

## We're proud that your employer has chosen Australian Retirement Trust as their default super fund.

As a members-first fund, we know that your super could be one of your biggest financial assets. We also know that feeling on top of your future starts with being on top of your super. We've created this handy employee handbook to help you take charge of your super. Whether you're starting a new job, want to get your super on track, or are planning on retiring soon, this handbook has the tips you need to take charge of your super today.

**Download Employee Handbook** 

## Choose a fund that works for you, not shareholders

As one of Australia's largest super funds, Australian Retirement Trust is proud to take care of over \$300 billion in retirement savings for over 2.3 million Australians. As an industry super fund open to all Australians, we don't pay shareholders, which means we are focused on lower fees and can reinvest profits back to members as better value products and services. Find out why ART could be right for you or see how ART compares to your current super fund.

## Want to become an Australian Retirement Trust member?

If you'd like your super contributions to be paid to Australian Retirement Trust, simply download and complete the **Superannuation Standard Choice form** available at Australian Retirement Trust employee resources and return to your employer or payroll.

Before you join, make sure you carefully consider if ART is the right fund for you. We encourage you to read the Super Savings Product Disclosure Statement (PDS) and guides which contain the full details of the Plan, including how we invest your money and what your investment and insurance options are.

**Download Superannuation Standard Choice form**