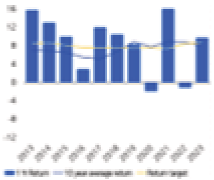
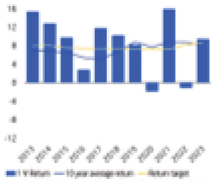
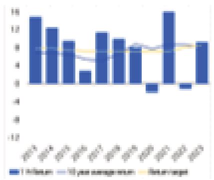
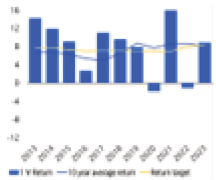
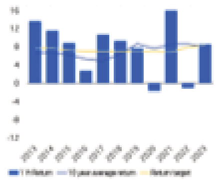
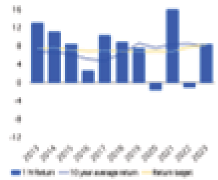
Product Dashboard

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

From age 55 to 65 your investments are gradually transitioned from the Balanced Pool to the Retirement and Cash Pools on a monthly basis.

This means that the return target and level of recommended investment risk slowly moves during this period.

	Age 55 and under	Age 55 to 56	Age 56 to 57	Age 57 to 58	Age 58 to 59	Age 59 to 60
Return target (above inflation)[1,2]	4.0% p.a.	4.0% p.a.	3.9% p.a.	3.8% p.a.	3.7% p.a.	3.6% p.a.
Return (10 year average return to 30 June 2023)[4]	8.7% p.a.	8.6% p.a.	8.5% p.a.	8.4% p.a.	8.3% p.a.	8.2% p.a.
Comparison between return target and return[1,4]						
Level of investment risk - Risk band[2,3]	High - 6	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium to High - 5
Expected number of negative returns over a 20yr period[2]	4 to less than 6	3 to less than 4	3 to less than 4	3 to less than 4	3 to less than 4	3 to less than 4
Statement of fees and other costs	$443	$441	$439	$436	$434	$431

The information shown in the table above gives examples of how the fees 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, but will affect the investment fees and indirect costs. The fees and other costs shown in this example include estimated investment fees and indirect costs that are based on actual costs and reasonable estimates of actual costs incurred. Remember, this is an example and the actual investment fees and indirect costs in any year may be different. Refer to your Super Savings 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.

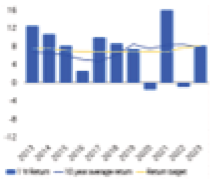
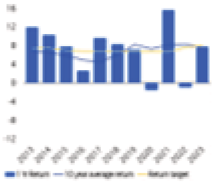
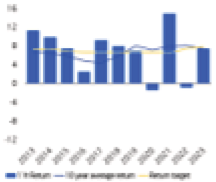
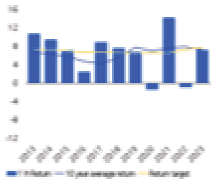
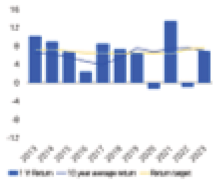
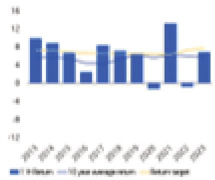
1. The return target is after administration fees, investment fees, costs and taxes have been deducted and is the mean annualised estimate of the percentage rate of return of a representative member that exceeds inflation (measured by the Consumer Price Index (CPI)) over 10 years from 1 July 2023. This differs from the Investment objectives shown in the Product Disclosure Statements (PDS). 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 (Representative Member).
2. The return target, level of investment risk and expected number of negative returns over 20 years takes into account the expected glide path for a Representative Member. For more information on investment risk, risk bands and number of negative return years refer to the Super Savings Investment guide.
3. The standard risk measure (SRM) requires risk to be labelled based on the anticipated number of years of negative returns for the product over 20 years, with each number corresponding to a risk description that ranges from very low to very high. More information in our Super Savings Investment guide.
4. The Australian Retirement Trust Super Savings Balanced Pool, Retirement Pool and the 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 from 1 July 2013 to 30 June 2023. The returns are after administration fees, investment fees, costs and 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.

Product Dashboard

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

From age 55 to 65 your investments are gradually transitioned from the Balanced Pool to the Retirement and Cash Pools on a monthly basis.

This means that the return target and level of recommended investment risk slowly moves during this period.

	Age 60 to 61	Age 61 to 62	Age 62 to 63	Age 63 to 64	Age 64 to 65	Age 65 and over
Return target (above inflation)[1,2]	3.5% p.a.	3.4% p.a.	3.3% p.a.	3.3% p.a.	3.2% p.a.	3.1% p.a.
Return (10 year average return to 30 June 2022)[4]	8.0% p.a.	7.9% p.a.	7.8% p.a.	7.7% p.a.	7.6% p.a.	7.6% p.a.
Comparison between return target and return[1,4]						
Level of investment risk - Risk band[2,3]	Medium to High -5	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium - 4	Medium - 4
Expected number of negative returns over a 20yr period[2]	3 to less than 4	3 to less than 4	3 to less than 4	3 to less than 4	2 to less than 3	2 to less than 3
Statement of fees and other costs	$429	$426	$424	$421	$419	$418

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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 – Balanced, Retirement and Cash. Your pool mix – the proportion of your money that is invested in each pool – will be determined largely by 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.

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 **australianretirementtrust.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:

Under 55

Your investments in the Lifecycle Investment Strategy are allocated 100% to the Balanced Pool until age 55 i.e. if you are under 55, all of your money is invested in this pool.

Age	Proportion in each pool		
	Balanced Pool	Retirement Pool	Cash Pool
Up to 55	100%	0%	0%

Over 55

From age 55, your balance is gradually transitioned to the Retirement and Cash Pools on a monthly basis, typically until age 65. The following table shows the approximate pool mix by age that applies across the three pools. Please note that this is approximate only, and your exact age, differing investment returns, contributions and other factors will influence your exact pool mix. Refer to the *Super Savings Investment guide* for more information.

Age	Proportion in each pool		
	Balanced Pool	Retirement Pool	Cash Pool
56	90%	9%	1%
57	80%	18%	2%
58	70%	27%	3%
59	60%	36%	4%
60	50%	45%	5%
61	40%	54%	6%
62	30%	63%	7%
63	20%	72%	8%
64	10%	81%	9%
65 and over	0%	90%	10%