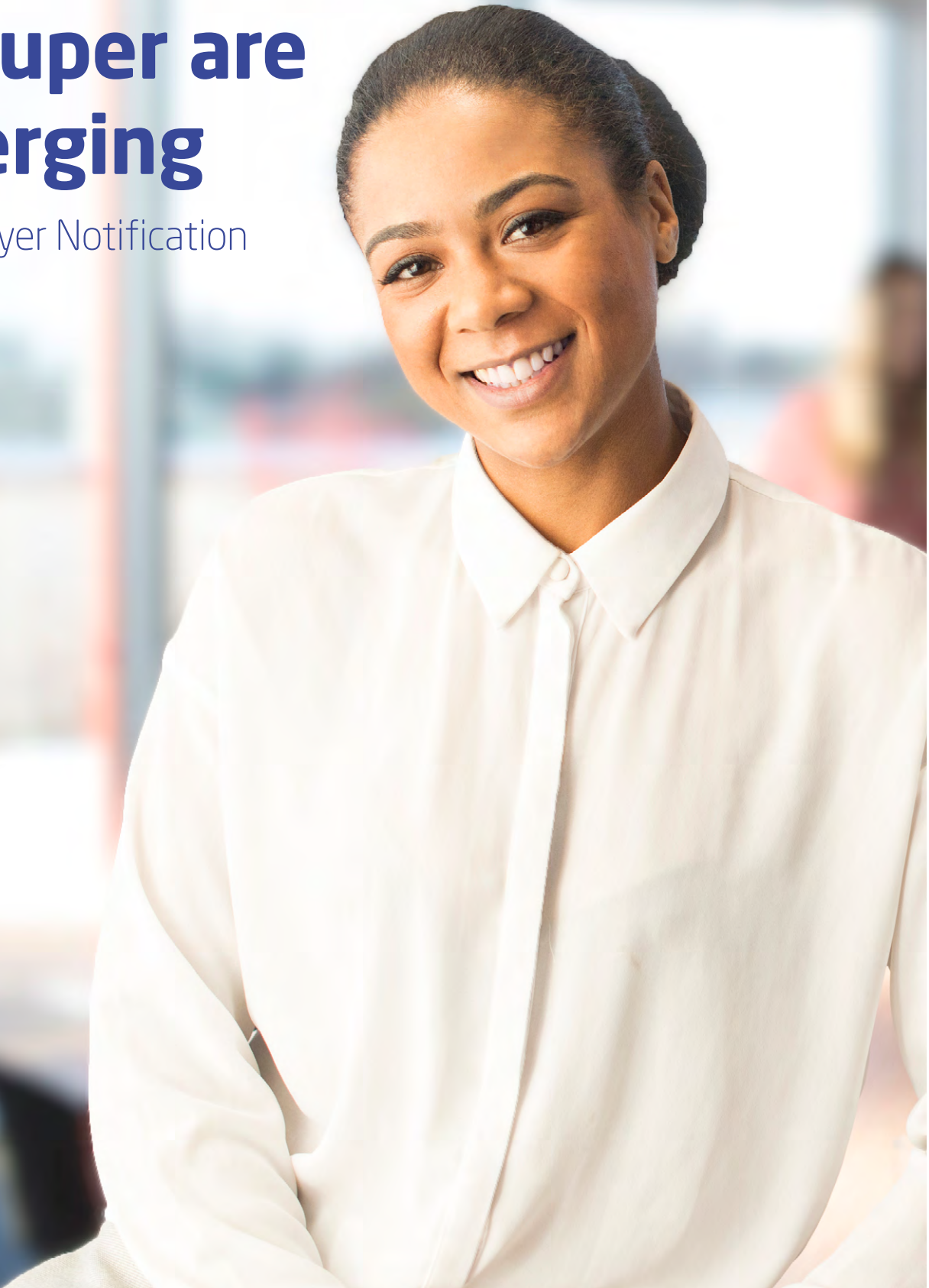


# Sunsuper & QSuper are merging

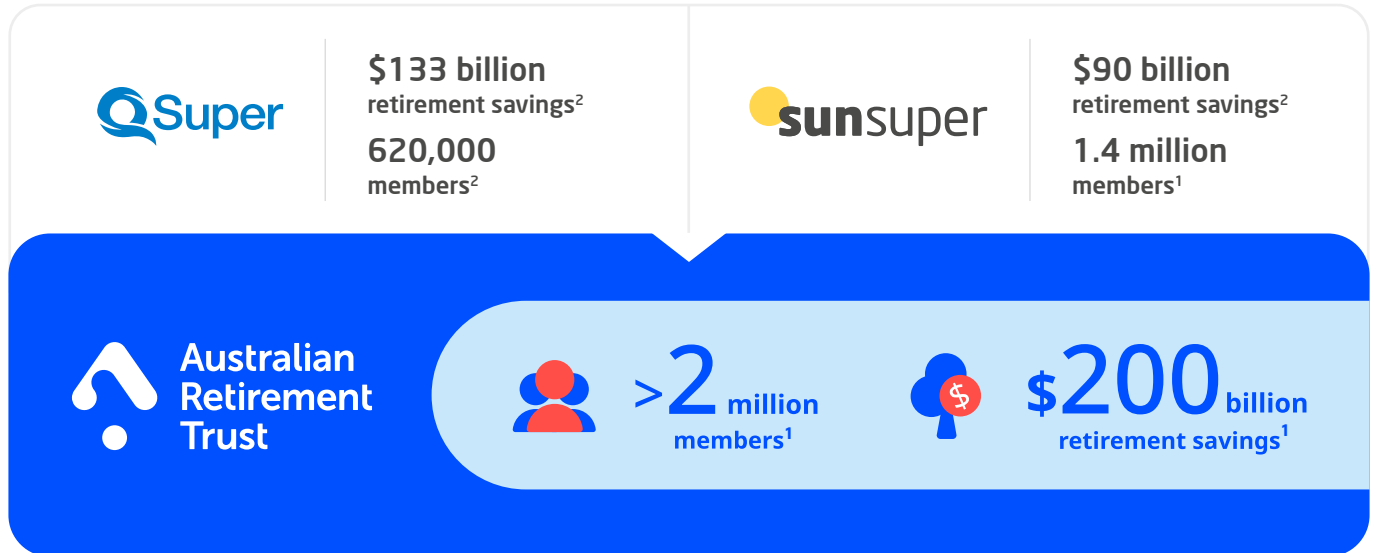
Employer Notification

A smiling woman with dark hair pulled back, wearing a white collared shirt, standing in an office environment. The background is blurred, showing office desks and other people.

Contributing employers to Sunsuper aren't required to do anything in order to continue as contributing employers to Australian Retirement Trust.

# About Australian Retirement Trust

Sunsuper and QSuper have agreed to merge to become Australian Retirement Trust. Australian Retirement Trust will be one of Australia's largest superannuation funds, taking care of over \$200 billion in retirement savings for more than two million members.<sup>1</sup>



As a fund that works for members, not shareholders, Australian Retirement Trust will work in members' best interests, and commit to returning profits to them as lower fees and better services.

As an employer customer of Australian Retirement Trust, you will still be able to access the same tools, benefits and support services you know and trust from Sunsuper.

## Learn more about Australian Retirement Trust

You can learn more about Australian Retirement Trust by visiting [sunsuper.com.au/merger](https://sunsuper.com.au/merger)

## What this means for you

The merger will create one of Australia's largest super funds. Our increased size and scale will allow us to deliver to our members the best possible products and services in the most efficient way and at the lowest cost.

Australian Retirement Trust will continue to be self-administered; controlling the end-to-end customer experience, and offer our employer customers:

- easy online admin,
- flexible payment options,
- free access to Australian Retirement Trust clearing house (eligibility conditions apply), and
- regular communications and education updates, plus expert advice.

<sup>1</sup>Estimate based on the combined fund assets and memberships of Sunsuper and QSuper as at 30 June 2021. QSuper assets include the retirement funds managed by QSuper and employer-sponsor receivables for Defined Benefit members managed and held by Queensland Treasury. <sup>2</sup>QSuper and Sunsuper statistics are as at 30 June 2021. QSuper assets include the retirement funds managed by QSuper and employer-sponsor receivables for Defined Benefit members managed and held by Queensland Treasury.

## What this means for your employees who are our members

In addition, Australian Retirement Trust is committed to offering its members:

- Strong, long-term returns, with the Australian Retirement Trust Super Savings Balanced investment option adopting the investment strategy of the Sunsuper Balanced investment option, which returned 21.3% for the year and 9.9% p.a. over 10 years, and outperformed the industry average over 1, 3, 5, 7 and 10 years to 30 September 2021.<sup>1</sup>
- Administration fees among the lowest in the industry<sup>2</sup>.
- Expert financial advice about their super account for no extra cost.
- 24/7 account access through our secure, online member portal and app.
- Australian Retirement Trust Rewards program offering rewards and everyday discounts.

# When will the merger take place?

The merger is on track to proceed on 28 February 2022 pending final Board, regulatory and legislative approvals.

If for any reason there are changes to the date of the merger, or any of the details outlined in this *Employer Notification* change, we will let you know.

## How will the merger take place?

The merger of the funds will occur through what is known as a Successor Fund Transfer (SFT). Sunsuper Superannuation Fund (ABN 98 503 137 921) members' account balances and benefits will be transferred to QSuper (ABN 60 905 115 063), which will be renamed Australian Retirement Trust. To complete the merger, Sunsuper Pty Ltd (ABN 88 010 720 840) will be renamed Australian Retirement Trust Pty Ltd and will become the Trustee of Australian Retirement Trust. For an SFT to be permitted by law, both the Trustee of the Sunsuper Superannuation Fund (Sunsuper Pty Ltd, ABN 88 010 720 840) and the Trustee for QSuper (QSuper Board, ABN 32 125 059 006) have to be satisfied that Australian Retirement Trust will give members' rights in respect of their benefits that are at least equivalent to the rights that they have in Sunsuper (as assessed shortly prior to the merger).

<sup>1</sup>Past performance is not a reliable indicator of future performance. The Australian Retirement Trust Super Savings Balanced option will adopt the premerger investment strategy of the Sunsuper Balanced option. Super Savings will be a product within the Public Offer Division of Australian Retirement Trust. Source: SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, 30 September 2021. The Sunsuper Balanced option for Super-savings accounts 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. <sup>2</sup>Investment fees and costs also apply.

# What's happening: Account details

## **Will my employer number/s stay the same?**

Yes, your current Sunsuper employer number(s) will be the same number(s) you'll use in Australian Retirement Trust.

## **Will my employees get notified about the changes?**

Yes. We're communicating to all members about the merger. You can view the information in the *Sunsuper and QSuper are merging: Important information booklet*, available at [sunsuper.com.au/merger](https://sunsuper.com.au/merger)

## **Will you be changing the Plans and Product names?**

Find out about changes to Plan and Product names in the *Sunsuper and QSuper are merging: Important information booklet*.

## **Where will I be able to find a copy of the updated PDS?**

You can contact us to request a copy of the *Product Disclosure Statement (PDS)* that applies to you and/or your employees, after **28 February 2022**, or alternatively, find the updated documents as outlined below.

### *Super Savings members (Accumulation and Income accounts)*

*Product Disclosure Statements (PDS)* and associated *guides* for these products will be available at [australianretirementtrust.com.au/pds](https://australianretirementtrust.com.au/pds) from **28 February 2022**.

### *Super Savings - Business and Super Savings - Corporate*

Members can find their *PDSs*, *guides*, and other important documents including *Changes to your employer plan in Australian Retirement Trust* factsheet on your Sunsuper Plan's microsite.

## **How will Australian Retirement Trust communicate with me?**

Australian Retirement Trust will continue to communicate with you in the same way Sunsuper communicates with you currently. For most employers, this means Australian Retirement Trust will continue to deliver important documents digitally by default.

If you have previously unsubscribed from receiving marketing materials from Sunsuper, this will also continue to apply to marketing materials from Australian Retirement Trust.

## **How do I use Australian Retirement Trust as my default superannuation fund?**

If you would like to use Australian Retirement Trust as your default superannuation fund (for new employees who do not choose their own fund and do not have a stapled fund), fill out Australian Retirement Trust's details (see the Important fund details below) in Section B of any *Superannuation Standard choice form* you give to new employees from **28 February 2022**.

# Other things to consider

We understand that you may have questions about how the merger may impact you and your employees. If your question isn't addressed below, we encourage you to contact us.



While we will make every effort to keep processing and service disruptions to a minimum, it is possible that these may occur shortly before and after 28 February 2022. We apologise for any inconvenience these may cause.

## Accessing your account through *Employer Online*

You're a user of Sunsuper's *Employer Online*

There will be no changes to the system that will impact you. You can continue to view your account, access statements and make contributions using *Employer Online* at [sunsuper.com.au/employeronline](https://sunsuper.com.au/employeronline) until 28 February 2022.

**After 28 February 2022**, you can access your new account via *Employer Online* at [australianretirementtrust.com.au/employer-online](https://australianretirementtrust.com.au/employer-online) using the same details you currently use in Sunsuper.

**TIP:** if you've saved your Sunsuper login details to your browser, you'll need to remember them for your first login after the merger.

## What USI should I be using if I have both QSuper and Sunsuper employees?

You have Sunsuper employees

The USI will change on **1 July 2022**. You don't need to make any changes at the moment. We'll be in touch to let you know when you need to update the USI.

On **28 February 2022**, for any current Sunsuper members you will continue to use:

- USI 98 503 137 921 001

You have QSuper employees

The USI will change on **1 July 2022**. You don't need to make any changes at the moment. We'll be in touch to let you know when you need to update the USI.

For any current QSuper members you will continue to use:

- USI 60 905 115 063 001, or
- USI 60 905 115 063 002

## Account management

You need to update your contact details or employee information

### Before the merger

*Employer Online* will be unavailable for a short period over the weekend of 26 and 27 February 2022.

### After the merger

The process will remain the same. You can update your contact details or employee information from **28 February 2022**.

## Protecting your privacy

We will continue to handle your and your employees' personal information in accordance with the Sunsuper Privacy Policy at [sunsuper.com.au/privacy](https://sunsuper.com.au/privacy) (and for Sunsuper clearing house and BEAM users, the Precision Privacy Policy at [sunsuper.com.au/precisionprivacy](https://sunsuper.com.au/precisionprivacy)) up until 28 February 2022. Personal information may be provided to QSuper before the merger to enable the merger to be completed. You can find information about how QSuper handles personal information at [qsuper.qld.gov.au/privacy](https://qsuper.qld.gov.au/privacy). From 28 February 2022, personal information will be handled in accordance with Australian Retirement Trust's Privacy Policy, which will be available at [australianretirementtrust.com.au/privacy](https://australianretirementtrust.com.au/privacy) and for Australian Retirement Trust clearing house and BEAM users, the Precision Privacy Policy at [australianretirementtrust.com.au/precision-privacy](https://australianretirementtrust.com.au/precision-privacy) from this date.

# Important fund details

Some details associated with your superannuation interest in Sunsuper will change from **28 February 2022**, as outlined below.

	Sunsuper - Before 28 February 2022	Australian Retirement Trust - From 28 February 2022
Phone numbers	<p>Australian phone number <b>13 11 84</b></p> <p>International phone number <b>+617 3121 0700</b></p> <p>Translation Service <b>13 14 50</b></p> <p>Adviser Hotline <b>1800 142 470</b></p>	<p>Australian phone number <b>13 11 84</b></p> <p>International phone number <b>+617 3121 0700</b></p> <p>Translation Service <b>13 14 50</b></p> <p>Adviser Hotline <b>1800 142 470</b></p>
Registered office address	30 Little Cribb Street, Milton Qld 4064	30 Little Cribb Street, Milton Qld 4064
Postal address	GPO Box 2924, Brisbane QLD 4001	GPO Box 2924, Brisbane QLD 4001
Australian Business Numbers (ABNs)	<p>Sunsuper Superannuation Fund <b>98 503 137 921</b> (these details will not change in ATO SuperStream until 1 July 2022)</p> <p>Sunsuper Pty Ltd <b>88 010 720 840</b></p>	<p>Australian Retirement Trust <b>60 905 115 063</b></p> <p>Australian Retirement Trust Pty Ltd <b>88 010 720 840</b></p>
Unique Superannuation Identifier (USI)	<p>Sunsuper Superannuation Fund <b>98 503 137 921 001</b></p>	<p>Australian Retirement Trust <b>98 503 137 921 001</b> (until it changes from 1 July 2022)</p>
Australian Financial Services Licence (AFSL)	<p>Sunsuper Pty Ltd <b>228975</b></p>	<p>Australian Retirement Trust Pty Ltd <b>228975</b></p>
Registerable Superannuation Entity (RSE) Numbers	<p>Sunsuper Superannuation Fund Registration number <b>R1000337</b></p> <p>Sunsuper Pty Ltd - Licence number <b>L0000291</b></p>	<p>Australian Retirement Trust Registration number <b>R1073034</b></p> <p>Australian Retirement Trust Pty Ltd - Licence number <b>L0000291</b></p>
Privacy Policy	<a href="https://sunsuper.com.au/privacy">sunsuper.com.au/privacy</a>	<a href="https://australianretirementtrust.com.au/privacy">australianretirementtrust.com.au/privacy</a>
Financial Services Guides (FSGs)	<a href="https://sunsuper.com.au/fsg">sunsuper.com.au/fsg</a>	<a href="https://australianretirementtrust.com.au/fsg">australianretirementtrust.com.au/fsg</a>



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☎ 13 11 84 🖱 [sunsuper.com.au](https://www.sunsuper.com.au)

**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.

**Important information**

This information was prepared on 25 November 2021 and was current when this document was prepared. We make every effort to ensure the information shown is correct. We reserve the right to make adjustments for any errors, misprints or omissions. A printed copy of the *Important Information booklet* is available on request at no additional cost.

This *Important information booklet* contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. Outcomes are not guaranteed. Past performance is not a reliable indication of future performance. You should consider the *Product Disclosure Statement (PDS)* in deciding whether to acquire, or to continue to hold any financial product. A copy of the *PDS* can be obtained by contacting us.

Prepared by Sunsuper Pty Ltd (ABN 88 010 720 840, AFSL No. 228975), the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, with the exception of information about the Sunsuper clearing house and BEAM, which was prepared by Precision Administration Services Pty Ltd (ABN 47 098 977 667, AFSL No. 246 604).