

Why choose Australian Retirement Trust?

13 11 84 art.com.au

At Australian Retirement Trust, we'll leverage our size and scale to be a force for good to make our members' world better, seeking out investments to guard and grow their savings and retirement income.

Working 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 members. As a fund that works for members, not shareholders, we work in members' best interests and are committed to returning profits to them as lower fees and better services.¹

World-class investments to fund your future

Our scale and size mean we can invest in a broad range of local, national and global investment opportunities to help us grow members' super savings and maximise their retirement income.

We launched our streamlined suite of choice investment options from 1 July. This gives members freedom to awaken their super by choosing from 15 carefully constructed choice investment options that cover a broad range of objectives and investment timeframes to meet their goals and life stages.

For members under the age of 50 who don't make a choice, we will invest them into a MySuper investment strategy that is equivalent to the ART High Growth option.

Feel on top of your future

With useful tools plus access to expert financial advice about your Super Savings account for no extra cost, Australian Retirement Trust makes it easy for you to feel on top of your future by helping you take charge of your super today.²

Join Australian Retirement Trust

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

¹ For more information refer to art.com.au/lower-fees ² For Super Savings, you can find out more at art.com.au/advice or by calling us on 13 11 84. 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 at art.com.au/fsg for more information. For QSuper, you can find out more about financial advice options at qsuper.qld.gov.au/advice or by calling us on 1300 360 750. Employees in the Australian Retirement Trust group provide advice to members and employers as representatives of QInvest Limited (ABN 35 063 511 580, AFSL 238274) that is wholly owned by the Trustee as an asset of Australian Retirement Trust. QInvest Limited is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide at qsuper.qld.gov.au/guides for more information. 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. This document 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. You should also consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product and also the relevant Target Market Determination (TMD). 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 go to our website. 247116. 02/25.