000.

Alternatively, new members can opt-in to insurance once their account has been confirmed in Member Online.

Permanent employees are defined as:

- (i) Fixed Term Staff on a Contract of 12 months or greater and working more than 15 hours per week; and
- (ii) Bond University College Continuing Staff.



How your Death and Total & Permanent Disability cover is calculated:

$10\% \times \text{Salary}^{\#} \times \text{Years of future membership to age 67}$

You can tailor your insurance formula to the following at any time:

$5\% \times \text{Salary}^{\#} \times \text{Years of future membership to age 67}$

$15\% \times \text{Salary}^{\#} \times \text{Years of future membership to age 67}^*$

Insurance solutions to protect your dreams

Income Protection: Eligible permanent employees will be provided with Income Protection cover, once they attain age 25 and have reached an account balance of \$6,000.

Alternatively, new members can opt-in to insurance once their account has been confirmed in Member Online.

In the event of a claim, benefit payments are based on a monthly income of up to 75% of your Pre-Disability salary (less offsets), for a Benefit Period of 2 years after a 30-day Waiting Period.

For more information about eligibility conditions, cover, premiums and other important terms and conditions, please refer to the Super Savings - Business Insurance Guide for Bond University Superannuation Plan (Category B) available at portal.australianretirementtrust.com.au/busp

Category A and B employees

#Salary is defined as your base salary plus Consistent Allowances or Allowances of a duration of 12 months or greater.

*You must return your Membership application form within 120 days of starting work with your employer, or evidence of health will be required.

You also have the option to nominate a specified amount of insurance cover or transfer existing cover that you may have with another fund or insurance policy, at any time. Eligible permanent employees automatically receive the default Standard Death and Total & Permanent Disability cover up to a maximum of \$600,000, without the need to provide evidence of health.

Insurance solutions to protect your dreams

Other employees (including casual employees)

If you are a casual employee or not covered by categories A or B, you may wish to join Super Savings.

As a Super Savings member you'll have access to the same fees and costs as detailed on page 2 of this flyer.

On joining, eligible members will be provided with Standard Death and Total & Permanent Disability Assist cover once they attain age 25, have reached an account balance of \$6,000. Alternatively, new members can opt-in to insurance once their account has been confirmed in Member Online. Members also have the option to apply for Income Protection cover or tailor your cover to suit your needs.⁶

For more information about eligibility conditions, cover, premiums and other important terms and conditions, please refer to the Super Savings Product Disclosure Statement (PDS) and Super Savings Insurance Guide available at australianretirementtrust.com.au/pds

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/busp 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.

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.

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 Bond University employees in the Super Savings – Business PDS at portal.australianretirementtrust.com.au/busp, 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 - Business Insurance Guide relevant to your category type, available at portal.australianretirementtrust.com.au/busp 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 for 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 Bond University 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 - Business Insurance Guide relevant to your category type, available at portal.australianretirementtrust.com.au/busp 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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