

Notes to your Annual Statement

The Notes to your Annual Statement and your accompanying Annual Statement, combined make up your statement.



The following contains further information relevant to your Super Savings account as well as descriptions of some of the possible items that could appear in a statement. If there are items detailed in these notes that don't appear on your statement, don't be alarmed. This simply means they aren't relevant to you for this year.

If you would like any information on the items which appear in your statement, please contact us on **13 11 84**.

Australian Retirement Trust 2023-24 Annual Report

From November, the Australian Retirement Trust 2023-24 Annual Report will be available at art.com.au/annual-reports. If you would prefer a printed copy free of charge, please [contact us](#).

Our new investment options menu

We launched a new investment option menu on 1 July 2024 which may have impacted your investments. You can use the table on the right to see some of the changes we made that might help you better understand your statement. You can find full details on all the changes in the Product Update (Super Savings) for May 2024, at art.com.au/pdsupdates

Old name	New name
Growth	High Growth
Retirement	Conservative-Balanced
Diversified Alternatives	Unlisted Assets
Australian Property Index	Listed Property Index
Diversified Bonds Index	Bonds Index

Option closed	Option(s) moved into
Shares	50% - Australian Shares Index
	25% - International Shares Hedged Index
	25% - International Shares Unhedged Index
Australian Shares	Australian Shares Index
Emerging Market Shares	International Shares Unhedged Index
Property	Unlisted Assets
Diversified Bonds	Bonds Index

Returns to 30 June 2024 for Accumulation account investment options ¹		10 Years (p.a.)	7 Years (p.a.)	5 Year (p.a.)	3 Years (p.a.)	1 Year
Lifecycle Investment Strategy	Balanced Pool ²	8.06%	7.89%	7.22%	6.11%	9.74%
	Retirement Pool ²	6.19%	6.08%	5.43%	4.72%	7.64%
	Cash Pool ²	1.74%	1.70%	1.70%	2.47%	4.27%
Diversified options	Growth	9.28%	9.34%	8.80%	7.60%	11.35%
	Balanced	8.10%	7.94%	7.28%	6.18%	9.86%
	Balanced-Index	7.40%	7.22%	6.64%	4.61%	12.13%
	Socially Conscious Balanced	6.88%	7.28%	6.87%	5.17%	9.65%
	Retirement	6.23%	6.09%	5.41%	4.74%	7.60%
	Conservative	4.74%	4.39%	3.72%	3.23%	5.71%
	Diversified Alternatives ³	n/a	n/a	8.04%	8.08%	6.40%
Single asset class options	Shares	9.36%	9.92%	9.28%	6.89%	15.64%
	Australian Shares	8.34%	8.84%	7.64%	6.92%	12.61%
	Australian Shares - Index	8.40%	8.99%	7.70%	7.00%	12.09%
	International Shares - Index (hedged)	9.33%	9.47%	10.00%	6.15%	17.53%
	International Shares - Index (unhedged)	12.08%	11.80%	11.43%	9.46%	17.01%
	Emerging Markets Shares	5.57%	5.99%	5.06%	0.32%	13.38%
	Property	6.43%	5.55%	4.53%	2.67%	0.29%
	Australian Property - Index	8.24%	7.04%	4.10%	4.90%	20.57%
	Diversified Bonds	1.81%	1.14%	-0.09%	-1.74%	3.02%
	Diversified Bonds - Index	1.91%	0.81%	-0.64%	-2.16%	2.68%
	Cash	1.99%	1.87%	1.83%	2.47%	4.28%

¹ Australian Retirement Trust was formed by the merger of Sunsuper and QSuper on 28 February 2022. The Super Savings investment pools and options commenced on 28 February 2022 and adopted the pre-merger investment strategies of the Sunsuper investment pools and options. To show the investment performance of the Super Savings pools and options, we have included the performance history for the respective Sunsuper pools and options over the investment return periods shown. Investment performance is net after investment fees and costs and investment tax. ² The Super Savings Balanced Pool, Retirement Pool and the Cash Pool commenced on 28 February 2022 and adopted respectively the pre-merger investment strategies of the Sunsuper Balanced Pool, Retirement Pool and Cash Pool that commenced on 4 October 2013. The Sunsuper Balanced Pool, Retirement Pool and Cash Pool adopted respectively the investment strategy of the Sunsuper Balanced Option, Retirement Option and Cash Option which existed prior to 4 October 2013. ³ The Diversified Alternatives investment option commenced on 30 September 2017. Between this date and 30 June 2024 the option returned 8.51% p.a.

For the most recent or historical investment returns visit art.com.au/investments

Note: Past performance is not a reliable indication of future performance. A super fund's investment performance typically varies over time. Because super is a long-term investment, five and ten-year figures smooth out short-term results — for example, in a given fund over a five year period, a growth option might have a negative return for one year but a positive return for the other four years, giving an overall result that is positive for the five years. The returns shown above are not the returns of your investment in the investment options, and the return on investments held by you individually may differ. The actual return received by individual members will depend on the timing of payments and other transactions and the unit prices that applied on the dates those transactions took place.

Your account at a glance

Balance as at 1 July 2023 or your start date: This is the amount you had in your account at 1 July 2023, or if you opened your account during the financial year, the amount you had in your account when it was opened. Had you left Australian Retirement Trust then, your withdrawal benefit would have been this amount.

Balance as at 30 June 2024: This is the amount you had in your account at 30 June 2024. Had you left Australian Retirement Trust then, your withdrawal benefit would have been this amount. Your balance is calculated by multiplying the number of units you have in each investment option by the unit price for each option. As the unit prices are calculated on a daily basis, the value of your account may change daily. If you are leaving Australian Retirement Trust you should [contact us](#) to find out the value of your account at that time.

Investment option returns to 30 June 2024.

This section shows the 1, 5 and 10 year return for investment options you were invested in on 30 June 2024. This is not the returns of your investment in the investment options, as the actual return received by you individually will depend on the timing of transactions and the unit prices that applied on the dates those transactions took place.

The Australian Retirement Trust Super Savings investment options have adopted from 28 February 2022 the pre-merger investment strategies of the Sunsuper investment options. To show the investment performance of the Super Savings options, we have included the performance history for the respective Sunsuper options over the investment return periods shown.

How much super could I have in retirement - Retirement Income Estimate

About your retirement estimate

Your projection is just an estimate, not a guarantee, and has been rounded to three significant figures. You shouldn't make decisions about your retirement savings arrangements based on this estimate. The actual money you get in your retirement may be very different from this estimate.

Your actual outcome will depend on a range of factors outside of our control, and changes to any of these factors may have a significant effect on your retirement outcome. For this reason, we recommend that you review your super arrangements when your circumstances change. Some of these factors include:

- the investment options you choose, and how they perform
- wage and price inflation
- the total fees charged in relation to your account
- when you retire and get access to your super
- the super contributions you receive
- any salary changes from job changes or promotions, or time taken off work
- any changes to rules and legislations
- whether you receive any age pension or other government benefit.

How we work out your estimate

Because we are estimating the amount of super you'll have in the future, but showing it to you today, we converted your projected amount into "today's dollars" to account for future inflation. To do this, we use a rate of 4.0% p.a. (the wage inflation rate) for the period between now and when you retire (assumed age 67). After that, we use a rate of 2.5% p.a. (the consumer price inflation rate).

Other assumptions and figures we used to work out your estimate are:

- your balance in your super fund as at 30 June 2024 as stated on page 1 of your Annual Statement
- investment earnings of 2.0% per year between now and retirement, and 4.0% per year during retirement (after inflation, taxes, and investment fees and costs)
- administration fees of \$1.20 per week plus 0.10% p.a. (percent fee component capped at a total of \$500 p.a.) to continue unchanged

- your rate of super contributions from the 2023-24 financial year will continue unchanged until retirement
- your salary (and therefore net contributions) will increase in line with wage inflation
- you retire at age 67
- you want your super to last for 25 years, that is, until age 92
- the amount of tax and insurance premiums and fees you paid in the 2023-24 financial year will continue unchanged until retirement
- current tax and superannuation laws remain unchanged.

The figures we've used for retirement age, drawdown period (how long your super lasts) and wage and price inflation rates have been set by the Australian Securities and Investments Commission (ASIC) for the purpose of retirement forecasting.

There are also some things that aren't included in the estimate:

- any other super accounts you hold
- potential increases to the government's minimum Superannuation Guarantee rate and any impact that may have to contributions received
- Government contributions such as co-contributions or the low income super tax offset
- any changes to the investment fees and taxes you pay
- Transfer Balance Cap – a legislated limit on the amount of super you can transfer into an income account in retirement
- any potential changes to your taxation or legal condition.

Retirement lifestyles

We have provided information on ASFA's (Association of Superannuation Funds of Australia) Retirement Standard to help you understand how much may be needed by the average Australian retiree depending on lifestyle. The figures presented do not consider your personal circumstances, and the amount that you need in retirement may vary. The figures relate to expenditure by household, which can be greater than household income after income tax, where there is a drawdown on capital over the period of retirement. For more information on how ASFA developed the Retirement Standard, including a detailed breakdown of expenditure, please visit superannuation.asn.au/retirement-standard

Getting help

You shouldn't make changes to your retirement savings arrangements based on this estimate. Before you make changes, you should get further information or advice.

Online calculators let you explore your potential retirement income in more detail. They let you personalise the estimate and show how you can improve your retirement income. These calculators include:

- Australian Retirement Trust's Retirement Forecaster available at art.com.au/learn/tools, and
- ASIC's MoneySmart retirement planner at moneysmart.gov.au

You should speak to your adviser before making any changes. If you don't have a personal financial adviser, Australian Retirement Trust has qualified financial advisers who can provide advice about your Super Savings account.¹ This service is included in your membership. If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser.² Advice of this nature may incur a fee.

¹ 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 art.com.au/fsg for more information. ² 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.

Your statement in detail

Your preservation summary. This section shows how much of your super is available for you to access, as at 30 June 2024. Your super will generally be preserved (unable to be accessed) until a condition of release is met which enables you to access some or all of your super. Conditions of release include:

- leaving a job or retiring, after turning 60
- starting a Transition to Retirement Income account, after turning 60
- turning 65.

Super may also be accessed if you meet the requirements for some other special conditions such as early access, departing temporary resident, First Home Super Saver Scheme, permanent incapacity, or terminal medical condition.

Your beneficiaries in detail. This lists the people you nominated to receive your Death benefit from your account when you die. If you made a:

- preferred beneficiary nomination, it acts as a guide for us. In most cases we will pay your benefits to your preferred beneficiary(s), but not always, as it is our responsibility to make sure your benefits are distributed according to the rules set out in the trust deed.
- binding beneficiary nomination, we have no discretion and are bound to pay your Death benefit to your nominated beneficiary(s) provided the person(s) nominated is your dependant or legal personal representative, the proportion of benefit to be paid to each person is readily ascertainable, the nomination is valid and less than 3 years old, and there is no contrary court order. You may confirm, amend or revoke a binding nomination at any time.

Unless advised otherwise, nominations shown on your Super Savings Annual Statement apply to your Super Savings account(s) only. Nominations for QSuper accounts with Australian Retirement Trust are managed separately at this time. If you have a QSuper account, details about any nominations on there would be shown on your QSuper Annual Statement.

It's important to regularly review your nominated beneficiaries as your life changes. For more information on the types of beneficiaries you can nominate please refer to the latest Super Savings Accumulation Guide, visit art.com.au/beneficiary or [contact us](#).

Your investments. How your money was invested: This section shows you how your money was invested at 30 June 2024. We launched a new investment option menu on 1 July 2024. If your investments were impacted by any of these changes, we have included a second table in this section. The first table shows what your investment options looked like on 30 June 2024 before the changes were made. The second table shows what your investment options looked like still on 30 June 2024, but with any changes from the new investment menu applied. You can find full details on all the changes in the Product Update (Super Savings) for May 2024, at art.com.au/pdsupdates

How money paid to your account will be invested in the future: This section shows your investment options as at the date your statement was generated. Future money allocated to your account will be invested in these options. You can change your investment options at any time through [Member Online](#).

Your rebalancing nomination. This shows if you have asked us to automatically rebalance your investments back to meet your preference. Over time your investment balance may shift from your preference because of market movements or payments taken from your account. You can choose to rebalance either annually on 31 March or bi-annually on 31 March and 30 September. If the rebalance date lands on a business day, we will rebalance your investments using the unit prices from that date. If the rebalance date falls on a non-business day, we will use the unit price from the next business day.

Net investment earnings. This section shows the amount of money your investment has made, or lost, over the year, after investment fees and costs, transaction costs and where applicable, investment taxes.

Contributions. This section lists any contributions that have been made directly into your account, including contributions made by your employer, you or the Government. Contributions shown under the Employer compulsory contributions section include amounts advised by your employer that are required to be paid under your employment agreement. If you would like more information on ways to contribute to your account or information on any maximum contribution caps that could apply visit art.com.au/caps

Transfers-in. This section lists any roll-ins or transfers we have received for you from other superannuation funds or other accounts held with Australian Retirement Trust.

Insurance proceeds. This section lists the proceeds of any insurance claims paid into your account.

Withdrawals and transfers-out. This section lists any withdrawals or transfers out of your account including any payments made to the ATO (for example, for amounts in excess of contribution caps or withdrawals under the First Home Super Saver Scheme).

No tax file number (TFN) tax. If you did not provide us with your TFN, a 32% No TFN contributions tax is applied to your employer contributions, including salary sacrifice, and will be shown in the tax section of your statement. If you provide us with your TFN, we may be able to claim this amount back from the ATO and refund it to your account. Any refund will be shown as 'No TFN tax rebate'. To provide your TFN call us on **13 11 84**.

Contribution tax adjustment. Australian Retirement Trust can claim tax deductions for certain costs of operating the Fund. In the 2023/24 financial year, we passed on the benefit of tax deductions we received to members via a tax adjustment, which reduces the contributions tax you paid. Rounding variations in the calculation of contributions tax may also be reflected as tax adjustments in the contributions section of your Annual Statement. If there have been adjustments on your account for any fees and costs, or insurance premiums, this may be reflected as a negative tax adjustment amount. If no contributions were made, the tax deduction benefit was not applicable to you, instead the tax benefit was applied to reserves to help offset any expenses we incur while we look after your super.

Insurance premiums and fees. Insurance premiums in Super Savings (Tailored Income Protection only), Super Savings – Business and some Super Savings – Corporate plans include an insurance fee to offset Australian Retirement Trust's costs of providing the cover. Refer to the relevant Insurance Guide, available at art.com.au/pds or your employer's Australian Retirement Trust microsite for more information.

Your insurance at 1 July 2024

This section shows your amount of insurance cover and the cost applicable to your insurance cover (if any) as at 1 July 2024. You might like to take this opportunity to review your insurance and [contact us](#) if you would like to apply for cover, or change, or cancel the cover you have. Insurance cover shown on the Annual Statement is subject to the terms and conditions outlined in the PDS, Insurance Guide and group life policy documents in effect at the effective date of your Annual Statement. This cover may be based upon certain assumptions in relation to you which may not be factually correct and as a consequence may result in you being ineligible to claim insurance benefits or being ineligible for different levels of cover. These eligibility conditions include, but are not limited to, employment status, cover type and the receipt of employer contributions. Premiums are calculated weekly and normally deducted from your account each month. It's also important to remember that changing employers or redirecting your superannuation guarantee contributions to another fund can impact your insurance so make sure you check with us.

For more information about insurance cover and how you can apply for more, call us on **13 11 84**.

Your Death benefit. Your Death benefit consists of your account balance (at the time the benefit is paid) and your insurance benefit if you have active cover through your Australian Retirement Trust Super Savings account at the time of your death.

Your Total & Permanent Disability benefit. Your Total & Permanent Disability benefit consists of your account balance (at the time your benefit is paid) and your insurance benefit if you have active cover through your Australian Retirement Trust Super Savings account at the time the disablement occurs. It's important to note that if you have Total & Permanent Disability Assist cover (Super Savings account and certain Super Savings – Corporate plan members only), your insurance benefit may be paid as up to a maximum of six support payments rather than a lump sum.

Additional insurance information: Super Savings members — It is important you keep your level of Income Protection cover up to date. If your income or employment changes and you would like to increase your level of cover, you will need to apply for any additional increase in the level of Income Protection cover you require – providing new income details alone does not increase the cover. Your application must be accepted by the insurer. You can apply for an amount up to 85% of your Income (75% of your Income plus 10% superannuation contribution) but not more than \$30,000 per month. Income is defined in your Super Savings Insurance Guide.

Super Savings members — Your level of cover or amount of premium may change on your birthday each year. If you have insurance cover through your Super Savings account, and leave your current employer, your cover will generally continue until you cancel it, or until it stops in the circumstances specified in the Super Savings Insurance Guide (including automatic cancellation as outlined below).

Super Savings – Business members — your cover is calculated on a monthly basis, usually on the first day of the month. The amount of insurance will be based on your latest salary as advised by your employer to Australian Retirement Trust. The premium is based on this cover and may vary during the year. Your Income Protection cover generally stops when you stop working for your employer. If you start employment with another employer within 60 days, your Income Protection cover may re-start without evidence of health, if you provide proof acceptable to the insurer of your new employment and occupational status. When you stop working for your current employer, it's important to let us know. Refer to your latest PDS, Business Insurance Guide and Plan Information Factsheet to determine what insurance cover is available to you, and what happens if you leave your current employer.

Super Savings – Corporate members — your Income Protection cover generally stops when you stop working for your employer. If you start employment with another employer and advise us within 60 days of ceasing employment with your old employer, your Income Protection cover may re-start without evidence of health, if you provide proof acceptable to the insurer of your new employment and occupational status. When you stop working for your current employer, it's important to let us know. Refer to your latest PDS and Corporate Insurance Guide to determine what insurance cover is available to you, when cover and premiums change and what happens if you leave your current employer.

Automatic Cancellation. Insurance cover will stop if your account has not received an 'eligible contribution'¹ in the past 12 months and you have not elected in writing to keep your cover, or if there is not enough money in your account to pay the premium and it remains unpaid for 4 months. Where we have valid contact details, we will contact you advising the date your cover will stop and letting you know what you need to do if you want it to continue. It is possible that even though your statement shows you had insurance cover at 1 July 2024 your cover may have stopped on or before 1 July 2024 or between 1 July and the date we have provided you your Annual Statement. If this applies to you, you will have already received, or should shortly receive confirmation of this.

Need to make a Claim? It's important you [contact us](#) immediately, so we can make the process as easy as possible and support you. Contact us on **13 11 84** – We're here to help. Australian Retirement Trust's experienced Claims Representatives will guide you through the claims process. Alternatively, visit art.com.au/claims for more information on the process.

Additional explanation of fees and costs

Further details of fees and costs are available in the Super Savings Accumulation Guide.

Administration fees and costs. The dollar based administration fee is generally deducted weekly. The percentage administration fee is generally deducted weekly for Accumulation accounts, and monthly for Income accounts. The Administration fees and costs table shows the total administration fees deducted from your account over the 2023/24 year. To view a detailed list of transactions on your account, log in to [Member Online](#).

Low balance fee cap refund. If your account balance at the end of a financial year is less than \$6,000, your administration, transaction, and investments fees and costs in total are capped at 3% of the account balance and you'll be refunded any amount you pay over this cap. If you have multiple Super Savings accounts, your eligibility for a low balance fee cap refund is determined on your total balance across all Super Savings accounts you hold.

Other fees and costs deducted from your account. This amount includes any advice fees you have consented to pay your financial adviser for personal advice received about your Super Savings account. Please check that the advice fees shown in your statement reflect the advice services you have received. If you think that any of your advice fees are incorrect, or need help understanding them, please contact your financial adviser or call us on **13 11 84**. Please see below for an explanation of the various types of advice fees.

One-off advice fees are paid as a lump sum and may be described as an initial advice fee, a review advice fee, or a lump sum fixed term advice fee.

- Initial advice fees are paid for the provision and implementation of new personal advice (for example, via a Statement of Advice).
- Review advice fees are paid for personal advice associated with the review of your circumstances (based on previous personal advice) and implementation of any changes, where you are not engaged under an ongoing fee arrangement or a fixed term arrangement.
- Lump sum fixed term advice fees are paid for personal advice services provided under the terms of a fixed term arrangement that is for a period of less than 12 months. This arrangement may be terminated by you at any point during the period for which it's in place. You can notify either your adviser or us of this, and we will take the appropriate steps to refund you the equivalent amount for the future advice services that you will no longer be receiving.

Monthly advice fees are paid on a monthly basis, and are either ongoing or fixed term.

- Ongoing monthly advice fees are paid under the terms of an ongoing fee arrangement, that is, a fee for personal advice services for a period of more than 12 months. You have the option to cancel this at any time by notifying us in writing or by calling us on **13 11 84**.
- Fixed term monthly advice fees are paid under the terms of a fixed term arrangement, that is, a fee for personal advice services for a period of less than 12 months. You have the option to cancel this at any time by notifying us in writing or by calling us on **13 11 84**.

If required, we may adjust the payment of your monthly advice fee to account for the difference between an old or new advice fee arrangement, and so the amount debited each month may differ from the arrangement you have with your financial adviser.

¹ Includes Superannuation Guarantee contributions, additional employer contributions, personal contributions (including voluntary contributions, and contributions made by a spouse), rollovers and automatic transfers from other funds. They do not include co-contributions or the low income super tax offset.

Advice fee refunds. If at any time an advice fee refund is required due to cancelled advice services or overpaid amounts, we will credit your account with the agreed amount.

Investment fees and costs. Investment fees are charged by the underlying investment manager with whom Australian Retirement Trust have a mandate/agreement to manage funds. Australian Retirement Trust estimates investment fees to match expected investment fees for the year ahead. These investment fees are estimated based on recent experience and our current long-term expectations for ongoing investment fees. These fees are not deducted directly from a member's account, instead they are deducted from investment returns prior to the calculation of daily unit prices. Investment costs are incurred by the underlying investment managers as part of managing investments, in addition to investment fees. These costs are not paid by Australian Retirement Trust, but rather are incurred indirectly by our managers and as such are included in the net investment returns.

Transaction costs. Transaction costs are incurred by the underlying investment manager as part of managing investments, in addition to investment fees and costs. For example, if a member's funds are invested in real property, a transactional cost could be stamp duty for the purchase of that property. These costs are not paid by Australian Retirement Trust, but rather are incurred indirectly by our managers and as such are included in the net investment returns.

Costs met from reserves. 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.

Additional information

We are obliged to provide you with any information on Australian Retirement Trust you reasonably require to understand your benefit entitlements. If you have any questions about your Super Savings account or Annual Statement, or if you would like more information on your benefit entitlements, investment options, insurance cover and options, or contribution options, call us on **13 11 84** or visit art.com.au

MySuper Product Dashboard

The MySuper Product Dashboard is designed to provide key information to help you compare Australian Retirement Trust Super Savings Lifecycle Investment Strategy's investments and fees with other MySuper products and make an informed choice about your super. Our latest MySuper Product Dashboard for the Lifecycle Investment Strategy is available on our website, visit art.com.au/dashboard

Any advice in this Notes to your Annual Statement is general advice only and does not take into account your objectives, financial situation or needs. Before acting on general advice, you should consider its appropriateness having regard to your objectives, financial situation and needs. You should consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) in deciding whether to acquire, or to continue to hold, the product. A copy of the PDS can be obtained by visiting art.com.au/pds, your employer's Australian Retirement Trust microsite or by calling **13 11 84**.

We make every effort to ensure that the information shown on this statement is correct. Australian Retirement Trust reserves the right to make adjustments for any errors, misprints or omissions.

We are committed to respecting the privacy of personal information you give us. Our formal Privacy Policy sets out how we do this. If you would like a copy of Australian Retirement Trust's Privacy Policy, please let us know. We have also published our Privacy Policy on our website art.com.au/privacy

If you have both a Super Savings and QSuper account, this means you have more than one account with Australian Retirement Trust. In addition to this statement you will also receive a separate statement for your QSuper account.

Your 2024 Annual Statement was prepared as at the date indicated on the final page of your statement. It is based on information we held and transactions we had processed up to 30 June 2024, except for your personal details, nominated beneficiaries, rebalancing nomination and future contribution investment allocation which is based on information held when your statement was prepared.

Australian Retirement Trust Pty Ltd, ABN 88 010 720 840, AFSL No. 228975, Trustee of Australian Retirement Trust, ABN 60 905 115 063, USI 60 905 115 063 003.

These Notes to your Annual Statement were prepared 29 August 2024.
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Superannuation contribution follow up

We do not know whether a contribution is due for you because we do not have sufficient information about your employment status or other relevant personal circumstances. Please check your statement to make sure all your employer and other contributions are listed.

Talk to your employer or Australian Retirement Trust if you believe any payments may be missing. If you make personal member contributions to Australian Retirement Trust, your employer has 28 days from the end of the month the contributions were taken out of your pay, to send them to us.

Concerns and complaints

If you have a complaint in relation to Australian Retirement Trust, including about any financial products or services we've provided, we want to know about it as soon as possible. Here's how you can lodge a complaint with our Complaints Manager:

Phone: 13 11 84

Email: art.com.au/contact-us

In person: Refer to our Complaints Handling Guide at art.com.au/contact-us/email-us/complaint for more information on how to contact us by post or in person.

If you're unhappy about the outcome of your complaint and 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, and their service is free to use. You can contact AFCA by:

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

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

✉ GPO Box 2924 Brisbane QLD 4001

🖱 art.com.au