

# Super Savings Accumulation Guide

Issue date: 1 July 2023



# Important update Investment fees and costs and transaction costs



13 11 84 [australianretirementtrust.com.au](https://australianretirementtrust.com.au)

22 January 2024

Investment fees and costs and transaction costs are generally calculated based on actual costs incurred in the previous financial year (or the previous five financial years, for performance fees). Where actual costs are not available, reasonable estimates of actual costs are used.

For the Super Savings Accumulation Guide (Guide) issued on 1 July 2023, we calculated investment fees and costs and transaction costs for the 2022-23 financial year before the end of the financial year. This calculation was based on the actual costs that were available at the time the Guide was prepared.

Following the end of the 2022-23 financial year, we recalculated the investment fees and costs and transaction costs, based on a greater proportion of actual costs, relying less on reasonable estimates.

As a result, investment fees and costs and transaction costs for several of our investment options have been updated.

## Super Savings Accumulation Guide

The below updates apply to pages 35 to 39 of the Super Savings Accumulation Guide issued 1 July 2023.

We have highlighted the updated information, so that you can easily see what's changed. This Important Update should be read in conjunction with the Super Savings Accumulation Guide

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### Fees and costs summary

Super Savings Accumulation account		
Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<i>Administration fees and costs</i>	\$1.20 per week, plus 0.10% p.a. on the first \$800,000 of your account balance.  Plus 0.07% p.a.	We generally deduct the dollar administration fee of \$1.20 weekly from your account balance in arrears. It's not pro-rated for partial weeks.  The percentage fee of 0.10% p.a. on the first \$800,000 of your account balance is calculated and accrued on a daily basis and generally deducted weekly from your account in arrears. It is pro-rated for partial weeks.  When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns. We estimated this amount as 0.07% p.a. for the year ending 30 June 2023.

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This Important update 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) (referred to as 'the Fund' or 'Australian Retirement Trust'). Any reference to 'we', 'us' or 'our' is a reference to the Trustee. While this document has been prepared with all reasonable care, no responsibility or liability is accepted for errors, omissions or misstatements, however caused. All forecasts and estimates are based on assumptions. If those assumptions change, our forecasts and estimates may also change.

# Important update Investment fees and costs and transaction costs

Super Savings Accumulation account		
Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<i>Investment fees and costs<sup>2,3</sup></i>	<p>For the Lifecycle Investment Strategy: <b>0.53%</b> p.a. to 0.59% p.a. of your account balance.</p> <p>For other investment options: 0.07% p.a. to <b>1.60%</b> p.a. of your account balance.</p> <p>The investment fees and costs vary according to which investment options you choose. See the table on page 38 for the specific investment fees and costs for each investment option.</p>	Percentage fees are calculated on a daily basis and are deducted from investment returns before we declare the unit price on working days.
<i>Transaction costs<sup>3</sup></i>	<p>For the Lifecycle Investment Strategy: <b>0.13%</b> p.a. of your account balance.</p> <p>For other investment options: 0.00% p.a. to <b>0.26%</b> p.a. of your account balance.</p> <p>The transaction costs vary according to which investment options you choose. See the table on page 38 for the specific transaction costs for each investment option.</p>	Percentage fees are calculated on a daily basis and are deducted from investment returns before we declare the unit price on working days.
<b>Member activity related fees and costs</b>		
<i>Buy-sell spread</i>	Nil	
<i>Switching fee</i>	Nil	
<i>Other fees and costs<sup>4</sup></i>	Other fees and costs may be deducted from your account, such as advice fees for personal advice and insurance fees. See 'Additional explanation of fees and costs' in our Accumulation Guide for details.	

<sup>1</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% p.a. of the account balance. Any amount charged in excess of that cap must be refunded. <sup>2</sup> Investment fees and costs includes an amount of 0.00% p.a. to 0.88% p.a. for performance fees. The specific performance fees for each option and the calculation basis for these amounts are set out under 'Additional explanation of fees and costs'. <sup>3</sup> Your investments in our Lifecycle Investment Strategy pools vary depending on your age and your investment fees and costs and transaction costs vary accordingly, so we show you the range in this summary table. The estimated investment fees and costs totalling **0.53% p.a.** for the Lifecycle Investment Strategy are estimated based on an investment allocation of 90% p.a. Retirement Pool and 10% p.a. Cash Pool. The investment fees and costs and transaction costs are estimates only. We explain the calculation basis for investment fees and costs and transaction costs under 'Additional explanation of fees and costs'. <sup>4</sup> Refer to 'Additional explanation of fees and costs' in this guide.

**Important:** Lower administration fees and costs than those shown above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For more information Super Savings – Business and Super Savings – Corporate members should refer to the Important Updates for their PDS.

# Important update Investment fees and costs and transaction costs

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## Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for the Lifecycle Investment Strategy – Balanced Pool for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Lifecycle Investment Strategy Balanced Pool		BALANCE OF \$50,000
Administration fees and costs	<b>\$1.20</b> p.w. plus <b>0.17% p.a.</b> <sup>1</sup> of your account balance	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment <b>\$85</b> in administration fees and costs, plus <b>\$62.40</b> regardless of your balance.
<b>PLUS</b> Investment fees and costs	<b>0.59%</b> p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$295</b> in investment fees and costs.
<b>PLUS</b> Transaction costs	<b>0.13%</b> p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$65</b> in transaction costs.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$507.40</b> for the superannuation product.

**Note:** \*Additional fees may apply. If you have insurance, premiums will apply. The above table showing an example of annual fees and costs for our MySuper option is illustrative only and based on the assumptions listed. The actual amount of fees and costs can vary depending on your investment option and other factors.

<sup>1</sup> A portion of the administration fees and costs are paid from the Fund's reserves, being 0.07% p.a., which for a \$50,000 balance is \$35 of fees that will therefore not be deducted from your account. Please see 'Additional explanation of fees and costs' for more information.

**Important:** Lower administration fees and costs than those shown above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For more information Super Savings – Business and Super Savings – Corporate members should refer to the Important Updates for their PDS.

# Important update Investment fees and costs and transaction costs

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## Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs'.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply. Refer to the Fees and costs summary for the relevant superannuation product or investment option.) You should use this figure to help compare superannuation products and investment options.

**Important:** Lower administration fees and costs than those shown above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For more information Super Savings – Business and Super Savings – Corporate members should refer to the Important Updates for their PDS.

Investment option	Cost of product <sup>1</sup>
Lifecycle Investment Strategy <sup>2</sup>	
Balanced Pool	\$507.40
Retirement Pool	\$507.40
Cash Pool	\$182.40
Growth	\$542.40
Balanced	\$507.40
Balanced - Indexed	\$202.40
Socially Conscious Balanced	\$472.40
Diversified Alternatives	\$1077.40
Retirement	\$507.40
Conservative	\$482.40
Shares	\$287.40
Australian Shares	\$347.40
Australian Shares - Index	\$192.40
International Shares - Index (hedged)	\$187.40
International Shares - Index (unhedged)	\$187.40
Emerging Markets Shares	\$192.40
Property	\$502.40
Australian Property- Index	\$187.40
Diversified Bonds	\$242.40
Diversified Bonds - Index	\$192.40
Cash	\$182.40

<sup>1</sup> A portion of the administration fees and costs are paid from the Fund's reserves, being 0.07% p.a., which for a \$50,000 balance is \$35 of fees that will therefore not be deducted from your account. <sup>2</sup> The Lifecycle Investment Strategy invests in the Balanced Pool, Retirement Pool and Cash Pool. Your allocation between the three pools varies depending on your age, and your cost of product will vary accordingly. Please see our Investment Guide for more information about the Lifecycle Investment Strategy.

# Important update Investment fees and costs and transaction costs

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## Investment fees and costs and transaction costs for each investment option

This table shows the investment fees and costs and transaction costs for each investment option available to Accumulation account holders.

The investment fees and costs and transaction costs are estimates only. We base these figures on the investment fees and costs and transaction costs for the year ended 30 June 2023. The actual amount you'll be charged will depend on the actual fees and costs the Trustee incurs in managing the investment option.

Investment fees and costs include an amount for performance fees. We describe performance fees and set out the performance fees for each option in the next table.

<sup>1</sup> The Lifecycle Investment Strategy invests in the Balanced Pool, Retirement Pool and Cash Pool. Your allocation between the three pools varies depending on your age, and your investment fees and costs and transaction costs will vary accordingly. Please see our Investment Guide for more information about the Lifecycle Investment Strategy.

Investment option	Investment fees and costs	Transaction costs
<b>Lifecycle Investment Strategy<sup>1</sup></b>		
Balanced Pool	0.59% p.a.	<b>0.13% p.a.</b>
Retirement Pool	<b>0.58% p.a.</b>	<b>0.14% p.a.</b>
Cash Pool	0.07% p.a.	0.00% p.a.
<b>Other investment options</b>		
Growth	<b>0.66% p.a.</b>	<b>0.13% p.a.</b>
Balanced	0.59% p.a.	<b>0.13% p.a.</b>
Balanced-Indexed	0.09% p.a.	0.02% p.a.
Socially Conscious Balanced	<b>0.51% p.a.</b>	<b>0.14% p.a.</b>
Diversified Alternatives	<b>1.60% p.a.</b>	<b>0.26% p.a.</b>
Retirement	<b>0.58% p.a.</b>	<b>0.14% p.a.</b>
Conservative	<b>0.53% p.a.</b>	<b>0.14% p.a.</b>
Shares	<b>0.23% p.a.</b>	<b>0.05% p.a.</b>
Australian Shares	0.31% p.a.	<b>0.09% p.a.</b>
Australian Shares-Index	0.09% p.a.	<b>0.00% p.a.</b>
International Shares – Index (hedged)	0.08% p.a.	<b>0.00% p.a.</b>
International Shares – Index (unhedged)	0.08% p.a.	<b>0.00% p.a.</b>
Emerging Markets Shares	<b>0.09% p.a.</b>	<b>0.00% p.a.</b>
Property	<b>0.45% p.a.</b>	<b>0.26% p.a.</b>
Australian Property- Index	<b>0.08% p.a.</b>	<b>0.00% p.a.</b>
Diversified Bonds	0.19% p.a.	<b>0.00% p.a.</b>
Diversified Bonds - Index	0.09% p.a.	<b>0.00% p.a.</b>
Cash	0.07% p.a.	0.00% p.a.

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## Performance Fees

We generally incur investment fees and costs from our investment managers based on a percentage of the market value of the funds managed. In some cases, managers may have a lower base fee plus a performance fee that we pay if assets they manage beat certain performance targets.

Performance fees form part of investment fees and costs. They're part of the amounts we show you as investment fees and costs in our PDS and guides.

We believe that performance fees encourage our investment managers to try to deliver sustained investment performance.

Performance fees are difficult to predict because they are based on future investment performance of many underlying investments. They're not based on the performance of the whole investment option.

We show you performance fees that are an average of the previous five financial years. The actual performance fees may be higher or lower because of performance by various underlying investment managers.

<sup>1</sup> Australian Retirement Trust Super Savings commenced on 28 February 2022 and has adopted the investment strategy of the former Sunsuper for life. The performance fees shown are calculated on a 5-year average for investment performance fees from 1 July 2018. <sup>2</sup> The Lifecycle Investment Strategy invests in the Balanced Pool, Retirement Pool and Cash Pool. Your allocation between the three pools varies depending on your age, and the performance fees you are charged will vary accordingly. Please see our Investment Guide for more information about the Lifecycle Investment Strategy.

Investment option	Performance Fees <sup>1</sup>
<b>Lifecycle Investment Strategy<sup>2</sup></b>	
Balanced Pool	0.22% p.a.
Retirement Pool	0.21% p.a.
Cash Pool	0.00% p.a.
<b>Other investment options</b>	
Growth	0.28% p.a.
Balanced	0.22% p.a.
Balanced-Indexed	0.00% p.a.
Socially Conscious Balanced	0.12% p.a.
Diversified Alternatives	0.88% p.a.
Retirement	0.21% p.a.
Conservative	0.18% p.a.
Shares	0.01% p.a.
Australian Shares	0.05% p.a.
Australian Shares-Index	0.00% p.a.
International Shares – Index (hedged)	0.00% p.a.
International Shares – Index (unhedged)	0.00% p.a.
Emerging Markets Shares	0.00% p.a.
Property	0.14% p.a.
Australian Property- Index	0.00% p.a.
Diversified Bonds	0.00% p.a.
Diversified Bonds - Index	0.00% p.a.
Cash	0.00% p.a.

## Who this guide is for

If you're thinking about opening an Accumulation account or you already have one, this guide is for you.

### It explains:



How to open an account



How your money can grow for your future



What you get with your account



The costs and risks of super

This guide also applies to Super Savings – Business and Super Savings – Corporate. These accounts are for employees of organisations that have negotiated customised arrangements with us and have a separate product disclosure statement. You can only access Super Savings – Business and Super Savings – Corporate through your employer.

### Important information

The information in this document forms part of:

- the Super Savings Product Disclosure Statement for Accumulation Account (PDS) dated 1 July 2023
- the Super Savings – Business Product Disclosure Statement for Accumulation Account (PDS) dated 1 October 2023
- the Super Savings – Corporate Product Disclosure Statements for Accumulation Account (PDS) dated 1 December 2023.

Each product disclosure statement references information that you will find in this guide.

You can find other important information about:

- Super Savings Accumulation accounts in our Super Savings Investment Guide and Super Savings Insurance Guide available at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)
- Super Savings – Business Accumulation accounts in our Super Savings Investment Guide, the Super Savings – Business Insurance Guide and the applicable Super Savings – Business Plan Information Factsheet available at [art.com.au/business](https://art.com.au/business) and your employer microsite
- Super Savings – Corporate Accumulation accounts in our Super Savings Investment Guide and the applicable Super Savings - Corporate Insurance Guide available at your employer microsite.

You can also call us and we'll send them to you.

Before making a decision to acquire or continue to hold a product described in this guide, please read the important information in the relevant PDS and this guide.

This Accumulation Guide and all Super Savings products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228975) (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund).

Any reference to 'we', 'us', or 'our' in this guide is a reference to the Trustee.

### General advice warning

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should seek professional financial advice tailored to your personal circumstances.

### Privacy

We respect the privacy of the information you give us. Our Privacy Policy describes how we may collect, hold, use and disclose your personal information and how you may access and update the personal information we hold about you. Our policy is available at [australianretirementtrust.com.au/privacy](https://australianretirementtrust.com.au/privacy) or by contacting us.

### Financial Services Guide

Our Financial Services Guide contains information about the financial services we provide. It's designed to help you decide whether to use any of our financial services and is available at [australianretirementtrust.com.au/fsg](https://australianretirementtrust.com.au/fsg) or you can contact us for a copy.

### Keeping you informed

There may be changes from time to time to information contained in the PDS, including any of the documents that we refer to as forming part of the PDS. Where those changes are not materially adverse, we will publish the updated information on our website at [australianretirementtrust.com.au/pds-updates](https://australianretirementtrust.com.au/pds-updates) or, for Super Savings – Corporate Accumulation accounts, at the employer microsite referred to in the PDS applicable to your product. You can also call us on **13 11 84** and we will send you a paper or electronic copy of the updated information on request, free of charge.



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# Australian Retirement Trust is one of Australia's largest super funds

Over 2 million Super Savings and QSuper account holders trust us to take care of their retirement savings.

Find out more about us at [australianretirementtrust.com.au](https://australianretirementtrust.com.au)

We're here to help our members retire well with confidence, with our focus on:

- low fees
- strong long-term investment returns
- outstanding services.



For further information about ratings methodology used and awards disclaimers refer to [www.australianretirementtrust.com.au/awards](https://www.australianretirementtrust.com.au/awards)

On 28 February 2022 Australian Retirement Trust was formed through a merger of Sunsuper and QSuper. Past performance is not a reliable indicator of future performance. Ratings and awards are subject to change and are only one factor to consider when deciding how to invest your super.



# Super solutions for your lifetime

In this section, learn about your Accumulation account and how super works.

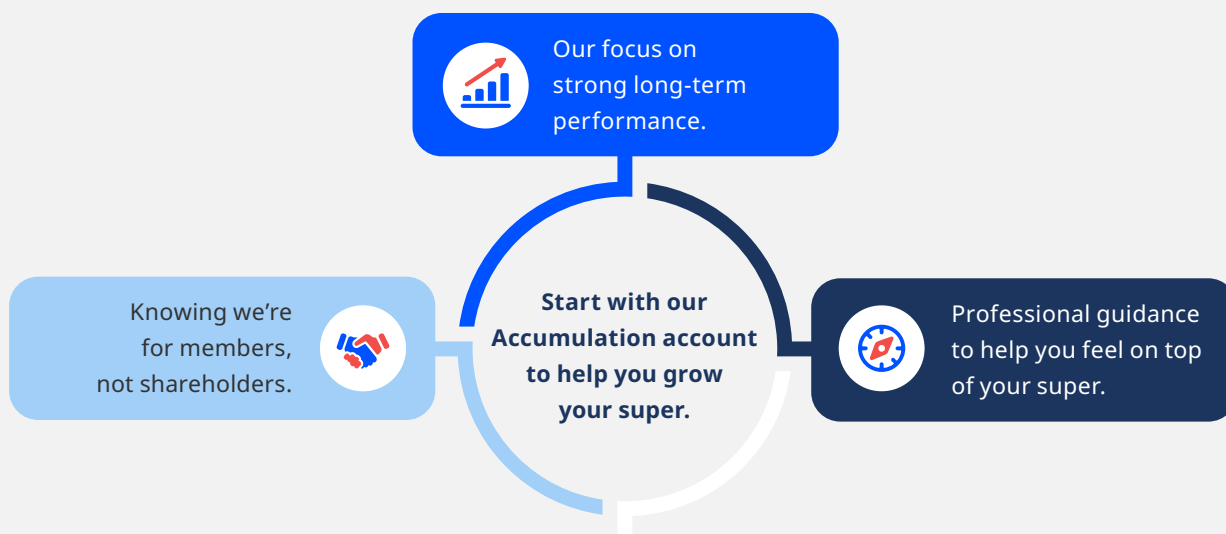
## We show you:

- How super works for your lifetime from growing your savings now to helping you retire with confidence
- The benefits of investing with us
- Who our Accumulation account is for

# Super solutions for your lifetime

## Benefits of investing with us

When you have an account with us, you can be confident your money is working for your future. You can enjoy:



### Plus, you could be eligible for a bonus when you retire

You could be eligible for a Retirement Bonus we currently pay when you open a Retirement Income account and/or a Lifetime Pension if you've had all or part of your super invested with us for at least a year. Find out about our Retirement Bonus, including eligibility, in our Product Disclosure Statement for Income Account and Lifetime Pension or at [australianretirementtrust.com.au/retirement-bonus](https://australianretirementtrust.com.au/retirement-bonus)

## Who our Accumulation account is for

Our Accumulation account is for you to save money during your working life to spend when you retire. You can also get insurance in your super, if you're eligible.

Please read our target market determination that describes who we design our financial products for at [australianretirementtrust.com.au/tmd](https://australianretirementtrust.com.au/tmd)

## Corporate or Business employer arrangements

Each Super Savings – Business and Super Savings – Corporate plan has its own microsite where you can find

your own Membership Application form. You cannot apply for a Super Savings – Business or Super Savings – Corporate Accumulation account using the information set out below. Check your PDS or call us on **13 11 84** for the web address. Return your completed form to us so that we have your personal details, insurance information and who you want to receive your super if you die.

At your microsite you can also find your:

- PDS
- guides
- factsheets
- insurance forms.



## Setting up an account is easy. You can:

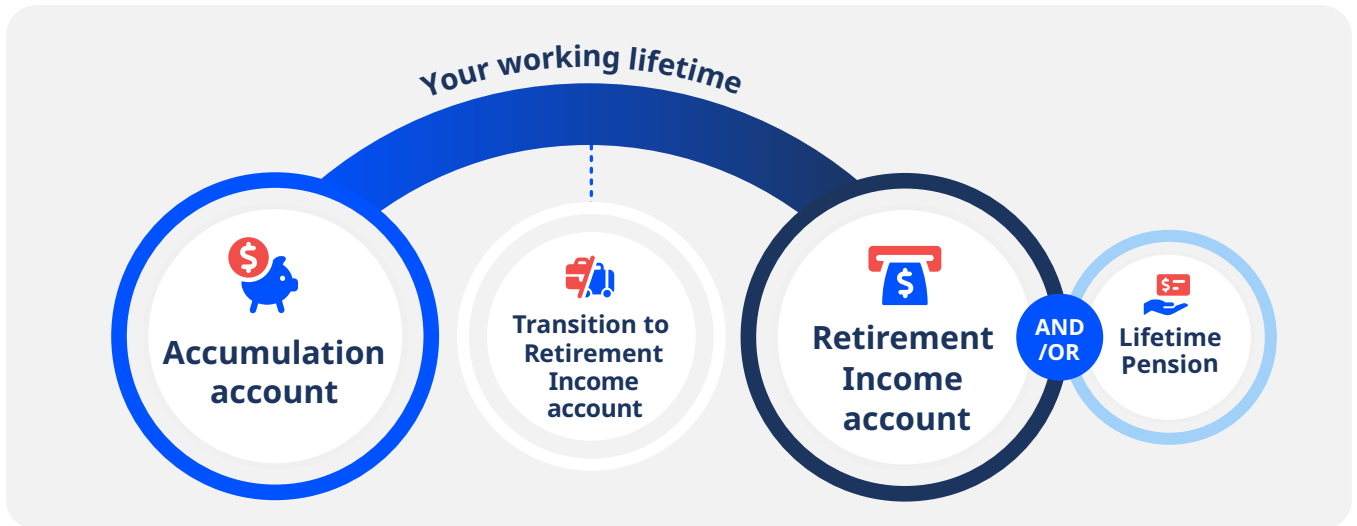
- Go to [australianretirementtrust.com.au/join](https://australianretirementtrust.com.au/join) to join and set up an Accumulation account
- Complete and send us the Membership Application form in our Product Disclosure Statement for Accumulation Account. It's available at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds) or by contacting us.

## Cooling-off period

You have a 14-day period to decide if Super Savings is right for you. This time starts when you receive confirmation we've opened your account, or five days after we've accepted your application, whichever comes first.



# How our accounts work



## How we help

### I am working

#### Account option:

- **Accumulation account**  
Help grow your super for your future.

#### What to read:

- This **Accumulation Guide**
- Our **Product Disclosure Statement for Accumulation Account (PDS)**
- Our **Insurance Guide**  
Information you need to know about your insurance, so you can decide what cover you need when life doesn't go to plan.
- Our **Investment Guide**  
Information you need to know about how we invest your money, your options and how you can make wise investment choices.

**Note:** These instructions apply if you want to open a Super Savings Accumulation account. If you want to open a Super Savings – Corporate or Super Savings – Business Accumulation account, you should read the applicable product disclosure statement, this Accumulation Guide and all guides and other material that we refer to in the PDS.

### I am easing into retirement or retired

#### Account options:

- **Transition to Retirement Income account**  
Access some of your super while you're still working.
- **Retirement Income account**  
Turn your super into regular income when you stop working.
- **Lifetime Pension**  
Get income for life, and the life of your spouse if you choose the spouse protection option.

#### What to read:

- Our **Product Disclosure Statement for Income Account and Lifetime Pension (PDS)**  
Plan your retirement income with confidence. This PDS explains our retirement solutions for you. You should consider the PDS and the relevant target market determination available at [australianretirementtrust.com.au/tmd](http://australianretirementtrust.com.au/tmd) before deciding whether to acquire or to continue to hold the product.

## We're here to help

Call us today on **13 11 84**.



Please find the relevant product disclosure statement and our guides at [australianretirementtrust.com.au/pds](http://australianretirementtrust.com.au/pds) or, for Super Savings – Corporate Accumulation PDSs, at your employer's microsite. You can also call us on **13 11 84** and we'll send you a copy. You should consider the relevant product disclosure statement and the target market determination available at [australianretirementtrust.com.au/tmd](http://australianretirementtrust.com.au/tmd) before deciding whether to acquire or to continue to hold an Australian Retirement Trust product.



# Put money into your super

In this section, learn how to grow your super.

## We show you:

- The benefits of putting more money into your super
- What kind of contributions you can make such as:
  - how to put extra money into your account
  - how you can top up your spouse's super, or have them top up yours
  - when you may receive government contributions
  - how to combine your super.

## Put money into your super

Along with your employer's contributions, you can add money to help grow your super. The more money you save in your super during your working life means the more you may have for your lifestyle when you retire.

### Your employer will automatically contribute to your account

By law, in most cases your employer must contribute 11% of your ordinary time earnings (OTE) in 2023-24 into your chosen super account. This contribution is known as the Superannuation Guarantee (SG). The SG rate is scheduled to gradually increase to 12% by 1 July 2025. You can find out more about which payments count as OTE at the Australian Taxation Office website [ato.gov.au](http://ato.gov.au)

If you start a new job or want to direct your super to us, you can tell your employer to pay your super into your account with us.

### You can also help grow your super

Here's some ways you can help grow your super, if you're eligible. We explain more about each of these ways to help grow your super on the following pages.



**Put extra money into your account**



**Have your spouse put money into your account**



**Receive government contributions**



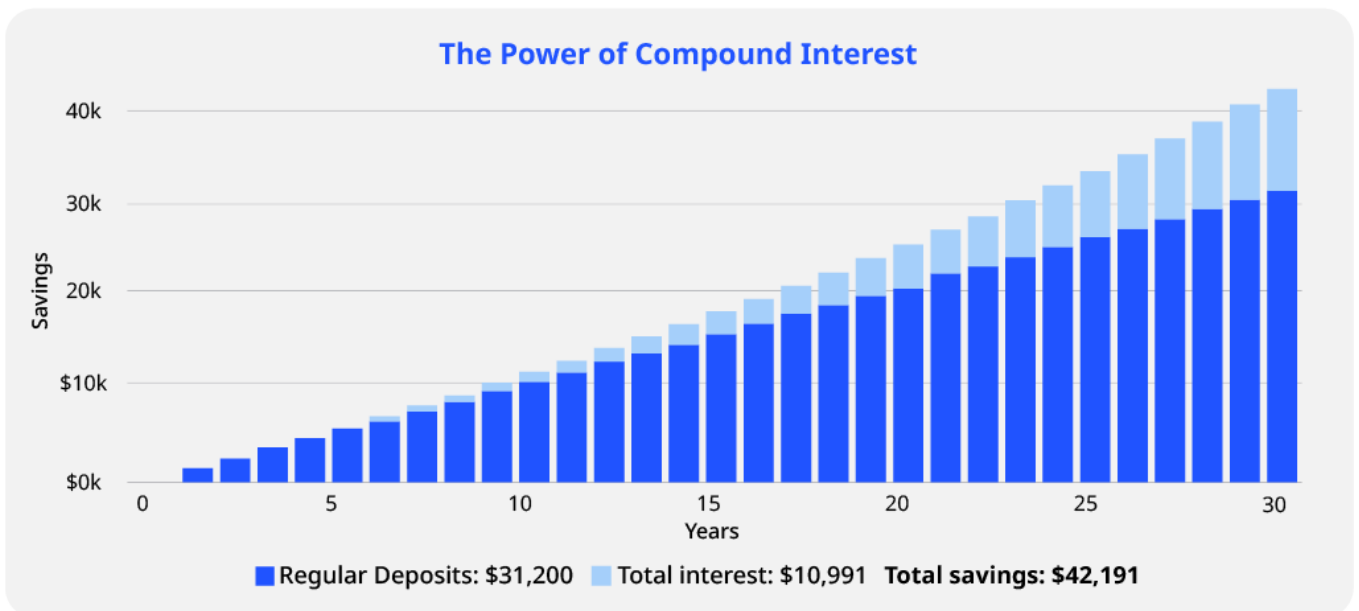
**Combine your super**

## The benefits of putting more money into your super

Putting a little more into your super can make a big difference by the time you retire. You can grow your savings faster with the power of compound interest. The longer you save, the more interest you could earn.

### See how compounding can work

For example, if you contribute \$20 per week into your super for 30 years, you could have over \$40,000.<sup>1</sup> Over \$10,000 of that total comes from the interest you earn from compound interest, assuming a real return of 2%.



**What you should know: 1** The figures are illustrative only and we worked them out using the ASIC MoneySmart Superannuation calculator at [moneysmart.gov.au](http://moneysmart.gov.au), accessed 28 February 2023. The calculation assumes savings of \$20 per week for a time period of 30 years. The calculation assumes the interest compounds annually. The interest rate assumed is 6% p.a. net of fees and taxes. The calculation assumes that earnings are reinvested. Results are shown in today's dollars, which means they are adjusted for inflation of 4% p.a. The information should not be used as a guide to future performance of any investment. Investment returns can be positive or negative and this does not guarantee a future outcome. Check with your chosen savings product provider in regard to actual interest calculations. The calculation provides an estimate of the future value of savings, which could vary significantly over time if any change is made to these assumptions. These figures are provided only to demonstrate the principle of compounding. They are not intended to represent projected earnings in a Super Savings Accumulation account.

# How to put extra money into your account

You can pay into your super in two different ways. Each way has tax implications.

## 1. Before-tax contributions for 2023-24

<b>What this means</b>	Contributions from your employer, including when you salary sacrifice from the money your employer pays you, are known as before-tax or concessional contributions.
<b>How to do it</b>	You can make before-tax contributions to your super by: <ul style="list-style-type: none"><li>• setting up a salary sacrifice arrangement</li><li>• transferring money in yourself – and claiming a tax deduction on the money.</li></ul>
<b>Tax we deduct</b>	15%. But if your income plus concessional contributions are more than \$250,000 the Australian Taxation Office (ATO) may charge you additional tax.
<b>Contribution cap in a financial year</b>	\$27,500
<b>Combining contribution caps over multiple financial years</b>	If your total super balance was less than \$500,000 as at 30 June 2023, you may be able to carry forward any unused part of the cap from prior years to use within a rolling 5-year period.
<b>If you go over the contribution cap</b>	The amount above your tax limit becomes part of your assessable income and you'll pay tax on it at your marginal rate. You can elect to withdraw up to 85% of your excess concessional contributions to help pay your income tax liability.

## 2. After-tax contributions for 2023-24

<b>What this means</b>	If you've already paid tax on your money, which means it might be money you have in your bank account, then there's no more tax to pay when we receive it in your super account. Generally you must be under 75 years old to make an after-tax contribution into your super.
<b>How to do it</b>	You can make after-tax contributions to your super as a one-off, or setup regular transfers by: <ul style="list-style-type: none"><li>• BPAY® – you can find your reference numbers in <a href="#">Member Online</a></li><li>• asking your employer – they may be able to arrange regular voluntary contributions</li><li>• making a payment via EFTPOS, cheque or money order by completing and sending us a Direct debit request form from <a href="https://australianretirementtrust.com.au/forms-and-tasks">australianretirementtrust.com.au/forms-and-tasks</a></li><li>• logging in to Member Online to make a direct debit.</li></ul> <small>® Registered to BPAY Pty Ltd ABN 69 079 137 518</small>
<b>Tax we deduct</b>	0%. You've already paid tax on this money.
<b>Contribution cap in a financial year</b>	\$110,000 (nil if your total super balance was equal to or more than the general transfer balance cap at 30 June of the previous financial year). The general transfer balance cap is \$1.9 million in the 2023-24 financial year.
<b>Combining contribution caps over multiple financial years</b>	You may be able to contribute up to \$330,000 in a given financial year by bringing forward the next two years' worth of caps, subject to specific rules when your account balance approaches the general transfer balance cap. If you use the future caps, they won't be available in those future years.
<b>If you go over the contribution cap</b>	The ATO will notify you of your options.





## Salary sacrifice

Salary sacrifice is one of the ways to regularly contribute more money to your super. You can put some of your salary into your super account before you pay tax on it. It's money that you put into your super on top of your employer's compulsory SG contribution. Salary sacrificing can help you save on tax and grow your savings. Here's how:

- If you earn between \$45,000 and \$250,000 a year including super, you may (depending on your circumstances) pay less tax on salary sacrifice contributions (15%) compared to your normal tax rate on your salary (up to 45% + 2% Medicare Levy, for 2023-24).
- If you salary sacrifice to take money out of your before-tax salary, it lowers your taxable income. So, you may pay less tax at tax time.
- Putting extra money into your super helps grow your retirement savings as we illustrate with the power of compound interest, that we show you on page 9. You should be aware investment returns can be positive or negative.
- Check with your employer about salary sacrifice.

Find out more about salary sacrifice at [australianretirementtrust.com.au/salary-sacrifice](https://australianretirementtrust.com.au/salary-sacrifice)

**Important:** Contribution caps apply to your super. It is important to be aware that there are tax consequences if you exceed the caps. The before-tax contribution cap for 2023-24 is \$27,500. This applies to all your before-tax contributions including employer and salary sacrifice contributions.

## Downsizer contributions

If you're 55 or over and selling your home, you may be able to put money from the sale of your property into your super. Downsize contributors can potentially contribute:

- up to \$300,000 as an individual
- up to \$600,000 as a couple, if you're both eligible.

Find out more about downsizer contributions at [australianretirementtrust.com.au/downsizer](https://australianretirementtrust.com.au/downsizer)

## Turn after-tax contributions into before-tax contributions

If you've made an after-tax contribution, you can send us a notice that you intend to claim it as a tax deduction. You can do this in [Member Online](#). You must have given the notice to us and received acknowledgement from us before you can claim a tax deduction. To find out more about time limits and other eligibility requirements, please see the ATO website at [ato.gov.au](https://ato.gov.au). Once we process your request, the amount you specify will be classified as a before-tax contribution. Please note that if you do this, your after-tax contribution will become a before-tax contribution and will count towards your before-tax contribution cap in the relevant financial year.

## The full picture is more complicated

Contribution caps apply to all contributions going into all your super funds, not just the amount we receive. For more information about contribution caps, please see the ATO website at [ato.gov.au](https://ato.gov.au)



### Find out more

See more about how compound interest works and our easy step-by-step guide to growing your super at [australianretirementtrust.com.au/contributions](https://australianretirementtrust.com.au/contributions)



## Top up your spouse's super or have your spouse top up yours

A spouse is someone you're legally married to, in a relationship with that is registered under a prescribed state or territory law, or in a de facto relationship with. De facto means you live together as a couple. There are two different ways you can give your spouse's super a boost. You might also save on tax.

### Split contributions with your spouse

Move some of your before-tax contributions to your spouse's super and you both may benefit. You can split whichever is less of:

- up to 85% of the before-tax contributions you made for a financial year
- your before-tax contributions cap for that year.

### Deposit money into your spouse's account

Contribute your after-tax money to help your spouse's super grow. You may be able to claim up to \$540 in a tax offset if your partner earns less than \$40,000 a year. Here's how the spouse super tax offset can work for you:

Tax offset on a \$3,000 contribution	
Spouse Income	What you can claim
\$37,000 or less	\$540
\$38,000	\$360
\$39,000	\$180
\$40,000	\$0



#### Find out more

You can find out more about spouse contributions to super at [australianretirementtrust.com.au/spousecontributions](https://australianretirementtrust.com.au/spousecontributions)

Eligibility requirements and time limits apply. Please see the Australian Taxation Office website at [ato.gov.au](https://ato.gov.au) for more information.



# Receive government contributions

The Australian Government may help you to grow your super in two different ways if you are a low or middle-income earner.

## 1. Government super co-contributions

You might be able to grow your super with a bonus from the Australian Government.

If your total income is less than \$43,445 in 2023-24, the government automatically adds 50c for every dollar that you pay into your super after tax. The maximum the government co-contribution can go up to is \$500.

The government will automatically pay this if you're eligible. You don't need to apply. After you lodge your tax return, the Australian Taxation Office (ATO) works out if you get a co-contribution and pays it to your account.

This table shows you how much you need to contribute to your super to get the maximum co-contribution from the government.

Your total income	Your after-tax contribution	Max government co-contribution
\$43,445 or less	\$1,000	\$500
\$48,445	\$666 or more	\$333
\$53,445	\$334 or more	\$167
\$58,445 or more	Any amount	\$0

## 2. Low-income super tax offset (LISTO)

The Australian Government may boost your super savings by giving you a low income super tax offset (LISTO) of up to \$500.

The LISTO aims to help you save for retirement by making sure you pay less tax on the super contributions you make than you do on your take-home pay.

You may be eligible for the LISTO if:

- your total income is \$37,000 per year or less (after adjustments<sup>1</sup>)
- you or your employer make before-tax contributions to your super during the year
- at least 10% of your income is from business, employment, or both
- you didn't have a temporary resident visa during the year (New Zealand citizens in Australia are eligible for the payment).

**What you should know: 1** Your adjusted taxable income is the income you get taxed on (not including any First Home Super Saver released amount) less any child support you paid, plus any adjusted fringe benefits, target foreign income, total net investment loss, any tax-free pension or benefit that you get from the government, plus any reportable superannuation contributions.



### Find out more

You can find out more about getting a government bonus on your super at [australianretirementtrust.com.au/members/add-to-super/government-co-contribution](https://australianretirementtrust.com.au/members/add-to-super/government-co-contribution)



## Combine your super

Combining your super into one account now may mean you have more super later. Having your super in one account could save you money and make your life easier because you may:

- pay less in administration fees
- have less paperwork
- keep track of your super more easily
- have only one set of insurance costs.

### You may also have lost super

If you've ever changed jobs, moved house or changed your name, chances are you might have some lost super. If you combine your super into one account, it means you always know where your super is.

To search for your lost super, you can go to [Member Online](#).

### To combine your super

Before you combine super accounts, make sure you're aware of any differences between them, including the differences in fees and costs, risks and benefits. You should take note of the insurance cover you have and any other features that are important to you. You should consider if the timing is right and if you will lose access to benefits such as insurance or pension options, or if there are any tax implications if you consolidate your super. You may wish to talk to a financial adviser.

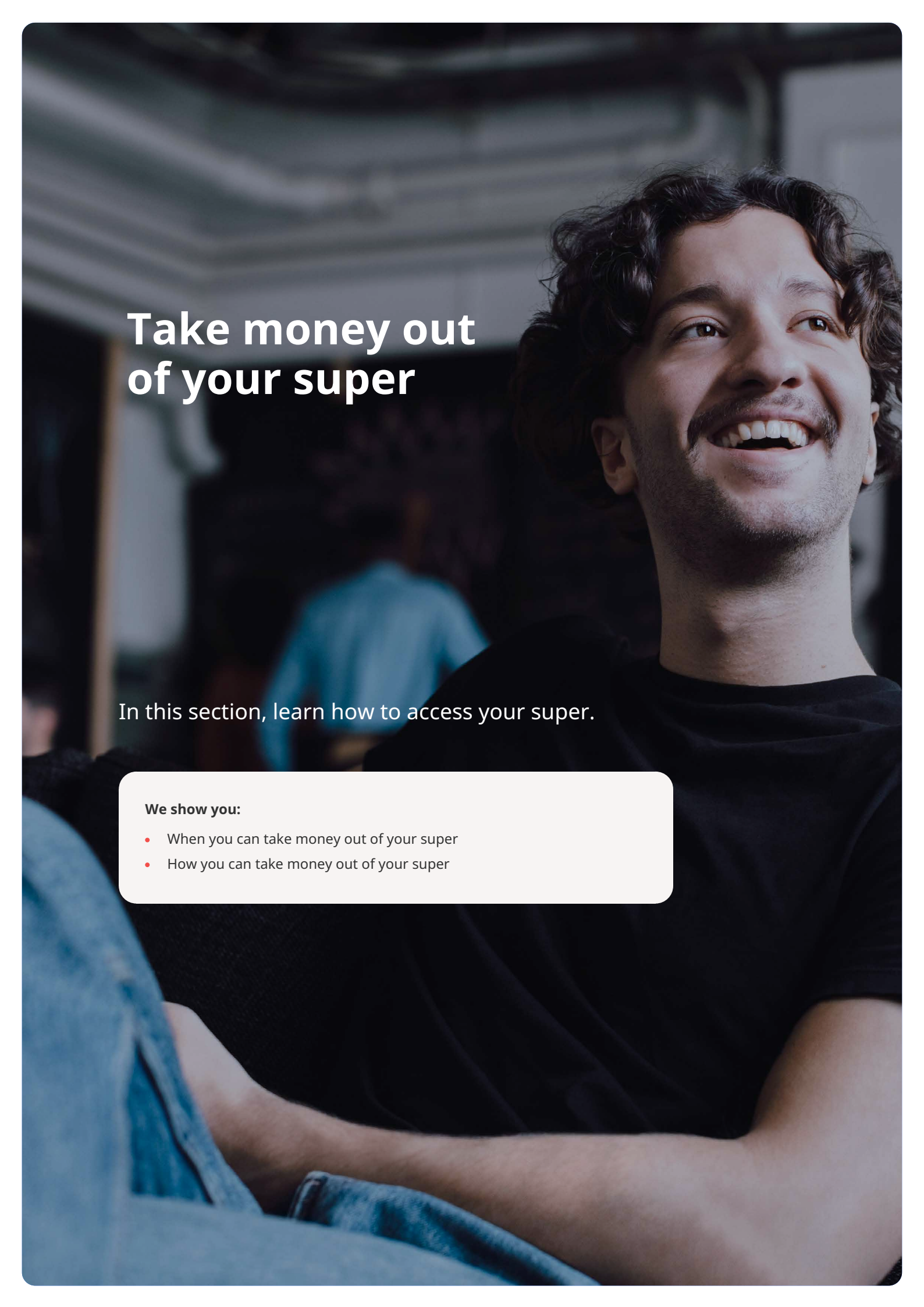


#### Find out more

To compare super funds, go to [australianretirementtrust.com.au/learn/education-hub/compare-super-funds](https://australianretirementtrust.com.au/learn/education-hub/compare-super-funds)

To combine your super, go to [Member Online](#) or our app and we'll guide you through the process. It only takes a few minutes.





# Take money out of your super

In this section, learn how to access your super.

**We show you:**

- When you can take money out of your super
- How you can take money out of your super

## Take money out of super

Super aims to help you save for your retirement, so there's some rules around when you can access it. Find out when and how you can access your super money.

### When you can access your super

Your super generally isn't available until you are:

- over 59 years old and permanently retired
- over 60 years old and leave your employer
- over 65 years old.

### What age you can access your super

Your preservation age depends on when you were born. Your preservation age is the age when you can start accessing your super by opening a Transition to Retirement Income account or, if you are also retired, you can open a Retirement Income account or Lifetime Pension or withdraw your super.

Your date of birth	Preservation age
Before 01 July 1960	55
01 July 1960-30 June 1961	56
01 July 1961-30 June 1962	57
01 July 1962-30 June 1963	58
01 July 1963-30 June 1964	59
From 01 July 1964	60

### You might be able to access your super early

You might be able to access your super before retirement if:

- you are experiencing financial hardship or need to access your super for compassionate reasons
- you have medical reasons such as permanent incapacity or a terminal medical condition
- you're a first home buyer who wants to access your extra contributions under the First Home Super Saver Scheme
- you're a temporary resident who is departing Australia.

Specific eligibility requirements apply. For more information on accessing your super early, please see

[australianretirementtrust.com.au/earlyaccess](http://australianretirementtrust.com.au/earlyaccess)

### You might have some super you can access anytime

You may have a portion of your super that's known as 'unrestricted non-preserved'. You'll be able to see if you have any on your annual statement or in [Member Online](#). If you have any of this money, call us to see your options to access it.



#### Retirement calculator

Try our Retirement Forecaster available at [australianretirementtrust.com.au/calculator](http://australianretirementtrust.com.au/calculator) to see how much super you might have for retirement.



## How to access your super

We can help manage your super for your lifetime. So, while you're working, you are saving for your future using our Accumulation account. Then when you're nearing – or in – retirement you can start spending your money. You can get the benefits of our Income account and/or a Lifetime Pension when you're ready to access your money. You can find the full details about these products, and how to apply, in our Product Disclosure Statement for Income Account and Lifetime Pension at [australianretirementtrust.com.au/pds](http://australianretirementtrust.com.au/pds)

**When you are eligible to access your super, you have the following options. You could also choose a combination of these three options to suit your needs.**



**Open an Income account and/or a Lifetime Pension and start receiving regular payments from your superannuation**



**Withdraw it as cash, all at once or in stages**



**Leave your super where it is for a while**

## How you might choose to access your money

### 1. Receiving regular payments

This is how to turn your super into a regular income stream.

You can transfer all or some of your money from your Super Savings Accumulation account to a Super Savings Retirement Income account. You can then set up regular payments from your Retirement Income account to your bank account. You can choose how much you take out and how often you get these payments (within certain limits).

You can use our Lifetime Pension together with a Retirement Income account for a flexible retirement solution. With a Lifetime Pension you can enjoy the security of knowing you have an income for the rest of your life.

### 2. Withdrawing as a lump sum

You can keep all or some of your money in your super account and make lump sum withdrawals into your bank account. You can withdraw as much as you need, whenever you need it. You pay different rates of tax on withdrawals depending on your age. Please see more information on how tax on super works from page 42.

### 3. Leaving your money in super

You can leave your money in your Super Savings Accumulation account for as long as you want, even after you're allowed to withdraw it. This gives you more time to decide how you would like to access your retirement savings and your money will stay invested and may keep growing in the meantime.

### You can also transition to retirement

If you've reached your preservation age but you're under 65 and not quite ready to retire, you can still access your super while you're working. With our Transition to Retirement Income account, you can cut back on the hours you work and top up your income using your super. You can find out more in our Product Disclosure Statement for Income Account and Lifetime Pension at [australianretirementtrust.com.au/pds](http://australianretirementtrust.com.au/pds)



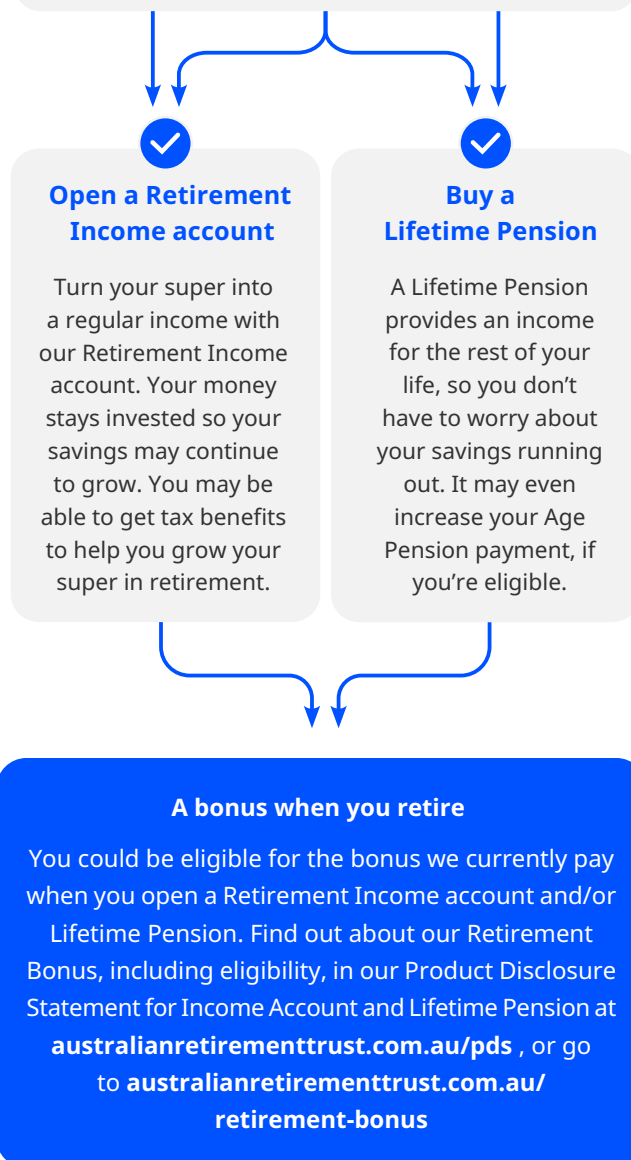
### We're here to help

Find out more about how to access your super at [australianretirementtrust.com.au/accessmysuper](http://australianretirementtrust.com.au/accessmysuper) or call us today on **13 11 84**.

## This is how some of your options work:

- You can transfer some or all of your super money to set up an income stream using one or more retirement solutions, and/or
- You can retain your super in an Accumulation account and continue to pay tax on investment earnings, and withdraw your super as lump sums when needed. You can also make withdrawals from an Income account.

If you want to turn your super into a regular income stream you can consider these options:







# Invest your super to reach your goals

In this section, learn how we invest your money.

## **We show you:**

- The options we offer
- How we automatically invest your money if you don't want to make a choice

# Invest your super to reach your goals

We aim for strong long-term returns on your investments, so you may have more money for your lifestyle when you retire. With your Accumulation account, you can decide whether we take care of how to invest your money for you, or if you'd like to be more hands-on in deciding where to invest your money.



## We invest for you

If you do not make any investment choice, we will automatically invest your money in our MySuper option, Super Savings Lifecycle Investment Strategy.

or



## You choose your investment strategy

See your choices from our full list of options for when you want more hands-on control.

## If you don't choose – the automatic option

If you open an Accumulation account and don't make an investment choice, we'll invest your money in our MySuper option, Super Savings Lifecycle Investment Strategy. Most members grow their super investment in this option.

Please see page 21 and our Investment Guide for more information on our Lifecycle Investment Strategy.

## What we offer

### Lifecycle Investment Strategy

- Balanced Pool
- Retirement Pool
- Cash Pool

### Sustainable investments

We believe integrating environmental, social, and governance (ESG) factors into our investment processes helps us make better long-term decisions for our members' retirement outcomes. We invest and manage our investments according to our Sustainable Investment and Climate Change policies. This includes a target of a net zero carbon emissions investment portfolio by 2050. Find out more about our approach in our Investment Guide at [australianretirementtrust.com.au/pds](http://australianretirementtrust.com.au/pds)

## If you want to choose – all your options

The investment choices in the table below are for you if you want to choose where to invest your money while you grow your account balance. Please see our Investment Guide for details on each of these options.

## What we offer

### Diversified options

#### Actively Managed

- Growth
- Diversified Alternatives
- Balanced
- Retirement
- Socially Conscious Balanced
- Conservative

#### Index

- Balanced – Index

### Single asset class options

#### Actively managed

- Shares
- Diversified Bonds
- Australian Shares
- Cash
- Property

#### Index

- Australian Shares – Index
- Emerging Markets Shares
- International Shares – Index (hedged)
- Australian Property – Index
- International Shares – Index (unhedged)
- Diversified Bonds – Index



# Super Savings Lifecycle Investment Strategy

If you don't make a choice about where to invest the money in your Accumulation account, we invest it for you in our Lifecycle Investment Strategy.

With our Super Savings Lifecycle Investment Strategy:



We change your investment strategy for different stages of your life.



We design it to help you generate wealth over the long-term.



We reduce investment risk as you approach retirement.



Our specialist investment team manage it, to help you retire well with confidence.

## How our Lifecycle Investment Strategy works

Our Lifecycle Investment Strategy option automatically changes your investment strategy based on your age. This strategy is designed with the aim of building wealth over the long term and gradually transitioning to lower risk investments as you approach age 65. You should consider whether this is an appropriate solution for you.

We invest your money progressively in three investment pools:

- Balanced Pool
- Retirement Pool
- Cash Pool

We invest your money in our Balanced Pool until you turn 55. Then, once you turn 55, we start making changes to protect the growth of your savings. We move some of your money to lower-risk investments with an allocation of 90% to the Retirement Pool and 10% to the Cash Pool. We generally do this each month. We'll invest any of your future contributions, including any rollovers from other super funds, across these investment strategies. As you age, we shift more into the Retirement and Cash pools to make sure we protect your savings as you get closer to retiring. We take care of all this behind the scenes - so you don't need to.

Please see our Investment Guide at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds) for more information about how the Lifecycle Investment Strategy works.



## You choose your investment strategy

If you want more control over your investments, you can choose from our different investment options. You can allocate your money among our mixed asset options or use our index and single-sector options as the building blocks for your investment strategy. Find out about all of our options in our Investment Guide at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

**Note:** When choosing how to invest your super, please consider:

- the level of returns you want
- the risk you can or should take to reach your investment goals
- your investment timeframe.



### You might like some help

When it comes to choosing the best super investment strategy for your needs, getting some professional guidance can help.

- ✓ **Phone Advice**<sup>1</sup> – Call **13 11 84** for over-the-phone advice about your investment strategy.
- ✓ **Your Adviser** – We can work with your adviser. If you don't have one, we may refer you to an accredited external financial adviser.<sup>2</sup>

Find out more at [australianretirementtrust.com.au/advice](https://australianretirementtrust.com.au/advice)

<sup>1</sup> 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), that 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. Refer to the Financial Services Guide (pdf) at [australianretirementtrust.com.au/fsg](https://australianretirementtrust.com.au/fsg) for more information.

<sup>2</sup> The Trustee has established a panel of accredited external financial advisers who are not employees of the Australian Retirement Trust group. The Trustee 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.

## Switch investments

Your investment choice is likely to change over time. We make it easy to switch investment options. Simply log in to **Member Online**.

## Changes to the investment options we offer

We may add to, close, or change our investment options from time to time. We will notify you of any significant change.

We reserve the right to limit investment switches and partial withdrawals. See [australianretirementtrust.com.au/investments](https://australianretirementtrust.com.au/investments) for information and changes.



### Find out more

Our Investment Guide explains our full range of investment options, including the risks of each option. Our Investment Guide forms part of each of the Product Disclosure Statements for Super Savings Accumulation Account, Super Savings – Business Accumulation Account and Super Savings – Corporate Accumulation Accounts. You can find it at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds) or call us and we'll send a copy to you.



# Insurance in your super

In this section, learn about insurance you can receive with your super.

## We show you:

- The cover you may automatically receive with your Accumulation account
- How you can personalise your cover to better suit your needs

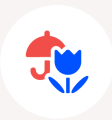
**Important:** The information in this section does not apply to Super Savings – Business and Super Savings – Corporate Accumulation accounts. Insurance within those products is specific to the relevant employer plan for the product. Refer to the applicable PDS and the applicable Insurance Guide referred to in the PDS for insurance information relevant to those accounts.

## Insurance in your super

We provide insurance for when life doesn't go to plan.

### The cover we offer

The right insurance cover can help you and your family feel prepared and protected. We design all our cover to help provide you with security and peace of mind. We offer three types of cover:



#### Death cover

Designed to pay a benefit if you die. You may be able to receive an insurance benefit if you are diagnosed with a terminal illness. You'll need to meet the 'terminal illness' definition.



#### Total and permanent disability (TPD) cover

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



#### Income protection

Designed to pay you a replacement income, up to your maximum benefit, if you can't work temporarily because you're sick or injured. You'll need to meet the relevant definition of disablement for your cover.

**Note:** Please find the details of our cover and definitions of the words we use in insurance in our Insurance Guide at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

## Cover with your Accumulation account

If you're eligible, you'll automatically receive Standard cover with your Accumulation account.

The types of cover you can automatically receive are Standard Death and Total & Permanent Disability (TPD) Assist cover. You'll need to request Opt-in Income Protection cover or apply for Tailored Income Protection cover if you want to receive this type of cover.

Eligibility to automatically receive standard cover includes:

- being 25 years of age or older, **and**
- having a Super Savings Accumulation account balance that has reached \$6,000.

If you don't automatically receive Standard cover or you just want to change your cover, you can opt in to Standard cover sooner or apply to personalise your insurance cover to suit your needs. This can include occupationally rating your premiums. We design our insurance cover to be flexible, so that as your life changes so can your cover.

There are costs associated with insurance cover.



#### We're here to help

If you're not sure if you're eligible for Standard insurance cover, call us today on **13 11 84**.



## Corporate or Business employer arrangements

For Super Savings – Business and Super Savings – Corporate Accumulation accounts, insurance is specific to your employer plan. See more at your microsite.

### How cover starts

You can automatically receive Standard cover if you're eligible. You can also choose ways to personalise your cover to better suit your needs. With insurance in your Accumulation account, you can be confident you can get on with life knowing you're protected.

#### Receive Standard cover automatically

- ✓ Receive Standard cover automatically when you meet eligibility conditions.
- ✓ You're automatically covered for death, terminal illness and TPD

or

#### Choose your cover

- ✓ Opt in to Standard cover if you don't qualify automatically.
- ✓ Choose options to personalise your cover.
- ✓ Apply for Tailored cover to better suit your needs

## How to choose your insurance

Everyone's insurance needs are different. But your insurance cover doesn't have to be complicated. Here's how to get on top of your insurance cover:



### Check your current insurance

Log in to [Member Online](#) to see your current level of cover. If you don't have cover, you can apply in [Member Online](#).



### Work out how much cover you need

Use our Insurer's insurance needs calculator<sup>1</sup> to estimate how much insurance you might need.



### We're here to help

Read our Insurance Guide or call us today on **13 11 84**.

<sup>1</sup> AIA Australia provides and is responsible for the insurance needs calculator. The Trustee does not endorse, and is not responsible for, the calculator or its outputs. The estimates the calculator produces are illustrative. You should consider getting financial advice before making any decisions.

## To apply for cover:

1. Please read our Insurance Guide that explains our insurance and shows you the premiums you pay, and other important information.
2. You can apply via [Member Online](#) or call us on **13 11 84**.

## How to make an insurance claim

If you need to make a claim, we're here to help and guide you. We're committed to making sure we pay all eligible insurance claims as quickly as possible.

Your first step is to contact us. You can call us on **13 11 84** or reach us via [Member Online](#).



### Find out more

Read our Insurance Guide at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

Find out more about our insurance at [australianretirementtrust.com.au/insurance](https://australianretirementtrust.com.au/insurance)



# Your eligibility checklist to automatically receive Standard cover<sup>1</sup>



You're an Australian resident and hold a Super Savings Accumulation account



**Yes**

You are actively employed<sup>2</sup> with contributions to your Accumulation account



**No**

You are not eligible to receive Standard cover



**Yes**

Has your Accumulation account reached \$6,000 and are you 25 years or older?



**No**

You can apply for Tailored Cover. You'll need to supply satisfactory health evidence and the Insurer will need to accept your application.



**Yes**

You'll automatically receive Standard cover. 'Limited cover' may apply.



**No**

You can opt in to receive Standard cover. 'Limited cover' may apply.



**And**

Let us know if you're working in a white collar role because you could receive more cover at no additional cost.



**Or**

You can apply for Tailored cover. You'll need to supply satisfactory health evidence and the Insurer will need to accept your application.

<sup>1</sup> See eligibility for standard cover in our Super Savings Insurance Guide at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

<sup>2</sup> You will be actively employed if you satisfy the 'at work' definition at the date your automatic Standard Death and Total & Permanent Disability Assist cover starts. Standard Death cover ends at age 70. Standard Total & Permanent Disability Assist cover ends at age 67. Additional cover available: Opt-In Income Protection cover.



# Leave your super to your loved ones

In this section, learn how to tell us what to do with your super when you die.

## We show you:

- What happens to your super when you die
- How to tell us who should get your super

## Leave your super to loved ones

Your super doesn't automatically form part of your estate. So, it's important you let us know who you would like to receive your super when you die.

### What happens with your super if you die

What happens to your super including any insurance you have with your account when you die depends on what you've chosen to do.

You can complete a binding nomination which directs us to pay your super to a person – we call this person your nominated beneficiary.

If you haven't completed a binding nomination or it is not valid, we usually pay your death benefit money to your dependants such as your children or spouse. In some circumstances, we may pay your death benefit money to your legal personal representative, in which case, the executors of your Will or administrator of your estate will deal with it.

The way tax on your death benefit money works will depend on who gets it and how they want to receive the payout. They might want to access it all at once or, if eligible, use it to open an Income account.

### How to tell us who should get your super

You can make sure we know who you want to receive your super. This is how:

- **Binding nomination:** You choose who should get your super if you die. We'll follow your choice as long as you've made a legally valid nomination.
- **Preferred (non-binding) beneficiary:** You nominate who you would like to get your super if you die. We'll take that into account in determining to which of your dependants or legal personal representative your benefit will be paid and in what proportions. This choice is not legally binding but it will be an important consideration for us when we make our decision.
- There are different options for our Income account and Lifetime Pension products. For more information on these products, please see our Product Disclosure Statement for Income Account and Lifetime Pension at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

Let us know who you would like to leave your super to. Make a nomination via [Member Online](#) or complete and send us a Binding Death Benefit Nomination form from [australianretirementtrust.com.au/forms-and-tasks](https://australianretirementtrust.com.au/forms-and-tasks)

## Who can receive your super

There are rules about who you can nominate to receive your super. The people you can nominate include:

### Your spouse

Includes same-sex and de facto partners.

### Your child

Includes adopted children, stepchildren, ex-nuptial children, children of your spouse and any child within the meaning of the *Family Law Act 1975* (Cth).

### Your financial dependant

Someone who was receiving regular financial support from you at the time of your death.

### Someone in an interdependency relationship with you

This means:

- you have a close personal relationship with someone
- you live together
- one or both of you provides financial and domestic support and personal care for the other.

You may also be in an interdependency relationship with someone if you have a close personal relationship with them but you do not satisfy the other criteria above because one or both of you suffer from a physical, intellectual, or psychiatric disability or you are temporarily living apart.

### Your Legal Personal Representative

You can also nominate your legal personal representative (the executor of your Will or administrator of your estate) to receive your super and distribute it as part of your estate. If you want us to pay your super to your legal personal representative, you should consider making a binding death benefit nomination.

#### Find out more



Call us today on **13 11 84** or visit [australianretirementtrust.com.au/beneficiary](https://australianretirementtrust.com.au/beneficiary)



# Manage your super

In this section, learn how to be in control of your super.

**We show you:**

- Your tools to stay on top of your money
- Risks of super
- How we protect your super against fraud

# Manage your super

We aim to make it easy for you to stay in control of your super.

## Stay on top of your super

With your Accumulation account, you have access to:



**Member Online** and our app. Check your super balance, update your details, manage your investments and check your insurance cover generally available 24 hours a day, seven days a week.



Calculators and tools for your super, your insurance, your savings and your retirement.



Seminars, podcasts, newsletters, articles, online learning and videos to help you with your super and all your money.



Your annual statement. You can see how your investments have been performing for you.



Our Annual Report about our performance for you each financial year.



Other documents that we need to legally provide you throughout the year.

## If you start a new job

You'll keep your super money with the same fund when you change jobs, unless you choose a different fund. The Australian Government call this stapling your super account to you.

Getting your new employer to pay your super into your Accumulation account also means any insurance cover that you have with us will continue.<sup>1</sup>

<sup>1</sup> Different conditions apply for Super Savings – Business and Super Savings – Corporate members. Please refer to your Super Savings – Business Insurance Guide or your Super Savings – Corporate Insurance Guide respectively.

**To find out more please go to [australianretirementtrust.com.au/changing-jobs](https://australianretirementtrust.com.au/changing-jobs)**

## If you want to close your account

You have two options if you want to close your account with us:

1. Transfer to another super fund. You can find the Transfer to another super fund form at [australianretirementtrust.com.au/forms-and-tasks](https://australianretirementtrust.com.au/forms-and-tasks)
2. If you're able to withdraw your money, you can transfer it all out of your account. We'll close your account when it has no funds in it.

**Note:** We will not process a request to transfer part of your account balance to another super fund if the amount remaining in your account will be less than \$6,000 at the time of processing.



## When transactions are processed

Transactions are processed at different times depending on the type of transaction.

### Money received into the Fund

Money received into the Fund includes contributions and rollovers we receive on your behalf.

Money received into Australian Retirement Trust's bank account on a working day via Electronic Funds Transfer (EFT) BPAY® or Direct Debit will be processed using the unit price for that day.

Contributions paid via a cheque or Money Order and received by mail or in person at our Brisbane office by 3pm AEST on a working day will be processed using the unit price for that day. Contributions received after 3pm AEST will be processed using the unit price for the next working day. Processing timeframes at financial institutions should be allowed when meeting contribution obligation deadlines, such as at the end of a financial year.

Processing the transaction will generally complete one day after receipt to allow determination of the unit price.

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### Contributions tax

Where applicable, when you make a contribution, 15% of your contribution is deducted to pay contributions tax before purchasing units in your selected investment option(s).

Contributions tax is held in the Fund's general reserve until the Australian Taxation Office requires remittance of the tax that is payable on contributions. Any earnings in the general reserve on these amounts are retained in the general reserve.

### Changes to your investment option(s)

Requests to change your investment option(s) for your existing account balance received by 3pm AEST on a working day will be processed using the unit price for that day. Requests received after 3pm AEST on a working day, or at any time on a non-working day in Brisbane (weekends or public holidays in Brisbane) will be processed using the unit price for the next working day.

Processing the transaction will generally complete one day after receipt to allow determination of the unit price.

### Payments and transfers between accounts

Withdrawals, payments, rollouts and transfers from your accounts will be processed using the last available unit price on the day the transaction is processed.

The processing of payments and transfers can be lengthy, considering the required information level and our

dependency on external parties, including employers and other super funds. Given the time required to process requests, the investment value may fluctuate during the processing period.

### Administration fees and insurance premiums

We deduct administration fees and insurance premiums from your account using the last available unit price on the day of the transaction. See the Fees and costs section for details on when and how fees are deducted, and our Insurance Guide for details on insurance premiums.

### Exceptions

Delays may occur in the processing and pricing of contributions, rollovers and transfers, investment option changes and benefit payments if we don't have all the information required to process the transaction. Delays may also occur if we don't receive payment for contribution payments by the due date.

If, for any reason we can't allocate money received to an account, including if we do not have all the information we need, we will return it. We will return only the amount we received to whoever it was received from.

If we earn any bank account interest on money received, then we'll retain that interest in the Fund's general reserve for the benefit of all our members.

We reserve the right to temporarily suspend the processing of member transactions and the calculation of unit prices if:

- we have permission from a regulator
- we are required to by law
- on the occurrence of an extraordinary event.

An extraordinary event is any significant event that we consider, on reasonable grounds, means that the price at which a contribution or redemption would be processed would not be fair and reasonable or cannot be determined. Such an event may impact some or all members and may include the suspension of normal trading on any exchange which trades securities or derivatives held for an investment option. To confirm transactions involving your account, log in to [Member Online](#) or the Australian Retirement Trust App or contact us on **13 11 84**.

We reserve the right to restrict the allocation of contributions, investment option changes and payments to any one or more investment options.



## Risks of super

Super is a long-term investment and, like all investments, carries risk.

Your level of risk will vary depending on factors like:

- what your account is invested in
- your age
- how long you're investing for
- what level of return you want and how much risk you'll take to get it.

### Risks you should know about when investing in super include:

- The value of your super will go up and down over time.
- Your investment returns will vary, and future returns may be different to past returns.
- There's no guarantee of returns on your investments and you may lose some or all of your money.

We explain the risks of investing in super in our Investment Guide available at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

Risks with your Accumulation account also relate to choices you make about your money and your account, such as whether you have insurance with your super. Risks include other factors like changes to the law or whether you'll have enough money to last your retirement.

### Risks you should know about for your Accumulation account include:

- If you put extra money into your super, you generally won't be able to access that money or ask for it back until you retire. Please see when you can access your super on page 16.
- Your super may not go to who you want it to when you die if you haven't made a binding death benefit nomination that's legally valid. Please see how to tell us who should get your super on page 28.
- The laws affecting your super may change in the future.
- The amount of the savings you have in your super may not be enough for you to have the retirement you want. It may not be enough to last your remaining lifetime. This might be the case even if you contribute extra money.
- If the cost of living (inflation) grows faster than the returns in your super, your super may be worth less in real terms. We call this inflation risk. Please see our Investment Guide for more information on this risk.
- Your super is subject to the same risks as your bank account such as fraud or people trying to steal your personal identity. See how we protect your super against fraud on page 32.

### Risks you should know about insurance in your super include:

- You may have or apply for insurance cover that's not right for you and doesn't suit your needs.
- You need to consider both your needs and the costs of cover because paying for cover from your super will impact your retirement savings.
- If you apply for cover, you may not be eligible to receive cover. So, you shouldn't cancel or change other insurance arrangements you may have until you have new cover in place.
- As your circumstances change, your eligibility to apply for cover and the cost of your cover may also change.

## How we protect your super against fraud

Keeping your account safe is our priority, including protecting you against identity fraud.

### Here's what you can expect from us:

- If you call us, we'll ask you some questions so that we can verify your identity.
- We'll also call you if we're suspicious about account activity such as a benefit payment or transfer request.
- When we write to you, we won't include unnecessary personal information such as your date of birth.
- We monitor benefit payment and transfer requests to detect any that may be fraudulent.
- We have security measures in place to help reduce the risk of unauthorised access to confidential data and documents.
- We have proof of identity measures in place.

**Note:** Importantly, we'll never contact you to ask you for the login details for your super account. You should never share your super account or myGov login details with anyone who contacts you.



### Find out more

Find out more about how we work to keep your super account safe at [australianretirementtrust.com.au/fraud](https://australianretirementtrust.com.au/fraud)



A photograph of two men in a workshop. The man in the foreground is wearing a blue denim bucket hat and a grey t-shirt, smiling broadly while holding a dark brown ceramic mug. The man in the background is wearing a white t-shirt and a grey cap, looking down. The background is filled with wooden shelves and various items, suggesting a pottery or craft workshop.

# Fees and costs

In this section, learn about the fees and other costs we may charge.

**We show you:**

- Fees and costs that you may pay
- Examples of how the annual fees and costs may affect your account
- Explanations of the fees and costs

## Fees and costs

### DID YOU KNOW?

**Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.**

### TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

**Note:** Please note that we do not negotiate fees and costs with members. You can use the superannuation calculator to calculate the effect of fees and costs on account balances.

### Fees and other costs

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.





## Fees and costs summary

Super Savings Accumulation account		
Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<i>Administration fees and costs</i>	<p>\$1.20 per week, plus 0.10% p.a. on the first \$800,000 of your account balance.</p> <p>Plus 0.07% p.a.</p>	<p>We generally deduct the dollar administration fee of \$1.20 weekly from your account balance in arrears. It's not pro-rated for partial weeks.</p> <p>The percentage fee of 0.10% p.a. on the first \$800,000 of your account balance is calculated and accrued on a daily basis and generally deducted weekly from your account in arrears. It is pro-rated for partial weeks.</p> <p>When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns. We estimated this amount as 0.07% for the year ending 30 June 2023.</p>
<i>Investment fees and costs<sup>2,3</sup></i>	<p>For the Lifecycle Investment Strategy: 0.54% to 0.59% p.a. of your account balance.</p> <p>For other investment options: 0.07% to 1.59% p.a. of your account balance.</p> <p>The investment fees and costs vary according to which investment options you choose. See the table on page 38 for the specific investment fees and costs for each investment option.</p>	<p>Percentage fees are calculated on a daily basis and are deducted from investment returns before we declare the unit price on working days.</p>
<i>Transaction costs<sup>3</sup></i>	<p>For the Lifecycle Investment Strategy: 0.19% to 0.21% p.a. of your account balance.</p> <p>For other investment options: 0.00% to 0.40% p.a. of your account balance.</p> <p>The transaction costs vary according to which investment options you choose. See the table on page 38 for the specific transaction costs for each investment option.</p>	<p>Percentage fees are calculated on a daily basis and are deducted from investment returns before we declare the unit price on working days.</p>
<b>Member activity related fees and costs</b>		
<i>Buy-sell spread</i>	Nil	
<i>Switching fee</i>	Nil	
<i>Other fees and costs<sup>4</sup></i>	Other fees and costs may be deducted from your account, such as advice fees for personal advice and insurance fees. Refer to 'Additional explanation of fees and costs' for details.	

<sup>1</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. <sup>2</sup> Investment fees and costs includes an amount of 0.00% to 0.88% for performance fees. The specific performance fees for each option and the calculation basis for these amounts are set out under 'Additional explanation of fees and costs'. <sup>3</sup> Your investments in our Lifecycle Investment Strategy pools vary depending on your age and your investment fees and costs and transaction costs vary accordingly, so we show you the range in this summary table. The estimated investment fees and costs totaling 0.54% p.a. and the 0.19% p.a. transaction costs for the Lifecycle Investment Strategy are estimated based on an investment allocation of 90% Retirement Pool and 10% Cash Pool. The investment fees and costs and transaction costs are estimates only. We explain the calculation basis for investment fees and costs and transaction costs under 'Additional explanation of fees and costs'. <sup>4</sup> Refer to 'Additional explanation of fees and costs' in this guide.

**Important:** Lower administration fees and costs than those shown above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For more information Super Savings – Business and Super Savings – Corporate members should refer to Section 6 of their PDS.

## Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for the Lifecycle Investment Strategy – Balanced Pool for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Lifecycle Investment Strategy Balanced Pool		BALANCE OF \$50,000
Administration fees and costs	\$1.20 p.w. plus 0.17% p.a. <sup>1</sup> of your account balance	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment \$85 in administration fees and costs, plus \$62.40 regardless of your balance.
<b>PLUS</b> Investment fees and costs	0.59% p.a.	<b>And</b> , you will be charged or have deducted from your investment \$295 in investment fees and costs.
<b>PLUS</b> Transaction costs	0.21% p.a.	<b>And</b> , you will be charged or have deducted from your investment \$105 in transaction costs.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$547.40 for the superannuation product.

**Note:** \*Additional fees may apply. If you have insurance, premiums will apply. The above table showing an example of annual fees and costs for our MySuper option is illustrative only and based on the assumptions listed. The actual amount of fees and costs can vary depending on your investment option and other factors.

**1** A portion of the administration fees and costs are paid from the Fund's reserves, being 0.07%, which for a \$50,000 balance is \$35 of fees that will therefore not be deducted from your account. Please see 'Additional explanation of fees and costs' for more information.

**Important:** Lower administration fees and costs than those shown in the example above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. Where those arrangements apply, the cost of product will also be lower than shown in the example above. For the example of fees and costs applicable to their product, Super Savings – Business and Super Savings – Corporate members should refer to Section 6 of their PDS.



## Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs'.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply. Refer to the Fees and costs summary for the relevant superannuation product or investment option.) You should use this figure to help compare superannuation products and investment options.

**Important:** Lower administration fees and costs may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. Where those arrangements apply, the cost of product for each investment option will be lower than shown on this page. For more information, Super Savings – Business and Super Savings – Corporate members should refer to Section 6 of their PDS.

Investment option	Cost of product <sup>1</sup>
Lifecycle Investment strategy <sup>2</sup>	
Balanced Pool	\$547.40
Retirement Pool	\$547.40
Cash Pool	\$182.40
Growth	\$587.40
Balanced	\$547.40
Balanced- Index	\$202.40
Socially Conscious Balanced	\$462.40
Diversified Alternatives	\$1,142.40
Retirement	\$547.40
Conservative	\$517.40
Shares	\$292.40
Australian Shares	\$352.40
Australian Shares - Index	\$197.40
International Shares - Index (hedged)	\$192.40
International Shares - Index (unhedged)	\$192.40
Emerging Markets Shares	\$212.40
Property	\$592.40
Australian Property - Index	\$197.40
Diversified Bonds	\$262.40
Diversified Bonds - Index	\$207.40
Cash	\$182.40

<sup>1</sup> A portion of the administration fees and costs are paid from the Fund's reserves, being 0.07%, which for a \$50,000 balance is \$35 of fees that will therefore not be deducted from your account. <sup>2</sup> The Lifecycle Investment Strategy invests in the Balanced Pool, Retirement Pool and Cash Pool. Your allocation between the three pools varies depending on your age, and your cost of product will vary accordingly. Please see our Investment Guide for more information about the Lifecycle Investment Strategy.



## Additional explanation of fees and costs



### Fee caps

The fee you pay has two different caps applied over a financial year period:

- **Low balance fee cap** – means that you won't pay more than 3% of your account balance for all administration fees and costs, investment fees and costs and transaction costs if your account balance is less than \$6,000 at the end of a financial year. You'll be refunded any amount you pay over this cap. The fee cap for balances less than \$6,000 takes into account your aggregate balance across all Super Savings accounts you hold.
- **Administration fee cap** – means for any percentage administration fee, you won't pay more than the capped amount. This amount is 0.10% p.a. on the first \$800,000 of your account balance. The percentage fee cap applies to each individual account and is not aggregated across multiple Super Savings accounts.

### Investment fees and costs and transaction costs for each investment option

This table shows the investment fees and costs and transaction costs for each investment option available to Accumulation account holders.

The investment fees and costs and transaction costs are estimates only. We base these figures on the investment fees and costs and transaction costs for the year ended 30 June 2023. The actual amount you'll be charged will depend on the actual fees and costs the Trustee incurs in managing the investment option.

Investment fees and costs include an amount for performance fees. We describe performance fees and set out the performance fees for each option in the next table.

<sup>1</sup> The Lifecycle Investment Strategy invests in the Balanced Pool, Retirement Pool and Cash Pool. Your allocation between the three pools varies depending on your age, and your investment fees and costs and transaction costs will vary accordingly. Please see our Investment Guide for more information about the Lifecycle Investment Strategy.

Investment option	Investment fees and costs	Transaction costs
<b>Lifecycle Investment Strategy<sup>1</sup></b>		
Balanced Pool	0.59% p.a.	0.21% p.a.
Retirement Pool	0.59% p.a.	0.21% p.a.
Cash Pool	0.07% p.a.	0.00% p.a.
<b>Other investment options</b>		
Growth	0.67% p.a.	0.21% p.a.
Balanced	0.59% p.a.	0.21% p.a.
Balanced-Indexed	0.09% p.a.	0.02% p.a.
Socially Conscious Balanced	0.46% p.a.	0.17% p.a.
Diversified Alternatives	1.59% p.a.	0.40% p.a.
Retirement	0.59% p.a.	0.21% p.a.
Conservative	0.54% p.a.	0.20% p.a.
Shares	0.22% p.a.	0.07% p.a.
Australian Shares	0.31% p.a.	0.10% p.a.
Australian Shares-Index	0.09% p.a.	0.01% p.a.
International Shares – Index (hedged)	0.08% p.a.	0.01% p.a.
International Shares – Index (unhedged)	0.08% p.a.	0.01% p.a.
Emerging Markets Shares	0.08% p.a.	0.05% p.a.
Property	0.51% p.a.	0.38% p.a.
Australian Property- Index	0.09% p.a.	0.01% p.a.
Diversified Bonds	0.19% p.a.	0.04% p.a.
Diversified Bonds - Index	0.09% p.a.	0.03% p.a.
Cash	0.07% p.a.	0.00% p.a.



## Performance fees

We generally incur investment fees and costs from our investment managers based on a percentage of the market value of the funds managed. In some cases, managers may have a lower base fee plus a performance fee that we pay if assets they manage beat certain performance targets.

Performance fees form part of investment fees and costs. They're part of the amounts we show you as investment fees and costs in our PDS and guides.

We believe that performance fees encourage our investment managers to try to deliver sustained investment performance.

Performance fees are difficult to predict because they are based on future investment performance of many underlying investments. They're not based on the performance of the whole investment option.

We show you performance fees that are an average of the previous five financial years. The actual performance fees may be higher or lower because of performance by various underlying investment managers.

<sup>1</sup> Australian Retirement Trust Super Savings commenced on 28 February 2022 and has adopted the investment strategy of the former Sunsuper for life. The performance fees shown are calculated on a 5-year average for investment performance fees from 1 July 2018. <sup>2</sup> The Lifecycle Investment Strategy invests in the Balanced Pool, Retirement Pool and Cash Pool. Your allocation between the three pools varies depending on your age, and the performance fees you are charged will vary accordingly. Please see our Investment Guide for more information about the Lifecycle Investment Strategy.

Investment Option	Performance fees <sup>1</sup>
<b>Lifecycle Investment Strategy<sup>2</sup></b>	
Balanced Pool	0.23% p.a.
Retirement Pool	0.22% p.a.
Cash Pool	0.00% p.a.
<b>Other investment options</b>	
Growth	0.28% p.a.
Balanced	0.23% p.a.
Balanced - Index	0.00% p.a.
Socially Conscious Balanced	0.13% p.a.
Diversified Alternatives	0.88% p.a.
Retirement	0.22% p.a.
Conservative	0.19% p.a.
Shares	0.01% p.a.
Australian Shares	0.05% p.a.
Australian Shares - Index	0.00% p.a.
International Shares - Index (hedged)	0.00% p.a.
International Shares - Index (unhedged)	0.00% p.a.
Emerging Markets Shares	0.00% p.a.
Property	0.19% p.a.
Australian Property - Index	0.00% p.a.
Diversified Bonds	0.00% p.a.
Diversified Bonds - Index	0.00% p.a.
Cash	0.00% p.a.



## How fees and costs apply to your Accumulation account

This table gives you additional information about how various fees and costs can apply to your Super Savings Accumulation account. Please see [australianretirementtrust.com.au/fees](https://australianretirementtrust.com.au/fees) for definitions of these fees and costs.

Type of fee or cost	How it applies to your Super Savings Accumulation account
<b>Ongoing annual fees and costs</b>	
<b>Administration fees and costs</b>	<p>We charge administration fees to cover the costs of administering the Fund. These fees are in three components:</p> <ol style="list-style-type: none"> <li><b>Dollar fee:</b> These fees are charged weekly and deducted from each account you hold. These fees are not pro-rated for partial weeks.</li> <li><b>Percentage fee:</b> These fees are deducted weekly from each of your accounts and are only charged on the first \$800,000 of each of your account balances for each product. These fees are pro-rated for partial weeks.</li> <li><b>Costs met from reserves:</b> We maintain a general reserve to help meet our operating expenses and help manage operational risks. We hold the fees we deduct from you to administer your account within the general reserve. Costs met from this reserve represent the operating expenses that are more than the administration fees we collect from members within the financial year.</li> </ol> <p><b>Important:</b> Lower administration fees and costs may apply to some Super Savings - Business and Super Savings - Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For more information, Super Savings - Business and Super Savings - Corporate members should refer to Section 6 of their PDS.</p> <p><b>Advice fees</b></p> <p>We do not charge advice fees, but you can receive advice about your Super Savings account. We call this intra-fund advice. We include these costs in the administration fees and the costs we pay from the general reserve. Please see page 39 for more information on intra-fund advice costs.</p>
<b>Investment fees and costs</b>	<p>We charge investment fees and costs to manage each investment option. The investment fees component is estimated based on recent experience. The investment costs component is calculated based on a combination of actual and estimated costs for the year ended 30 June 2023. We use information received from our investment managers to help us make these estimates. We include an allowance for investment fees and costs in the unit prices. You can find out more about this in our Investment Guide.</p> <p>The investment fees and costs amounts that we show here include any performance fees that apply to the respective investment option. Please see more information about the performance fee for investment options on page 39.</p> <p>We monitor ongoing investment fees and costs for each investment option. Please note that the actual investment fees and costs may differ from our estimates. This may happen, for example, due to changes in the investment manager mix or investment manager fees. Each year we will let you know in the Annual Report what the actual investment fees and costs were for the previous financial year.</p>
<b>Transaction costs</b>	<p>The type of transaction cost will depend on the type of asset. Transaction costs for an investment option include:</p> <ul style="list-style-type: none"> <li><b>Brokerage costs:</b> A fee charged by an agent or an agent's company to conduct transactions between buyers and sellers for services such as purchases, sales, or advice on a transaction.</li> <li><b>Buy-sell spreads:</b> Costs we incur when we purchase or sell the underlying assets of the investment option. This includes the costs incurred from purchasing and selling assets as a result of additional contributions to, and withdrawals from, the investment option (including switches in and out of the option).</li> <li><b>Settlement and clearing costs:</b> Costs charged by a stock exchange through which assets are traded.</li> <li><b>Stamp duty:</b> A charge applied by a government in relation to the transfer of land or property.</li> <li><b>Operating costs:</b> Other administrative costs incurred by investment vehicles and in connection with investments in assets.</li> </ul> <p>Transaction costs are an additional cost to you. But you don't pay the costs out of your account. Instead, they're included in the net investment return for the investment option (except to the extent recovered under any separate buy-sell spread fee we may charge you). <b>Important:</b> We do not currently charge a separate buy-sell spread fee – see below.</p>



Type of fee or cost	How it applies to your Super Savings Accumulation account
<b>Member activity related fees and costs</b>	
<b>Buy-sell spreads</b>	We currently don't charge buy-sell spread fees when you make contributions to, or withdrawals from, an investment option (including switches in and out of an option) or in any other circumstances. But any buy-sell spread costs we incur are included in the transaction costs of the relevant investment option as explained above.
<b>Switching fees</b>	We don't charge switching fees.
<b>Exit fees</b>	We don't charge exit fees.
<b>Activity fees</b>	We don't charge activity fees.
<b>Advice fees</b>	<p><b>Advice fees</b></p> <p>If you have consented to pay for personal financial advice provided by your financial adviser about your Australian Retirement Trust account and our requirements are satisfied, this amount is deducted from your account. Your financial adviser will explain their advice fee structure to you.</p> <p><b>Intra-fund advice costs</b></p> <p>Intra-fund advice costs means the costs we incur in making available and providing to you and other members financial product advice about our products. We include these costs in the administration fees and the costs we pay from the general reserve. This advice service is included as part of your membership. You can find out more about our intra-fund advice services at <a href="http://australianretirementtrust.com.au/advice">australianretirementtrust.com.au/advice</a></p>
<b>Insurance fee</b>	We charge these to offset our costs of providing insurance cover. Where applicable, we include these in the insurance premiums. We describe premiums in our Super Savings Insurance Guide (or the Super Savings – Business Insurance Guide and Super Savings – Business Plan Information Factsheet or the Super Savings – Corporate Insurance Guide for Super Savings – Business and Corporate members respectively).

### Changes to our fees and costs

The Trustee can change the fees and costs that you may be charged without your consent. We'll inform you at least 30 days before we increase (or introduce new) fees that we charge directly. Prior notice is not required where an increase reflects an increase in costs.

### Taxation

We can claim tax deductions for certain costs of operating the Fund. Depending on the nature of the deduction, we do one of the following with the tax benefit from these deductions:

- Directly pass it back to members
- Indirectly pass it back to members through the tax provisioning process
- Retain it in the Fund for the benefit of all members

We will let you know about any deductions and how or if they are reducing your fees. Please see pages 43 to 45 for more information on the tax that applies to your super.





# How super is taxed

In this section, learn about tax on super.

**We show you:**

- Tax on money you put in to your super
- Tax on money you take out of your super



# How super is taxed

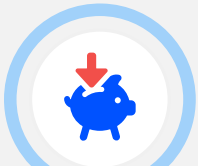
## How tax on super works

Super is a tax-effective way to save for your retirement. But it's not tax free. Different tax rules apply in different circumstances.

You may pay tax at three stages:

- When money goes into your super account as a contribution
- While it is in your super as a tax on investment earnings in the accumulation phase
- When you take it out of your super account

## Tax is usually payable at these rates:



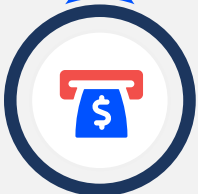
### Money going in to super: 15%

- On **before-tax contributions** you make to your super, you pay 15% tax. Don't forget there's contribution caps. The 15% rate is for the amount up to your cap.<sup>1</sup> You may pay extra tax if you go over the cap or if you earn over \$250,000.<sup>2</sup>
- **After-tax contributions** are tax-free. You don't pay tax on these because you already have. You won't pay any more tax unless you go over the cap.<sup>3</sup>



### Money growing in your super: generally up to 15%

- You pay tax on investment earnings on your super. It's usually a lower rate than on most other forms of saving.



### Money you take out of your super: 0-20%<sup>4</sup>

- If you make lump sum withdrawals from your super, your tax depends on your age. Once you are over 60, any money you take out of super – either as an income stream or a lump sum – is usually tax free.

<sup>1</sup> The concessional annual cap amount for 2023-24 is \$27,500. <sup>2</sup> The \$250,000 threshold is the total of your income and your before-tax contributions. For more information, please go to [australianretirementtrust.com.au/caps](https://australianretirementtrust.com.au/caps) <sup>3</sup> The non-concessional annual cap amount for 2023-24 is \$110,000. Your cap may be different depending on your circumstances. Please see page 10 for more information. <sup>4</sup> Medicare levy may also apply.

See our Product Disclosure Statement for Income Account and Lifetime Pension at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds) for information on the tax you pay when you access your super in retirement.



## Provide us with your tax file number

We are authorised to collect, use and disclose your tax file number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It's important you provide us with your TFN. You don't need to give us your TFN, but giving it to us has these advantages:

- ✓ We'll be able to accept all permitted types of contributions to your account(s).
- ✓ The tax on contributions your employer makes to your super account(s) won't increase.
- ✓ Other than the tax that may ordinarily apply, you won't pay any more tax when you start drawing down your super benefits.
- ✓ It will make it much easier to trace all the super accounts you have in your name so that you can access all your super benefits when you retire.

## Tax when you withdraw your money

When you're ready to access your super, there's a tax-free and a taxable component for any withdrawals you make. We may deduct tax on withdrawals depending on your age, and the tax-free and taxable components of your super.

This table shows the tax-free and taxable components of your super.

Tax-free	Taxable
<ul style="list-style-type: none"><li>• Personal contributions where you haven't claimed a tax deduction</li><li>• Spouse contributions</li><li>• Super co-contributions</li><li>• Money rolled over from another super fund (the tax-free component)</li><li>• Money that becomes tax-free following approval of a total and permanent disability claim</li><li>• Capital gains tax (CGT) exempt contributions</li><li>• Downsizer contributions</li></ul>	<ul style="list-style-type: none"><li>• Employer contributions</li><li>• Salary sacrifice contributions</li><li>• Personal contributions where you have claimed a tax deduction</li><li>• Investment returns</li><li>• Money rolled over from another super fund (the taxable component)</li></ul>

This table shows how much tax you will pay on the tax-free and taxable components of your super when you withdraw a lump sum.

Component	Below preservation age	Reached preservation age but under 60	Age 60 and over
Tax-free	Nil.	Nil.	Nil.
Taxable	Up to 20% tax, plus 2% Medicare levy.	Nil tax up to the 2023-24 low cap rate of \$235,000 Any amounts over the low rate cap are taxed up to 15% plus 2% Medicare levy.	Nil.

Any rollovers you make out of your account will have the same split between taxable and tax-free as your account balance.



## Tax treatment on other benefit payments

### Tax on a total and permanent disability payment

If you receive a lump sum payment from your super because you have suffered a total and permanent disability, an additional amount of your benefit becomes tax-free.

### Tax on a terminal medical condition payment

If you have an Accumulation account and are diagnosed with a terminal medical condition, you can access all your super. You can withdraw the entire balance tax-free for 24 months from the date you're certified as having a terminal medical condition.

### Tax on a death benefit payment to a dependant

When we pay your death benefit directly to your dependant as a lump sum, it's generally tax-free.

A dependant for tax purposes is:

- Your current or former spouse, including de facto
- Your child under age 18 (biological, adopted, a stepchild or ex-nuptial child, your spouse's child, or your child within the meaning of the *Family Law Act 1975*)
- Anyone else financially dependent on you just before your death
- Someone in an interdependency relationship<sup>1</sup> with you just before your death.

<sup>1</sup> Someone is an interdependency relationship with you if they have a close personal relationship with you, you live together, and one or each of you provides the other with financial and domestic support and personal care. Someone is also in an interdependency relationship with you if you have a close personal relationship but the other criteria are not satisfied because either or both of you suffer from a physical, intellectual, or psychiatric disability, or you are temporarily living apart.

### Tax on a death benefit payment to a non-dependant

If we pay your death benefit to a non-dependant as a lump sum, the taxable component is taxed at a maximum rate of 15% plus 2% Medicare levy.<sup>2</sup>

<sup>2</sup> In some circumstances, there may be an untaxed element that is taxed at a maximum of 30% plus 2% Medicare levy.

### Tax on a death benefit payment to a legal personal representative

We do not deduct any tax when we pay your death benefit to your legal personal representative. But they must deduct tax from any amount they pay to a non-dependant beneficiary.

### Tax on a death benefit payment to military and police

The lump sum death benefit for a police officer, protective service officer or member of the defence force who dies in the line of duty may be tax-free even if it is paid to a non-dependant.



#### Find out more

For more information on superannuation taxes, please call us on **13 11 84** or see [australianretirementtrust.com.au/superannuation-glossary/superannuation-taxes](https://australianretirementtrust.com.au/superannuation-glossary/superannuation-taxes)

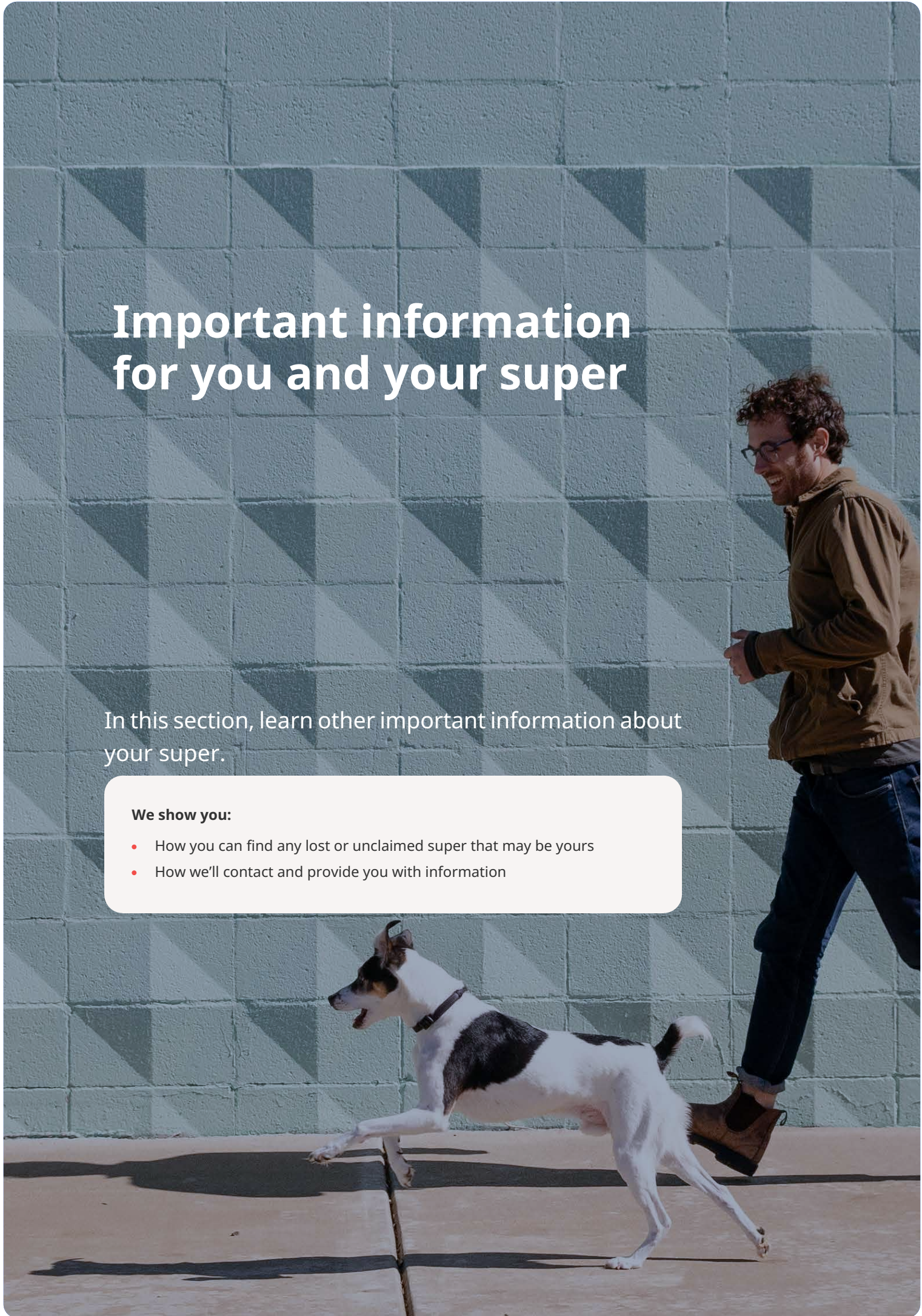


# Important information for you and your super

In this section, learn other important information about your super.

**We show you:**

- How you can find any lost or unclaimed super that may be yours
- How we'll contact and provide you with information



# Important information for you and your super

## You're under 15 and want to join us

If you're under 15, you can open an Accumulation account through:

- your employer
- submitting a paper application form that your parent or guardian must sign.

## Inactive low balance account

To protect account holders with low account balances, we must transfer inactive low balance accounts to the ATO. An inactive low balance account is where the account balance is less than \$6,000 and there has been no activity on the account in 16 months, including:

- no rollover from another fund or a contribution to your account
- no changes to investment options
- no binding death benefit nomination has been made or changed
- no insurance cover or changes to insurance cover.

Your account may be excluded from being inactive if you have told us you do not want your account to be transferred to the ATO, or you have satisfied a relevant condition of release that allows you to access to your super. This might be if you have retired on or after your preservation age, reached age 65, or you have a terminal medical condition or permanent incapacity.

We'll contact you if we can before we transfer your account.

## Lost super

We treat you as a lost member if we can't contact you or if you meet the definition of an inactive account holder. If we think you're a lost account holder, we treat the security of your account very seriously.

If you had money with us and we haven't been able to contact you, or your account is inactive, we may have to send your super to the ATO.

## Unclaimed super

Twice a year, we must report and pay any unclaimed super to the ATO. Your super may be unclaimed if:

- you are over 65 and we haven't received a contribution or rollover for you in the last two years, and we've been unable to contact you in the last five years
- you have died and we haven't received a contribution or rollover for you in the last two years, and we cannot locate an eligible beneficiary to receive your death benefit
- the ATO has told us that you were a temporary resident and have since departed Australia, or your work visa has expired
- you are a non-member spouse entitled to be paid super split from your former spouse and we are unable to ensure you or your legal personal representative will receive it.

We may also transfer a current or former member's super to the ATO if we consider this in the best interests of the current or former member.

If you think you may have super that has been transferred to the ATO, you can contact the ATO on **13 10 20** or visit their website at **ato.gov.au** to reclaim it.



### Find your super that has been transferred to the ATO

If you think you may have super that has been transferred to the ATO, you can contact the ATO on **13 10 20** or visit their website at **ato.gov.au** to reclaim it.

To search for your super that has been transferred to the ATO, you can go to **Member Online** to start finding your super and putting it all in the one place.<sup>1</sup>

You can find out more about lost and unclaimed super at **australianretirementtrust.com.au/superannuation/find-lost-super**

<sup>1</sup> Before you consolidate your super, please consider if the timing is right and if you will lose access to benefits such as insurance or pension options, or if there are tax implications.



## Automatic account consolidation

Sometimes you might have more than one Super Savings Accumulation account in your name. An example of when this might happen is when you change jobs, and your new employer doesn't give us the same details for you as we already have on file. We sometimes put these multiple Accumulation accounts into the one.

## Family law split

If you separate from your spouse (including same-sex and de facto), family law legislation means you may be able to split the super either of you hold with a value of \$5,000 or more. If we need to split your account, and after we receive all the required information and forms, we'll generally open an Accumulation account for your former spouse if they don't already have one. In accordance with the relevant agreement or Court order, we'll transfer their entitlement into that account and make a corresponding reduction to the amount in your super.

Because the legislation around splitting your super is complex and may have financial and tax implications for you, it's a good idea to get financial and legal advice.

## Temporary residents

If you move to Australia with a temporary resident visa that allows you to work, you'll probably have earned some super. If you had a temporary resident visa and you earned superannuation while working in Australia, you can claim your super as long as:

- you are not an Australian citizen, New Zealand citizen or permanent resident
- your visa ends (it might expire or be cancelled)
- you have left Australia permanently
- you apply to withdraw your super after you leave.

If we are required to transfer your benefits to the ATO before you make an application to us, you will need to apply to the ATO to receive your benefits. If you are a temporary resident, we aren't required to notify you or give an exit statement if we pay your unclaimed super to the ATO. This is in accordance with an ASIC exemption.

For more information, please visit [australianretirementtrust.com.au/earlyaccess](https://australianretirementtrust.com.au/earlyaccess)

## Overseas pension schemes

We may accept transfers from some other countries, excluding KiwiSaver and UK pensions. These transfers are usually reported as contributions and there may be tax impacts, so we recommend seeking professional advice or speaking to the ATO.

Some foreign retirement savings funds may not release money to Australian superannuation funds. Check with your foreign retirement savings fund for more information.

To find out when and how you can transfer money from your overseas pension visit [australianretirementtrust.com.au/superannuation/consolidate/transferring-overseas-fund](https://australianretirementtrust.com.au/superannuation/consolidate/transferring-overseas-fund)

## Permanently moving to New Zealand

If you've left Australia to permanently live in New Zealand, you may be able to transfer the money you have in your Accumulation account to a retirement savings scheme in New Zealand.

To learn more about transferring your super to a KiwiSaver, visit [australianretirementtrust.com.au/kiwi-saver](https://australianretirementtrust.com.au/kiwi-saver)

## Special offers

We may make special offers available from time to time on our website. Special offers may only be available to you for a short time, and we can withdraw them at any time. Review the full terms and conditions on our website [australianretirementtrust.com.au/rewards](https://australianretirementtrust.com.au/rewards)

## Rewards

Search thousands of offers and discounts on holidays, experiences, everyday items and more.

Visit [australianretirementtrust.com.au/rewards](https://australianretirementtrust.com.au/rewards) for details.



## How we'll contact you

We make certain information available to you electronically rather than sending it by post. If we have an email address for you, we'll either email you the information or send you an email that the information is available on our website or through [Member Online](#). We may also make this information available or let you know by SMS or through an app that documents are ready for you to view.

The information we'll make available this way includes significant event notices and other important information, financial services guides, product disclosure statements, transaction confirmations, your annual statement, our Annual Report, and exit statements.

If you'd rather receive paper documents, it's easy to change. Simply go to [Member Online](#) or call us on **13 11 84** to opt out of digital. If you opt out, it applies to all future notifications of documents.

## Your privacy

### Personal information collection

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date, and information on our privacy complaints process. We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at [australianretirementtrust.com.au/privacy](https://australianretirementtrust.com.au/privacy) or by contacting us.



## Concerns and complaints



If you have a complaint related to any Australian Retirement Trust entity, including about any financial product or services we've provided, we want to know about it as soon as possible.



### Contact us

Here's how you can lodge a complaint about a product with us. Please mark letters or emails 'Notice of enquiry' or 'Complaint'.

**Phone:** 13 11 84

**Mail:** Australian Retirement Trust  
The Complaints Manager  
GPO Box 2924  
Brisbane Qld 4001

**Email:** [australianretirementtrust.com.au/contact-us](https://australianretirementtrust.com.au/contact-us)

**In person:** Please see our address in our Complaints Handling Guide at [australianretirementtrust.com.au/complaint](https://australianretirementtrust.com.au/complaint)



### Contact AFCA

If you're unhappy about the outcome of your complaint or believe an issue has not been resolved, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent complaint resolution for financial services. Their service is free to use. Here's how you can contact AFCA.

**Phone:** 1800 931 678 (free call)

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne Vic 3001

**Web:** [www.afca.org.au](https://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)



### We're here to help

Call us today on 13 11 84





# Super Savings

## Binding Death Benefit Nomination



13 11 84 | [australianretirementtrust.com.au](http://australianretirementtrust.com.au)  
Reply Paid 2924 Brisbane Qld 4001

### Important

We are unable to accept your form if it contains whiteout or material alterations. If you need to make alterations to sections 2, 3 or 4 please complete a new form. This form needs to be signed and dated by both witnesses on the same day as the member.

This form can also be used to cancel your beneficiary nomination. See section 2A.

**Important:** Please provide us with as much information as possible. If all fields are not completed, the form may be rejected. Please tick boxes where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated. \*DENOTES MANDATORY FIELD.

Member number

## 1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="radio"/> M <input type="radio"/> F
Street address / PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number*	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number	
<input type="text"/>	<input type="text"/>	

Date of birth (DD/MM/YYYY)\*

/  /

! Please complete for identity purposes.

### Important information

For more information visit [australianretirementtrust.com.au/beneficiary](http://australianretirementtrust.com.au/beneficiary) or contact us.

#### What is a binding death benefit nomination?

It is a legal instrument that "binds" us to pay your death benefit to your nominated beneficiaries. A binding death benefit nomination allows you to have greater certainty about where your death benefit will be paid. Provided the nomination is valid and less than 3 years old, then the Trustee has no discretion in relation to whom the benefit is to be paid.

In the event of your death, if your nomination is found to be invalid, or has not been received by us at the time of your death, we will use our discretion to determine how your benefit will be paid according to the rules in the trust deed. An invalid nomination may still be an important consideration for the Trustee when determining the payment of your death benefit, however this does not ensure the benefit will be paid in the same way as though it were a valid binding death benefit nomination.

#### Who can I nominate as a beneficiary?

You can nominate dependant(s) and/or your legal personal representative (that is the executor or administrator of your estate). If you nominate your legal personal representative it is important that you have a valid Will and keep it up-to-date, as the Trustee must pay your death benefit to your estate.

Under superannuation law, "dependants" include:

- your spouse (includes same-sex and defacto partners),
- your child (includes an adopted child, step child, ex-nuptial child or child of your spouse),
- any person in an 'interdependency relationship' with you, or
- any other person who was dependent on you for financial support at the date of your death.

Someone can be in an interdependent relationship with you if you have a close personal relationship, you live together, one or each of you provides the other with financial support, and one or each of you provides the other with domestic support and personal care. Interdependency can also arise where two people have a close personal relationship but don't live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability.

In most cases, your parents are not considered to be your dependants. If you want your death benefit to go to your parents, you should seek legal advice about arranging for your Will to cater for this.

**If your nominated beneficiary doesn't fit into any of the above categories, your nomination may be invalid. Contact us to discuss further.**

#### How do I ensure my binding death benefit nomination is valid?

When you initially fill in your form you must do the following:

- complete all sections of the form
- ensure the beneficiaries are dependants or your legal personal representative
- ensure the benefit allocation between your beneficiaries adds up to 100.00%, and
- ensure you sign and date the form in front of two witnesses, who must be over 18 years of age and are not nominated as beneficiaries.

Your nomination may become invalid if:

- your form was signed more than three years before you die.
- your form is not received by Australian Retirement Trust prior to your death,
- one of your beneficiaries dies before you do,
- one of your nominated dependants is not a dependant at the time of your death, or
- you're no longer a member of Australian Retirement Trust at the time of your death.

You must complete a new form or amend or confirm your existing nomination at least every three years to keep your binding death benefit nomination current.

#### What will Australian Retirement Trust do?

It's important that, like a Will, you keep your binding nomination up-to-date.

We'll confirm any new, amended or cancelled nomination. We'll confirm your current binding death benefit nomination details each year with your Annual statement. We'll also contact you prior to the expiry of any existing nomination to help ensure you're given the opportunity to complete a new form.

➔ Please continue over page

Refer to the **Important information** section on page 1 of this form for an explanation of eligible beneficiaries and definitions to ensure your nomination is valid.

2A

I'd like to cancel my current binding death benefit nomination

I have an Income account and I'd like to cancel my current reversionary beneficiary nomination

**Note:** Ticking either of these boxes will cancel your current nomination(s). If you have requested and provided details in Section 2B below, these will be added as a new binding nomination. If you'd like to nominate a new reversionary beneficiary, you will need to complete the Reversionary Beneficiary Nomination form which can be found at [australianretirementtrust.com.au/forms-and-tasks](http://australianretirementtrust.com.au/forms-and-tasks)

2B

I'd like to nominate the individual(s) listed below:

**Your beneficiaries need to be valid dependants when you make your nomination and at the time of your death.**

When filling out this section of the form:

- You can nominate a legal personal representative and/or individual beneficiary/s
- Make sure the total percentage of your nomination equals exactly 100%
- You may nominate a percentage up to two decimal places - the use of fractions (e.g. 1/4) cannot be accepted
- Make sure your nominated beneficiary/s meet the required definition

**Note:** if you're providing an extra piece of paper to list more beneficiaries, ensure that you and your witnesses have **signed** and **dated** this document and the extra piece of paper on the **same day**.

First name\*

Last name\*

Date of birth (DD/MM/YYYY)\*

Relationship\*<sup>1</sup> Spouse Child Interdependent Financial dependant

Portion of benefit\*

First name\*

Last name\*

Date of birth (DD/MM/YYYY)\*

Relationship\*<sup>1</sup> Spouse Child Interdependent Financial dependant

Portion of benefit\*

First name\*

Last name\*

Date of birth (DD/MM/YYYY)\*

Relationship\*<sup>1</sup> Spouse Child Interdependent Financial dependant

Portion of benefit\*

First name\*

Last name\*

Date of birth (DD/MM/YYYY)\*

Relationship\*<sup>1</sup> Spouse Child Interdependent Financial dependant

Portion of benefit\*

<sup>1</sup> If your beneficiary doesn't fit into any of the above categories, your nomination may be invalid.

and/or

I'd like to nominate the executor or administrator of my estate (my legal personal representative).

Portion of benefit\*

Total must equal 100% or all of the nominations will be invalid. You may nominate a percentage up to two decimal places.

Must add up to TOTAL

100.00%

- ➔ You and your witnesses **MUST** all sign.
- ➔ Please continue over page

### 3 Member authorisation You MUST sign in front of two witnesses.

#### I acknowledge and have read the Member authorisation below.

- a valid binding death benefit nomination will be binding on the Trustee for the Super Savings accounts associated with this member number only,
  - I have read and understood the Important information in this form,
  - this nomination becomes effective upon acceptance by the Trustee and will remain in effect for three years from the date it was first signed, or last confirmed or amended,
  - any binding nomination instructions provided on this form will be applied to all Super Savings accounts under this member number with the exception of any Income account where a reversionary beneficiary is recorded (unless I have requested to cancel my reversionary beneficiary nomination in Section 2A),
  - I may at any time revoke or amend this nomination by completing a new form,
  - by signing this form I consent to the handling of my personal information in accordance with the notice of personal information collection below,
  - it is my responsibility to ensure my nomination remains valid and continues to reflect my wishes, and
  - this form overrides any previous death benefit nomination for this member number.
- Please hand write your signature in blue or black pen. We are unable to accept digital signatures on this form.**

**Member to sign here\***  
(Power of Attorney not accepted)

**Full name (print in BLOCK letters)\***


**Date (DD/MM/YYYY)\***

### 4 Witness declaration This form must be signed and dated by both witnesses on the same day as the member.

#### I declare that:

- The member **signed** and **dated** this Binding Death Benefit Nomination form in my presence.
- I am over 18 years of age.
- I am **not** the member's legal personal representative and I am **not** listed as a beneficiary on this form.

**Please hand write your signature in blue or black pen. We are unable to accept digital signatures on this form.**

 **Please return the form to Australian Retirement Trust via Reply Paid 2924 Brisbane Qld 4001 OR [australianretirementtrust.com.au/contact-us](http://australianretirementtrust.com.au/contact-us)**

**Witness 1 to sign here\***

**Witness 1 (please print your full name)\***

**Date (DD/MM/YYYY)\***

**Witness 2 to sign here\***

**Witness 2 (please print your full name)\***

**Date (DD/MM/YYYY)\***

**Note:** If emailing your form, we are unable to accept photographs, screen shots or images captured via scanning applications (e.g. CamScanner).

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date, and information on our privacy complaints process. We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or by contacting us.

This form has been prepared and issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840 AFSL No. 228975), (Trustee) as trustee of Australian Retirement Trust (ABN 60 905 115 063). This form contains general information only and does not take into account the investment objectives, financial situation or needs of any particular individual. You should consider if the information is appropriate to your own circumstances before acting on it. 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). For a copy of the PDS or TMD visit [australianretirementtrust.com.au/pds](http://australianretirementtrust.com.au/pds) or contact us for a copy, free of charge.

# Super Savings Consolidate Your Super

 Did you know you can combine your super online?  
Simply visit [australianretirementtrust.com.au/consolidate](https://australianretirementtrust.com.au/consolidate) and we'll do the searching for you.

Use this form to consolidate (rollover) your super from other accounts into your Australian Retirement Trust account.

Before combining your super, consider the potential loss of insurance and other benefits that you may have with your existing fund. Also, think about where your future employer contributions will be paid.

**Important:** If you don't already have a Super Savings account and are not joining Australian Retirement Trust through an employer you will need to apply for a Super Savings Accumulation account at [australianretirementtrust.com.au/join](https://australianretirementtrust.com.au/join). You should obtain and consider a copy of the Product Disclosure Statement (PDS) and Target Market Determinations (TMDs) before making a decision to acquire or continue to hold the product.

You can obtain a PDS and TMD by calling us on 13 11 84 or by visiting [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds)

Please provide us with as much information as possible and ensure your form is signed and dated. \*DENOTES MANDATORY FIELD.



13 11 84 | [australianretirementtrust.com.au](https://australianretirementtrust.com.au)  
Reply Paid 2924 Brisbane Qld 4001

**Member number**  
if already a member

## 1 Personal details

Title	First name*	Middle name		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
Last name*	Date of birth (DD/MM/YYYY)*		Gender*	
<input type="text"/>	<input type="text"/>		<input type="text" value="M"/> <input type="text" value="F"/>	
Street address / PO Box*				
<input type="text"/>				
Suburb / Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal email address			Mobile phone number*	
<input type="text"/>			<input type="text"/>	
<b>Note:</b> Where we can we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in <a href="#">Member Online</a> . If you would prefer information is posted to you, change your preferences in <a href="#">Member Online</a> , the <a href="#">Australian Retirement Trust app</a> , or by contacting us.				
Residential street address (if the same as above leave blank)*		Suburb / Town*	State*	Postcode*
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

### Tax file number (TFN) details – Australian Retirement Trust can use your TFN to help you bring your super together.

My TFN

#### Look for other super for me

By ticking this box, you consent to Australian Retirement Trust using the Australian Taxation Office (ATO) SuperMatch service to use your TFN to search for any other super you may have. This super may be with other super funds or held with the ATO. If we find money with the ATO, you also consent to Australian Retirement Trust requesting the ATO transfer these amounts into your Super Savings account where possible. If we find money with other super funds, you'll have the choice of whether you transfer this or not. To help keep track of your super, we'll also conduct an ongoing annual search on your behalf. If at any time you wish to revoke your consent, please contact Australian Retirement Trust on 13 11 84.

**Turn over to learn how you can avoid extra tax by providing your TFN. By giving us your TFN, you are authorising us to disclose this information to your other super fund(s). If you don't provide your TFN, or the other fund is unable to match your details with the ATO, you may be asked for further documentation to verify your identity.**

## 2 Have your details changed?

Your previous address (If your address held by your other super fund is different to your current address, please supply your previous address details below.)

Street address / PO Box	Suburb / Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Have you been known by any other name? (e.g. maiden name)

#### Other/previous name?

If your name held by your other super fund is different to your name with Australian Retirement Trust you will need to change your name with your other fund before you submit this form.

 Please continue over page

### 3 Other super account(s) that you want to combine with your Super Savings account

Before you consolidate your super, please consider if the timing is right and if you will lose access to benefits such as insurance or pension options, or if there are tax implications. While combining your super into a single account in one fund may mean you pay less in fees and have less paperwork to deal with, it will also mean that any insurance cover you have in your old fund will stop. You should check whether you have insurance cover in that fund and consider whether you need that cover before making a decision to combine your super. You should also consider where your future employer contributions will be paid. You should also compare the other features of your old fund with your Super Savings account before making a decision. Visit [australianretirementtrust.com.au/learn/education-hub/compare-super-funds](http://australianretirementtrust.com.au/learn/education-hub/compare-super-funds)

**Do you have insurance cover with your other fund?** You can transfer your cover to Australian Retirement Trust before you combine your super. Just complete a Transfer of Insurance Cover form available at [australianretirementtrust.com.au/insurance-forms](http://australianretirementtrust.com.au/insurance-forms). You should not cancel your existing cover until you have received confirmation that your transfer request has been accepted by Australian Retirement Trust.

Super fund name*	Member number*	Fund's Unique Superannuation Identifier or product name	Amount to transfer (tick one only)
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$

### 4 Authorisation and declaration Please read the information below before signing

#### By signing this request form I am making the following statements to combine my super:

- I declare I have fully read this form and the information I have given is true and correct.
- I am aware I may ask my superannuation provider for information about the effect on my insurance cover or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I discharge the trustee of my previous superannuation fund from any further liability in respect to any amount once the benefit has been paid and transferred to Australian Retirement Trust.
- I understand Australian Retirement Trust may be required to deduct tax from any untaxed portion of the payment being transferred.
- I request any contributions received after payment of my benefit be transferred to Australian Retirement Trust.
- I consent to the information on this form being provided to my previous fund for the purposes of completing this transfer to Australian Retirement Trust.
- I request and authorise Australian Retirement Trust and the transferring fund(s) nominated above to arrange the total or partial (as specified above) balance transfer of my superannuation benefit to Australian Retirement Trust.
- I consent to my TFN being disclosed for the purpose of consolidating my accounts.
- I have considered where my employer super contributions (if any) are currently paid.

### Important information

#### Your Privacy – Personal Information Collection Notice

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date, and information on our privacy complaints process. We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or by contacting us.

#### Transfers from New Zealand

Australian Retirement Trust does not accept transfers from New Zealand KiwiSaver accounts or rollovers that contain a KiwiSaver component, from an Australian super fund.

#### Providing your tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect, use and disclose your tax file number.

The trustee of your superannuation fund may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to the trustee of your superannuation fund is not an offence. However giving your tax file number to your superannuation fund will have the following advantages:

- your superannuation fund will be able to accept all permitted types of contributions to your account/s,
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits, and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

#### Member to sign here\*



#### Date (DD/MM/YYYY)\*

- Please tick if you're signing on behalf of a member aged under 15 or have a Power of Attorney. Please provide a certified copy of the Power of Attorney documentation or Guardianship papers.

#### Parent/guardian name

#### Parent/guardian signature



- Please return the form to Australian Retirement Trust via [australianretirementtrust.com.au/contact-us](http://australianretirementtrust.com.au/contact-us) OR Reply Paid 2924 Brisbane Qld 4001

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or call 13 11 84.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063



## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$ , .

13 The amount of these personal contributions I will be claiming as a tax deduction \$ , .

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

Day

Month

Year

 /  / 

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$ , .

16 The amount of these personal contributions claimed in my original notice of intent \$ , .

17 The amount of these personal contributions I will now be claiming as a tax deduction \$ , .







# Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print X in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

## Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN.

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name?

Title: Mr  Mrs  Miss  Ms

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory

Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

5 What is your primary e-mail address?

6 What is your date of birth?

Day / Month / Year

7 On what basis are you paid? (select only one)

Full-time employment  Part-time employment  Labour hire  Superannuation or annuity income stream  Casual employment

8 Are you: (select only one)

An Australian resident for tax purposes  A foreign resident for tax purposes  OR A working holiday maker

9 Do you want to claim the tax-free threshold from this payer?

Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Yes  No  Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Yes  No  Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature

Date Day / Month / Year

You MUST SIGN here

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

## Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number?

60 905 115 063

Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one?

Yes  No

3 What is your legal name or registered business name (or your individual name if not in business)?

A U S T R A L I A N

R E T I R E M E N T T R U S T

4 What is your business address?

266 GEORGE ST

Suburb/town/locality

B R I S B A N E

State/territory

Postcode

Q L D

4000

5 What is your primary e-mail address?

6 Who is your contact person?

Business phone number 131184

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer

Date Day / Month / Year

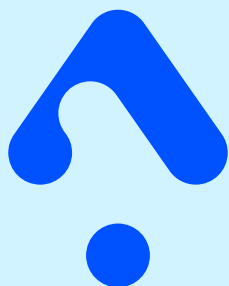
There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to:  
Australian Taxation Office  
PO Box 9004  
PENRITH NSW 2740

IMPORTANT  
See next page for:  
payer obligations  
lodging online.




30920619



# Australian Retirement Trust

 13 11 84

[australianretirementtrust.com.au](https://australianretirementtrust.com.au)

 **13 11 84** (+61 7 3333 7400 when overseas)

 **GPO Box 2924 Brisbane QLD 4001**

 **[australianretirementtrust.com.au](https://australianretirementtrust.com.au)**

Australian Retirement Trust Pty Ltd

ABN 88 010 720 840

AFSL No. 228975

Australian Retirement Trust

ABN 60 905 115 063

Unique Super Identifier (USI) 60 905 115 063 003

**Need assistance?** Call our translation service on **13 14 50** and say one of the following languages at the prompt: **Italian, Chinese, Vietnamese, Korean, or Arabic.**

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This document 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) (referred to as 'the Fund' or 'Australian Retirement Trust'). Any reference to 'we', 'us' or 'our' is a reference to the Trustee. You can call us to request a copy of this document, free of charge.

Preparation date: 19 September 2023  
2536 (07/23)