

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 CBA Group Super Plan* - the superannuation plan for employees of CBA Group?

Simply submit a Choice of Fund election in Workday, selecting My employer's default super fund. Once we receive your first contribution, we'll set up your account and confirm your insurance cover in your Welcome Letter.



**Discounted
administration
fees**



**Flexible
insurance
cover**



**Strong long-term
investment
returns**



**Get Rewards
deals and
discounts**



**24/7 access
to your
account**

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 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.

*The superannuation plan for employees of the CBA Group in Australia. The CBA Group Super Plan is part of the Australian Retirement Trust (ABN 60 905 115 063). Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, ASFL 228975) (Trustee) is the trustee of, and issuer of interests in, Australian Retirement Trust. The Trustee is not an authorised deposit-taking institution and is not part of the Commonwealth Bank of Australia (ABN 48 123 123 124, AFSL 234945) (CBA) group of companies (CBA Group). CBA and each other member of the CBA Group, including BWA Group Services Pty Ltd (ABN 88 111 209 440), do not guarantee, or stand behind the obligations or performance of, or the repayment of capital by, any of the Trustee, Australian Retirement Trust or the CBA Group Super Plan, or other products the Trustee or Australian Retirement Trust offers. Investments in the CBA Group Super Plan, Australian Retirement Trust or any other product offered by the Trustee or Australian Retirement Trust, do not represent deposits or other liabilities of CBA or any other member of the CBA Group. Investments in the CBA Group Super Plan or Australian Retirement Trust are subject to investment risk, including possible delays in repayment and loss of income and/or capital invested.

Here's just some of the benefits you will receive if you join the CBA Group Super Plan:

Discounted administration fees

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 best retirement. As a member of the CBA Group Super Plan, you will be eligible for discounted administration fees. The table below sets out the administration fees and costs payable in the CBA Group Super Plan:

Type of fee	Amount	How and when paid
Administration fees and costs	\$1.00 per week plus 0.05% 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 art.com.au/cbasp. More information about administration fees and costs can be found in your Super Savings - Corporate Product Disclosure Statement available at art.com.au/cbasp

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 once you attain age 25 and your balance reaches \$6,000. Alternatively, you can opt-in to Standard Death and Total & Permanent Disability cover by completing the Membership Application form available in the 'New Starters' section at art.com.au/cbasp 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 art.com.au/cbasp

Strong long-term investment returns

Australian Retirement Trust is a super fund that is focussed on delivering strong long-term investment returns.¹

To find out more about our investment options, read the Super Savings Investment Guide available at art.com.au/cbasp

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 art.com.au/cbasp 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.² Visit art.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 for online access you can download our Australian Retirement Trust app. Convenience at your fingertips! Visit art.com.au/app

We're here to help

If you have any questions about the CBA Group Super Plan, you can call us on **13 11 84** or go to art.com.au/cbasp

¹Warning: Past performance is not a reliable indicator of future performance. ²Australian 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 art.com.au