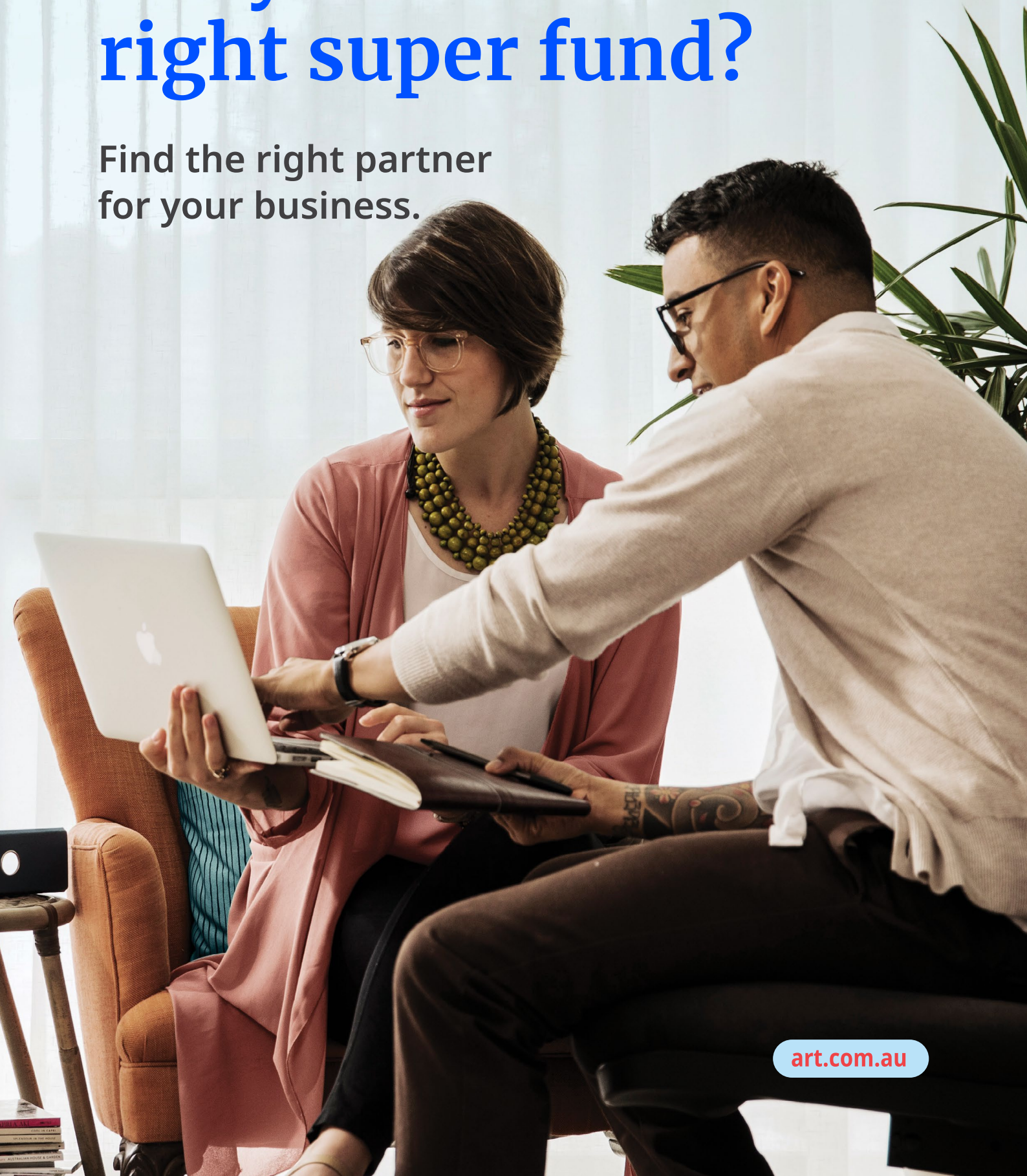


# Are you with the right super fund?

Find the right partner for your business.







## About Australian Retirement Trust

We're one of Australia's largest super funds and proud to take care of more than two million members.

Whether our members are starting out their working life, already retired, or somewhere in between, we're here to guide them so they can feel secure, confident, and protected.







# Like all Australians, your employees want to be financially secure in retirement.

Choosing the right super fund today can make all the difference in the future. Strong long-term investment returns\*, flexible insurance cover options, and award-winning member services# can help your people achieve their financial goals.

When reviewing your options, it's not always easy to compare super funds. That's why we're here to help simplify super for your business, and for your employees.

# Here's what to consider.

## Compare fees

As a fund that works in our members' best interests, we're committed to returning profits to them as lower fees and better services.^

## Compare performance results

Our experienced investment team has a track record of delivering strong long-term investment returns\* which are critical to members' retirement outcomes. We continue to use this expertise and as one of Australia's largest funds we seek out investments to guard and grow our members savings and retirement income.

Have you recently compared the MySuper returns of Australian Retirement Trust and your current super provider against the industry median over 1, 3, 5, 7 and 10 years?\*

## Compare support

Are you getting great customer service, access to digital tools and the educational support that you and your employees need from your current super fund?

## Compare insurance

The insurance market has shifted in recent years and the best competitive premiums need to be considered, along with insurance cover amounts. It might be worth looking at how your super fund's insurance offering stacks up.

**Sound like we're a good fit?**

It's easy to join. Simply call us on **13 11 84** or join online.

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



# A smart choice for your business.



## Member-first customer service

ART has dedicated in-house customer service teams based in Australia trained to support employers to meet their obligations. They're here to help you and your employees through and beyond retirement.



## No-cost, clearing house<sup>1</sup>

The ART clearing house allows employees' super to be paid easily and efficiently to multiple super funds. Make one single payment for all employees and save time on business administration.



## Secure online payment facility

Employer Online is our employer payment facility that takes the hassle out of making your employees' super payments. It's a quick and secure way to make super payments for your employees – it's free for you to use and is SuperStream compliant.



## Super Fund Onboarding

Streamline your employee onboarding process and meet your super obligations. This onboarding tool is available through Employer Online and enables you to add employees and invite them to validate their details.



## Dedicated support

ART has a relationship management team based in metro and regional locations and can offer support to both employers and employees to help navigate super requirements. The team can help with administration assistance and understanding legislation, to providing strategic input to engagement strategies when it comes to super and improving financial literacy.



## Information and education

We offer workplace education, self-paced learning and easy-to-use tools and information. This ensures employers have the resources and support they need for employees to maximise their super savings.

# A smart choice for your employees.



## Profits returned to members

Our members are our number one priority. Our profits are reinvested to improve the products and services we offer members and reduce the administration fees charged directly to member accounts.



## Strong long-term results

We aim to deliver strong and competitive long-term returns\* to help our members' super grow. The expertise and experience of our investment team ensures our members' retirement savings are in the best possible hands.



## Great value for money

As a profit-for-members fund, we strive to keep our fees and costs low so we can pass on the savings to members. We also believe members should know what they are paying for. That's why all types of fees and costs are transparently outlined on our website.<sup>^</sup>



## ART Rewards

Our loyalty program partners with companies across Australia to give Australian Retirement Trust Super Savings members access to great deals and discounts. Members can save on petrol, white goods, appliances, fitness equipment, holidays and more.



## Award-winning fund

We're proud that we're an award-winning super fund and that our services and Super Savings Balanced option have won us multiple industry awards.

To find out more about our award wins go to [art.com.au/awards#](https://art.com.au/awards#)



## Financial advice when you need it

Professional guidance about super gives members the knowledge they need to make confident choices today to live the life they want in the future. ART members can access financial advice from our phone-based advisers who are qualified and experienced, and are there to help members get on top of their super account and retirement planning.<sup>2</sup>





## Tools to feel in control

Our online tools and calculators, website, and mobile app allow members to engage with us when they like and how they choose.



## Support when it matters most

As a profit-for-members fund, everything we do is for our members. That's why we provide insurance for when life doesn't go to plan. The right insurance cover can help members and their families feel prepared and protected.



## For all Australian workers

All Australian residents can join ART – no matter what industry they work in or what job they do.





 13 11 84

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

Figures and member numbers are current as at 1 February 2024 and include Super Savings and QSuper members.

\* Past performance is not a reliable indicator of future performance. The Australian Retirement Trust Super Savings Balanced option has adopted the pre-merger investment strategy of the Sunsuper Balanced option. The industry median return for the SR50 Balanced (60-76) Index comprises the 50 largest investment options with a similar asset allocation to growth style assets between 60-76%. *Source:* SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, 31 December 2022. The Super Savings Balanced option has identical investments to the Balanced Pool in the Lifecycle Investment Strategy. Members invested in the Lifecycle Investment Strategy are invested 100% in the Balanced Pool until age 55. Past performance is not a reliable indicator of future performance. Investment returns are net of investment fees and costs and taxes (where applicable).

# Awards are only one factor to be taken into account when deciding to invest. Past performance is not a reliable indicator of future performance. For information about awards visit [art.com.au/awards](https://art.com.au/awards)

^ For more information about our fees visit [art.com.au/lower-fees](https://art.com.au/lower-fees)

1 Australian Retirement Trust clearing house is issued by Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667, AFSL No. 246604). Precision is wholly owned by Australian Retirement Trust Pty Ltd as Trustee for the Australian Retirement Trust (ABN 60 905 115 063). You should consider the relevant Product Disclosure Statement (PDS) at [art.com.au/employers/clearing-house](https://art.com.au/employers/clearing-house) before deciding to acquire or continue to hold the financial product.

2 Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS) is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide for more information. Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust 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 employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment.

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