

Super Savings Product Dashboard



Use this dashboard to compare the Australian Retirement Trust Super Savings Lifecycle Investment Strategy with other MySuper products.


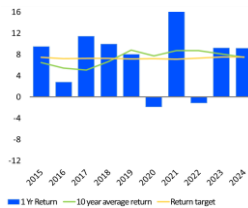
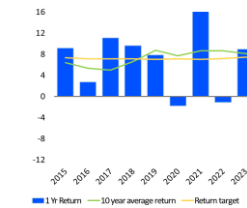



From age 50 to 65 your investments are gradually transitioned from the High Growth Pool to the Balanced and Cash Pools on a monthly basis. This means that the return target and level of investment risk slowly moves during this period.

	Age 50 and under	Age 50 to 51	Age 51 to 52	Age 52 to 53	Age 53 to 54	Age 54 to 55
Return target (above inflation) ^{1,2}	4.80% p.a.	4.76% p.a.	4.67% p.a.	4.59% p.a.	4.50% p.a.	4.42% p.a.
Return (10-year average return to 30 June 2024) ⁴	7.81% p.a.	7.81% p.a.	7.81% p.a.	7.81% p.a.	7.81% p.a.	7.81% p.a.
Comparison between return target and return ^{1,5}						
Level of investment risk - Risk band ^{2,3}	High - 6	High - 6	High - 6	High - 6	High - 6	High - 6
Expected number of negative returns over a 20-year period ²	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6
Statement of fees and other costs	\$421	\$419	\$415	\$410	\$406	\$402

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	Age 55 to 56	Age 56 to 57	Age 57 to 58	Age 58 to 59	Age 59 to 60	Age 60 to 61
Return target (above inflation) ^{1,2}	4.34% p.a.	4.25% p.a.	4.17% p.a.	4.08% p.a.	4.00% p.a.	3.92% p.a.
Return (10-year average return to 30 June 2024) ⁴	7.70% p.a.	7.47% p.a.	7.24% p.a.	7.01% p.a.	6.78% p.a.	6.55% p.a.
Comparison between return target and return ^{1,5}						
Level of investment risk - Risk band ^{2,3}	High - 6	High - 6	High - 6	High - 6	High - 6	High - 6
Expected number of negative returns over a 20-year period ²	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6
Statement of fees and other costs	\$397	\$393	\$389	\$385	\$380	\$376

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	Age 61 to 62	Age 62 to 63	Age 63 to 64	Age 64 to 65	65 and over
Return target (above inflation) ^{1,2}	3.84% p.a.	3.76% p.a.	3.69% p.a.	3.61% p.a.	3.57% p.a.
Return (10-year average return to 30 June 2024) ⁴	6.32% p.a.	6.09% p.a.	5.86% p.a.	5.63% p.a.	5.51% p.a.
Comparison between return target and return ^{1,5}					
Level of investment risk - Risk band ^{2,3}	High - 6	High - 6	Medium to High - 5	Medium to High - 5	Medium to High - 5
Expected number of negative returns over a 20-year period ²	4 to less than 6	4 to less than 6	3 to less than 4	3 to less than 4	3 to less than 4
Statement of fees and other costs	\$371	\$365	\$360	\$355	\$353

 The information shown in the tables above gives examples of how the fees and other costs in the Lifecycle Investment Strategy can affect your superannuation investment over a 1-year period and are based on a Representative Member (as defined in footnote 1 below). The proportion a member has invested in each Pool does not affect administration fees and costs but will affect the investment fees and costs and transaction costs. The investment fees and costs and transaction costs used in this example are estimates only. Remember, this is an example and the actual investment fees and costs and transaction costs in any year may be different. Refer to your Super Savings Product Disclosure Statements (PDS) for Accumulation Account, Super Savings - Business PDS or Super Savings - Corporate PDS for more information about how fees and costs are calculated. Note: The above example assumes the Representative Member holds no insurance cover and does not incur member activity related fees and costs. If insurance cover is taken, insurance fees and costs may apply (refer to the applicable PDS). Some Super Savings - Business and Super Savings - Corporate plans may have different fee arrangements. Refer to your Super Savings - Business PDS or Super Savings - Corporate PDS for more information.

- 1 The return target is after administration fees and costs, investment fees and costs, transaction costs and investment taxes have been deducted and is the mean annualised forward-looking estimate of the percentage rate of return of a representative member that exceeds inflation (measured by the Consumer Price Index (CPI)) over 10 years from 1 July 2024. This differs from the Investment objectives shown in the Product Disclosure Statements. A Representative Member is a member who is fully invested in the Lifecycle Investment Strategy, does not incur any activity fees during the year, and has an account balance of \$50,000 throughout that year.
- 2 The return target, level of investment risk and expected number of negative annual returns over 20 years takes into account the expected glide path for a Representative Member and incorporates changes that we made to the Lifecycle Investment Strategy on 1 July 2024. For more information on investment risk, risk bands and expected number of negative annual returns, refer to the Super Savings Investment guide.
- 3 The level of investment risk is shown based on the standard risk measure (SRM), which assigns a risk level (ranging from very low to very high) and band (ranging from 1-7) based on the anticipated number of years of negative returns for the product over 20 years. More information can be found in our Super Savings Investment guide.
- 4 The 10-year average return is the average return for the relevant stages of the Lifecycle Investment Strategy. We made some changes to the Lifecycle Investment Strategy on 1 July 2024, from this date it invests in the High Growth Pool, Balanced Pool and Cash Pool. Returns up to 30 June 2024 reflect the old design, which invested in the Balanced Pool, Retirement Pool and Cash Pool. The Australian Retirement Trust Super Savings Balanced Pool, Retirement Pool and Cash Pool commenced on 28 February 2022 and adopted respectively the investment strategy 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. To show the Super Savings performance, we have used the returns for the respective Sunsuper Pools or options for the period to 28 February 2022, and the returns of the Super Savings Pools from that date. The returns are after administration fees and costs, investment fees and costs, transaction costs and investment taxes have been deducted. Past performance is not a reliable indication of future performance. The return assumes that the glide path for a Representative Member applies.
- 5 The return target is a forward-looking measure and as a result, incorporates the changes to the Lifecycle Investment Strategy made on 1 July 2024. The return is a backward-looking measure and reflects the old design. A key difference between the old design and the updated design is that from 1 July 2024, the Lifecycle Investment Strategy has a higher expected return for all Lifecycle stages. It also has a greater likelihood of negative returns.

Explanatory Notes

How to interpret this dashboard

If you are invested in the Lifecycle Investment Strategy, your money may be allocated in up to three investment pools – High Growth, Balanced, Cash. Your pool mix – the proportion of your money that is invested in each pool – will change based on your age, as explained in the following sections. Refer to the dashboard on the previous pages for detail on how the target returns and risks that are associated with the Lifecycle Investment Strategy can change as you get older.

Changes to the Lifecycle Investment Strategy

From 1 July 2024 the underlying investment pools of the Lifecycle Investment Strategy changed from Balanced, Retirement and Cash Pools to High Growth, Balanced and Cash Pools. The age at which a member starts transitioning between these pools changed from age 55 to age 50. As a result, the expected returns and likelihood of a negative return increased for members of all ages. We made these changes because we think it is in our members' best financial interests. You can find full details of the Lifecycle Investment Strategy in our Super Savings Investment guide, available at art.com.au/pds

How to determine your pool mix

If you are currently invested in the Lifecycle Investment Strategy, your exact pool mix is available on Member Online at art.com.au/memberonline, or by calling Australian Retirement Trust on 13 11 84. A general summary of how the Lifecycle Investment Strategy transfers your money between pools is as follows:

How your pool mix changes over time

Your investments in the Lifecycle Investment Strategy are allocated 100% to the High Growth Pool until age 50 i.e. if you are under 50, all of your money is invested in this pool. From age 50, your balance is gradually transitioned to the Balanced and Cash Pools on a monthly basis, until you reach age 65. The following table shows the pool mix that will apply on or around your birthday each year. The pool mix will gradually change between birthdays. After age 65, your pool mix will vary depending on investment earnings and contributions. Refer to the Super Savings Investment guide for more information.

Age	Proportion in each pool		
	High Growth Pool	Balanced Pool	Cash Pool
Up to age 50	100%	0%	0%
51	90%	9%	1%
52	80%	18%	2%
53	70%	27%	3%
54	60%	36%	4%
55	50%	45%	5%
56	40%	54%	6%
57	30%	63%	7%
58	20%	72%	8%
59	10%	81%	9%
60	0%	90%	10%
61	0%	88%	12%
62	0%	86%	14%
63	0%	84%	16%
64	0%	82%	18%
65	0%	80%	20%

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