

Australian Retirement Trust is your employer's default super fund

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

Want to become a member of the *IAG Superannuation Plan*?

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



Discounted
administration
fees



Flexible
insurance
cover



Strong
investment
returns



Get
discounts
with rewards



24/7 access
to your
account



As one of Australia's largest super funds, Australian Retirement Trust is proud to take care of over \$200 billion in retirement savings for more than two 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 IAG 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. Furthermore, IAG has negotiated a discounted administration fee. The table below sets out the administration fees payable in the IAG Superannuation Plan:

Type of fee	Amount	How and when paid
Administration Fee	\$1.50 per week plus 0.05% p.a. of the first \$800,000 of your account balance only	Generally deducted from your account balance weekly

Note that investment fees and costs apply. Refer to your *Super Savings – Corporate Product Disclosure Statement* available at portal.australianretirementtrust.com.au/iag for fee details.

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, Total and Permanent Disability and Income Protection cover once you attain age 25 and your balance reaches \$6,000. Alternatively, you can opt-in to Standard cover by completing the *Membership Application* form available at portal.australianretirementtrust.com.au/iag in the "New Starters" section 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* and select 'Opt-in for insurance cover' under **Insurance** 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/iag

Strong investment returns

We 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 savings and retirement income. Our experienced investment team has a track record of delivering strong investment returns, with the Australian Retirement Trust *Super Savings* Balanced investment option adopting the investment strategy of the Sunsuper Balanced investment option, which returned 15.9% for the year, 9.9% p.a. over 10 years, and outperformed the industry average over 1, 3, 5, 7 and 10 years to 30 November 2021².

To find out more about our investment options, read the *Super Savings Investment guide* available at portal.australianretirementtrust.com.au/iag

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 IAG Superannuation Plan, you can call us on **13 11 84** or go to portal.australianretirementtrust.com.au/iag

²Past performance is not a reliable indicator of future performance. The Australian Retirement Trust *Super Savings* Balanced option has adopted the pre-merger investment strategy of the Sunsuper Balanced option. Source: SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, 30 November 2021. The Sunsuper Balanced option for Super-savings accounts has identical investments to the Balanced Pool in the Lifecycle Investment Strategy. Members invested in the Lifecycle Investment Strategy are invested 100% in the Balanced Pool until age 55. 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 document has been prepared and issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840) (AFSL 228975), the trustee and issuer of Australian Retirement Trust (ABN 60 905 115 063). Any advice contained in this document is general advice only and does not take into account any particular person's objectives, financial situation or needs. Accordingly, you should consider how appropriate the advice is to your own objectives, financial circumstances and needs before acting. You should consider the *Product Disclosure Statement (PDS)* before acquiring any financial product. A PDS is available by visiting portal.australianretirementtrust.com.au/iag or calling **13 11 84**.