



**Here for your today
and your tomorrow**

CBA Group Super Plan

art.com.au/cbasp

The CBA Group Super Plan is part of 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.

You work hard, so let us work hard for you.

Strong, long-term returns

We use our size and our scale to find and make investments to grow members' superannuation savings.

art.com.au/performance

Award-winning super

When we win, our members win. We've received multiple awards over many years for outstanding value for money.¹

art.com.au/awards

As one of Australia's largest super funds, over 2.3 million Australians trust us to take care of more than \$300 billion of their retirement savings – and we're proud that your employer trusts us, too.

Our members benefit from our focus on:



Low fees

We know the less you pay in fees on your super account the more savings you could have in retirement.



Advice & Planning

Super Savings membership includes personal financial advice about your accounts with us, so we can help you get your super on track.²



Better futures for our members

We seek to make investment and partnership decisions that help our members and the communities they live in.



Putting you in charge

The more you know, the more you can take charge of your financial future. Whether you prefer to listen, watch, read or do, we offer information and education.



Flexible insurance cover

Helping you and your family feel prepared and protected, just in case life doesn't go to plan.



Access to 100+ discounts and rewards

Our member-only rewards program helps you save on the things you need now, to have more for the future.

Ready to join now?

Nominate the CBA Group Super Plan by submitting the Superannuation Standard Choice Form in Workday, selecting "My employer's default super fund" (navigate to your Profile and select Pay). Or keep reading to find out more about your plan.



Visit your employer's microsite for forms and documents: art.com.au/cbasp

¹ Ratings and awards are subject to change and are only one factor to consider when deciding how to invest your super. For further information about ratings methodology used and awards, refer to art.com.au/awards

² Employees in the Australian Retirement Trust group provide advice to members and employers as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), which is wholly owned by the Trustee as an asset of Australian Retirement Trust. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. See the Financial Services Guide for more information.

How the CBA Group Super Plan works for you

As a member of the CBA Group Super Plan, you benefit more:

- ✓ Discounted administration fees
- ✓ Insurance cover tailored to your plan
- ✓ Opportunities to engage with us at your workplace
- ✓ A dedicated microsite, housing all of your plan's information

Lower fees for you

We're focused on charging members low fees for the products and services we provide, as we know the less you pay in fees on your super account the more savings you could have in retirement.

And your employer has negotiated even better fees, for you.

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
Admin fees and costs	\$1.00 per week	Deducted from your account balance weekly
	Plus 0.05% p.a. of the first \$500,000 of your account balance only	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 you pay will depend on what investment options you choose. They are deducted from your investment option(s) as part of the daily unit price and not from your account. Other fees and costs may apply. Find out more about our fees and costs in your plan by reading your Super Savings — Corporate Product Disclosure Statement and Accumulation Guide available at art.com.au/cbasp

A wide range of investment options to choose

Everyone has different retirement goals. That's why we offer a broad range of Super Savings investment options, so you can choose an investment to suit your circumstances, life stage and dreams for the future. Or, leave it to us. We'll invest your super in our MySuper-approved Lifecycle Investment Strategy.

Find out more: art.com.au/investments

Flexible insurance cover

The right insurance cover can help you and your family feel prepared and protected. The cover offered in this plan is listed below.

In this flyer, we use some 'defined terms' for insurance. Read the Super Savings - Corporate Insurance Guide for the full definitions.



Death cover

Designed to pay a benefit if you die, or potentially if you are diagnosed with a terminal illness. You'll need to meet the 'terminal illness' definition.



Total & Permanent Disability (TPD) cover

Designed to pay a benefit if you can't ever work again. You'll need to meet the relevant definition of 'total and permanent disability' for your cover.

The CBA Group Super Plan provides Standard insurance cover for eligible employees.

Read your Insurance Guide to check if you're eligible: art.com.au/cbasp

How much cover will you get?

Death and Total & Permanent Disability (TPD) cover

If you're an eligible 'permanent employee', the amount of Standard Death and TPD cover you get is linked to your 'salary' and age.

Formula	Example: 30-year-old on \$70,000 p.a.
Death and TPD* 15% x 'salary' x 'years of future membership' (to age 70)	Death and TPD 15% x \$70,000 x 40 = \$420,000

Eligible 'non-permanent employees' will receive \$50,000 of Standard Death cover at a fixed cover basis until age 70.

Cost of insurance cover

The cost of Standard cover depends on your age, gender and the amount of insurance.

Read your Insurance Guide for details: art.com.au/cbasp

*The Standard cover shown is the default level of cover provided. Read your Insurance Guide to see if other options are available.

How to get cover



Receive Standard cover automatically

Receive Standard Death and TPD cover automatically when you join the plan, once you're 25 years or older and your account balance is \$6,000 or more.

OR



Complete a Membership Application form

Choose a higher or lower level of Standard cover within 120 days of joining your employer (if you're a 'permanent employee'). Or, opt in to start your Standard cover earlier if you're younger than 25 or have less than \$6,000 in your account.

OR



Log in to Member Online once you're a member

You can also opt in to Standard cover via Member Online once you're a member, regardless of your age and balance.

How to join

It only takes a few minutes. Simply:

Nominate the CBA Group Super Plan by submitting the Superannuation Standard Choice Form in Workday, selecting "My employer's default super fund" (navigate to your Profile and select Pay).

Once you've done this, your payroll team will let us know and we'll create your account, sending you a welcome letter to guide you through the setup process.



Visit your employer's microsite for forms and documents:
art.com.au/cbasp



Reward yourself with savings

We partner with brands across Australia to give members access to 100+ deals and discounts on shopping, events and gift cards. Through our member-only rewards program, you can save on the things you need now, and have more for the future.

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