



## Why join the Oracle Superannuation Plan?

**Your employer chose  
us, and so have 2.3  
million Australians**

Find out about your  
employer's super plan:  
[art.com.au/oracle](https://art.com.au/oracle)



## How the Oracle Superannuation Plan works for you



### Low fees

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

[art.com.au/oracle](https://art.com.au/oracle)



### Strong long-term investment returns<sup>1</sup>

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

[art.com.au/strong-performance](https://art.com.au/strong-performance)



### Flexible insurance cover

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

[art.com.au/oracle](https://art.com.au/oracle)



### Better futures for our members

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

[art.com.au/community](https://art.com.au/community)



### 24/7 account access

Manage your account anywhere, anytime, via our member portal and app.

[art.com.au/app](https://art.com.au/app)



### Access to 100+ discounts and rewards

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

[art.com.au/rewards](https://art.com.au/rewards)

## It gets even better

As a member of the Oracle Superannuation Plan, you benefit from even more.

- ✓ Your employer pays for your administration fees
- ✓ Your employer pays the premiums for your Standard insurance cover (excluding Foreign Assignees)
- ✓ Opportunities to engage with us at your workplace
- ✓ A dedicated microsite, housing all of your plan's information

**i Find out more.** Find out all the details about the Oracle Superannuation Plan at [art.com.au/oracle](https://art.com.au/oracle)

## How to join

It only takes a few minutes to join. Nominate the Oracle Superannuation Plan on the ATO's Superannuation Standard Choice form available at the link above and give it to your payroll team or, nominate via your company's people management system.

Once you've done this, your payroll team will let us know. Then, we'll create your Super Savings account with Australian Retirement Trust and send you a Welcome Letter to help you get your super sorted.

<sup>1</sup> Past performance is not a reliable indicator of future performance. For more information on investment performance go to [art.com.au/performance](https://art.com.au/performance). Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This communication has been prepared and issued by Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975, the trustee of Australian Retirement Trust ABN 60 905 115 063 (the Fund). It contains general advice and does not take into account the investment objectives, financial situation or needs of any particular individual. You should consider if the advice is appropriate to your own circumstances before acting on it. Outcomes are not guaranteed. Past performance is not a reliable indication of future performance. You should also consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) before deciding to acquire or continue to hold any financial product. We are committed to respecting your privacy. Our privacy policy sets out how we do this. For a copy of the PDS, TMD or Privacy Policy, please phone 13 11 84 or visit your employer's microsite. 224081. 07/24.