

# 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 Oracle Superannuation Plan?

Nominate the Oracle Superannuation Plan on the ATO's Superannuation Standard Choice form available at [portal.australianretirementtrust.com.au/oracle](https://portal.australianretirementtrust.com.au/oracle) in the New Starter section and return to your Payroll team or via your company's onboarding process.



Employer paid  
administration  
fees



Employer  
paid 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 \$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<sup>1</sup> 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.

<sup>1</sup>For more information refer to [australianretirementtrust.com.au/lower-fees](https://australianretirementtrust.com.au/lower-fees)

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

## Employer paid 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. **The administration fees in the Oracle Superannuation Plan are paid in full by your employer.** The administration fees and costs in the Oracle Superannuation Plan are set out in table below:

Type of fee	Amount	How and when paid
Administration fees and costs	\$1.00 per week	Paid by your employer
	plus 0.05% p.a. of the first \$800,000 of your account balance only	Paid by your employer
	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/oracle](https://portal.australianretirementtrust.com.au/oracle). More information about administration fees and costs can be found in your Super Savings – Corporate Product Disclosure Statement available at [portal.australianretirementtrust.com.au/oracle](https://portal.australianretirementtrust.com.au/oracle)

## Employer paid 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 premiums for your Standard Death and Total & Permanent Disability cover (excluding Foreign Assignees).** You also can 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/oracle](https://portal.australianretirementtrust.com.au/oracle)

## Stronger long-term investment returns

Australian Retirement Trust is a super fund with a track record of stronger long-term investment returns.<sup>2</sup>

To find out more about our investment options, read the Super Savings Investment Guide available at [portal.australianretirementtrust.com.au/oracle](https://portal.australianretirementtrust.com.au/oracle)

## 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/oracle](https://portal.australianretirementtrust.com.au/oracle) 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 Super Savings members can access exclusive offers and discounts through our members-only Rewards program, helping you save on everyday expenses and little luxuries.<sup>3</sup> Visit [australianretirementtrust.com.au/rewards](https://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 for online access you can download our Australian Retirement Trust app. Convenience at your fingertips! Visit [australianretirementtrust.com.au/app](https://australianretirementtrust.com.au/app)

## We're here to help

If you have any questions about the Oracle Superannuation Plan, you can call us on **13 11 84** or go to [portal.australianretirementtrust.com.au/oracle](https://portal.australianretirementtrust.com.au/oracle)

<sup>2</sup>Warning: Past performance is not a reliable indicator of future performance. <sup>3</sup>Australian 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](https://australianretirementtrust.com.au)