

Register of Relevant Duties

The APRA *Prudential Standard SPS 521 Conflicts of Interest* provides the following definition for ‘relevant duty’:

Relevant Duty – Refers to any duty owed by the RSE (Registrable Superannuation Entity) licensee, or Responsible Persons of the RSE licensee, to beneficiaries or to any other person (including organisations) that the RSE licensee has determined is relevant because it might reasonably have potential to have a significant impact in regards to acting in the best interests of members.

The table below shows current “relevant duties” in respect of *Australian Retirement Trust Pty Ltd* ABN 88 010 720 840, the RSE licensee of the *Australian Retirement Trust* and its Responsible Persons.

Name	Position involving Duties to Beneficiaries of the Fund	Position involving Duties to other Persons or Organisations
Aaron Santelises	<ul style="list-style-type: none"> ▪ Member Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Committee Member, Industrial Law Committee of the Queensland Law Society ▪ Industrial Advocate and Legal Advisor, The Australian Workers’ Union of Employees, Queensland (ABN 54 942 536 069) ▪ Member, Construction Industry Sector Standing Committee
Andrew Fraser	<ul style="list-style-type: none"> ▪ Chair ▪ Employer Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ President and Chair, Confederation of Australian Motor Sport (trading as Motorsport Australia) Ltd (ACN 069 045 665) ▪ Chair, Orange Sky Australia Ltd (ABN 85 890 622 990) ▪ Chancellor, Griffith University ▪ Director, Anthanel Pty Ltd (ABN 80 165 090 200) ▪ Director, Australians for Indigenous Constitutional Recognition Limited (ACN 636 542 204) ▪ Director, Bank of Queensland Limited (ABN 32 009 656 740) ▪ Director, Brisbane Broncos Ltd (ACN 009 570 030) ▪ Director, Hear and Say Centre Ltd (ABN 32 058 430 069) ▪ Director, Midge Point Investments Pty Ltd ▪ Director, BESIX Watpac Pty Ltd (ABN 23 651 480 018) ▪ Member, Treasurer’s Investor Roundtable (Cth)
Beth Mohle	<ul style="list-style-type: none"> ▪ Deputy Chair ▪ Member Nominated Director 	<ul style="list-style-type: none"> ▪ Ex-Officio of Queensland Nurses and Midwives Union Law Committee (temporary) ▪ Director, Super Members Council of Australia Limited (ABN 64 671 146 688) ▪ Life Member, Queensland Nurses & Midwives’ Union

Bruce Cowley	<ul style="list-style-type: none"> ▪ Member Nominated Director 	<ul style="list-style-type: none"> ▪ Chair, Griffith University Business School Advisory Board ▪ Chair, Queensland Trust for Nature ▪ Director, Bermingham Investments ▪ Director, Counter Ruck Pte Ltd (trading as Fijian Drua) ▪ Director, Klarna Australia Pty Ltd ▪ Director, QSuper Board Pty Ltd ▪ Director, Shed B Consulting ▪ Director, South Bank Corporation (ABN 95 927 817 538) ▪ Director, Welbeck Investments ▪ Director, Sunshine Coast Hospital and Health Service Board
Helen Rowell	<ul style="list-style-type: none"> ▪ Independent Director 	<ul style="list-style-type: none"> ▪ Chair, General Insurance Code of Practice Review Panel ▪ Director, Mental Health Australia Ltd (ABN 57 600 066 635)
Janine Walker	<ul style="list-style-type: none"> ▪ Employer Nominated Director 	<ul style="list-style-type: none"> ▪ Chair, Metro South Hospital & Health Board
Kate Ruttiman	<ul style="list-style-type: none"> ▪ Member Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, Member Representatives Nominees ▪ General Secretary, Queensland Teachers Union ▪ Member, Brisbane Trades Hall Trust ▪ President, Queensland Council of Unions
Linda Apelt	<ul style="list-style-type: none"> ▪ Employer Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Chair, Opera Queensland ▪ Member, Australian Government, Treasury, Foreign Investment and Review Board ▪ Member, University Council, Griffith University (ABN 78 106 094 461)
Mark Burgess	<ul style="list-style-type: none"> ▪ Independent Director 	<ul style="list-style-type: none"> ▪ Advisory Committee Chair, Jamieson Coote Bonds ▪ Advisory Committee Member, IP Group PLC (Australia) ▪ Advisory Member, Official Monetary and Financial Institutions Forum ▪ Chair, David Burgess Foundation ▪ Chair – Council, Melbourne Girls Grammar School ▪ Director, Avant Insurance Limited (ABN 82 003 707 471) ▪ Director, Emerging Policy Pty Ltd ▪ Director, Merton Hall Foundation

Martin Parkinson	<ul style="list-style-type: none"> ▪ Independent Director 	<ul style="list-style-type: none"> ▪ Chair, Sir Ronald Wilson Foundation ▪ Chancellor, Macquarie University (ABN 90 952 801 237) ▪ Co-Chair, Great Barrier Reef Foundation (ABN 82 090 616 443) ▪ Director, Male Champions of Change (ABN 57 612 240 061) ▪ Director O'Connell Street Associates Pty Ltd (ABN 38 001 289 434) ▪ Director, Worley Limited (ABN 17 096 090 158) ▪ Director, World View Indo-Pacific Pty Ltd ▪ Director & Secretary, Stratec Advisory Pty Limited (ABN 61 641 575 573) ▪ Member, Advisory Board, Bain and Company (29 003 850 619) ▪ Member, Advisory Board, Fujitsu Australia New Zealand (55 001 229 554) ▪ Member, Advisory Council, Thrive Refugee Enterprise Limited (50 612 682 381) ▪ Member, Asia Society Australia Advisory Board (62 079 890 814)
Mary Elizabeth Hallett	<ul style="list-style-type: none"> ▪ Employer Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, Australian Registry Holdings Pty Ltd ▪ Director, Australian Registry Investments Pty Ltd (Group) (ABN 79 617 926 020) ▪ Director, Australian Registry Finance Pty Ltd ▪ Director, Australian Registry Services Pty Ltd ▪ Director, The Civil Aviation Safety Authority, (Civil Aviation Act 1988) ▪ Director, Clayton Utz ▪ Director, Hallett Pty Ltd (ACN 077 320 168) ▪ Director, Lynch Group Holdings Ltd (ASX: LGL) (ACN 608 543 219) ▪ Director, QSuper Board Pty Ltd ▪ Member of Advisory Board, The John Sample Group of companies ▪ Panel Member, Takeover Panel (ASIC Act 2001)
Michael Clifford	<ul style="list-style-type: none"> ▪ Member Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, Ports North (ABN 38 657 722 043)
Shayne Maxwell	<ul style="list-style-type: none"> ▪ Member Nominated Director ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Board Member, Queensland Council of Unions ▪ Legal Manager, Queensland Police Union of Employees
Anne Browne	<ul style="list-style-type: none"> ▪ Chief Risk Officer ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, ART People Services Pty Limited (ABN 90 601 938 774)

Anthony Rose	<ul style="list-style-type: none"> ▪ Chief Financial Officer ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, Precision Administration Services Pty Ltd (ABN 47 098 977 667) ▪ Director, QSuper Asset Management Pty Limited (ABN 67 608 694 471) ▪ Director, ART Group Services Limited (ABN 50 125 248 286) ▪ Member, Great Barrier Reef Foundation, Audit Risk & Compliance Committee ▪ Member, Great Barrier Reef Foundation, Investment Committee
Dave Woodall	<ul style="list-style-type: none"> ▪ Chief Commercial Officer ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, ART Group Services Limited (ABN 50 125 248 286) ▪ Director, QSuper Asset Management Pty Limited (ABN 67 608 694 471) ▪ Advisory Board Member, Melbourne Chamber of Commerce
David Anderson	<ul style="list-style-type: none"> ▪ Chief Executive Officer ▪ Member of Australian Retirement Trust Fund 	
Helen Jackson	<ul style="list-style-type: none"> ▪ Chief People Officer 	<ul style="list-style-type: none"> ▪ Director, Precision Administration Services Pty Ltd (ABN 47 098 977 667) ▪ Director, ART People Services Pty Limited (ABN 90 601 938 774) ▪ Director, ART Group Services Limited (ABN 50 125 248 286)
Ian Patrick	<ul style="list-style-type: none"> ▪ Chief Investment Officer ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, QSuper Investment Holdings Pty Limited (ACN 153 817 120) ▪ Director, QSuper Global Assets Pty Limited (ACN 607 685 441) ▪ Director, CFA Society of Sydney Incorporated (ABN 59 151 102 026) ▪ Director, Fund Executives Association Limited (ABN 21 086 016 131) ▪ Director, The Investor Group on Climate Change (ABN 15 519 534 459)
Kathy Vincent	<ul style="list-style-type: none"> ▪ Chief of Retirement 	
Lachlan East	<ul style="list-style-type: none"> ▪ Chief Member Officer ▪ Member of Australian Retirement Trust Fund 	
Rod Greenaway	<ul style="list-style-type: none"> ▪ Chief Technology Officer 	<ul style="list-style-type: none"> ▪ Director, ART People Services Pty Limited (ABN 90 601 938 774)
Stevhan Davidson	<ul style="list-style-type: none"> ▪ Chief Strategy Officer ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, Villanova College (ABN 47 103 181 362)

<p>Kristy Huxtable</p>	<ul style="list-style-type: none"> ▪ Head of Company Secretariat ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Director, Project Galaxy Holdings Pty Limited (ACN 624 545 893) ▪ Director, QInvest Limited (ABN 35 063 511 580) ▪ Director, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818) ▪ Company Secretary, Australian Retirement Trust (ABN 88 010 720 840) ▪ Company Secretary, ART Group Services Limited (ABN 50 125 248 286) ▪ Company Secretary, ART People Services Pty Limited (ABN 90 601 938 774) ▪ Company Secretary, Precision Administration Services Pty Ltd (ABN 47 098 977 667) ▪ Company Secretary, QSuper Board Pty Limited (ACN 657 707 009) ▪ Company Secretary, QInsure Limited (ABN 79 607 345 853) ▪ Company Secretary, QSuper Investment Company Pty Limited (ABN 21 163 107 060) ▪ Company Secretary, QSuper Asset Management Pty Limited (ABN 67 608 694 471) ▪ Company Secretary, QSuper Investment Holdings Pty Limited (ACN 153 817 120) ▪ Company Secretary, QSuper Global Assets Pty Limited (ACN 607 685 441) ▪ Company Secretary, QS Cash Pty Limited (ACN 609 272 344) ▪ Company Secretary, QS Diversified Alternatives Pty Limited (ACN 607 847 183) ▪ Company Secretary, QS Fixed Interest Pty Limited (ACN 169 054 951) ▪ Company Secretary, QS Infrastructure Pty Limited (ACN 607 844 324) ▪ Company Secretary, QS Real Estate Pty Limited (ACN 607 846 140) ▪ Company Secretary, QS Iona Pty Limited (ABN 64 608 437 298) ▪ Member, Sunshine Coast and South Burnett Advisory Committee, Lifeflight Rescue
<p>Krystle Rae</p>	<ul style="list-style-type: none"> ▪ Company Secretary – Trustee Secretariat ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Company Secretary, Australian Retirement Trust (ABN 88 010 720 840) ▪ Company Secretary, ART Group Services Limited (ABN 50 125 248 286) ▪ Company Secretary, ART People Services Pty Limited (ABN 90 601 938 774) ▪ Company Secretary, QInsure Limited (ABN 79 607 345 853) ▪ Company Secretary, QInvest Limited (ABN 35 063 511 580) ▪ Company Secretary, QSuper Investment Company Pty Limited (ABN 21 163 107 060) ▪ Company Secretary, QSuper Asset Management Pty Limited (ABN 67 608 694 471) ▪ Company Secretary, QSuper Investment Holdings Pty Limited (ACN 153 817 120) ▪ Company Secretary, QSuper Global Assets Pty Limited (ACN 607 685 441) ▪ Company Secretary, QS Cash Pty Limited (ACN 609 272 344) ▪ Company Secretary, QS Diversified Alternatives Pty Limited (ACN 607 847 183) ▪ Company Secretary, QS Fixed Interest Pty Limited (ACN 169 054 951) ▪ Company Secretary, QS Infrastructure Pty Limited (ACN 607 844 324) ▪ Company Secretary, QS Real Estate Pty Limited (ACN 607 846 140) ▪ Company Secretary, QS Iona Pty Limited (ABN 64 608 437 298)

Trevor Golden	<ul style="list-style-type: none"> ▪ Company Secretary & Governance Advisor ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Company Secretary, Australian Retirement Trust (ABN 88 010 720 840) ▪ Company Secretary, ART Group Services Limited (ABN 50 125 248 286) ▪ Company Secretary, ART People Services Pty Limited (ABN 90 601 938 774) ▪ Company Secretary, Precision Administration Services Pty Ltd (ABN 47 098 977 667) ▪ Company Secretary, Project Galaxy Holdings Pty Limited (ACN 624 545 893) ▪ Company Secretary, QSuper Board Pty Limited (ACN 657 707 009) ▪ Company Secretary, QInsure Limited (ABN 79 607 345 853) ▪ Company Secretary, QInvest Limited (ABN 35 063 511 580) ▪ Company Secretary, QSuper Investment Company Pty Limited (ABN 21 163 107 060) ▪ Company Secretary, QSuper Asset Management Pty Limited (ABN 67 608 694 471) ▪ Company Secretary, QSuper Investment Holdings Pty Limited (ACN 153 817 120) ▪ Company Secretary, QSuper Global Assets Pty Limited (ACN 607 685 441) ▪ Company Secretary, QS Cash Pty Limited (ACN 609 272 344) ▪ Company Secretary, QS Diversified Alternatives Pty Limited (ACN 607 847 183) ▪ Company Secretary, QS Fixed Interest Pty Limited (ACN 169 054 951) ▪ Company Secretary, QS Infrastructure Pty Limited (ACN 607 844 324) ▪ Company Secretary, QS Real Estate Pty Limited (ACN 607 846 140) ▪ Company Secretary, QS Iona Pty Limited (ABN 64 608 437 298) ▪ Company Secretary, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818)
Angela Hartl	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (Government Division - Scheme Actuary) 	<ul style="list-style-type: none"> ▪ Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)
Anthony Chan	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for APSS only) 	<ul style="list-style-type: none"> ▪ Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)
Guy Holley	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for the IAG Superannuation Plan and NRMA Superannuation Plan only) 	<ul style="list-style-type: none"> ▪ Actuarial Consultant, Insurance Australia Group Services Pty Ltd (ACN 008 435 201) ▪ Actuarial Consultant, National Roads and Motorists' Association Ltd (ABN 77 000 010 506) ▪ Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)

Jacqueline Downham	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for Unilever Superannuation Plan and CCEP Superannuation Plan only) 	<ul style="list-style-type: none"> ▪ Director, Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256) ▪ Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)
Louise Campbell	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for RB Superannuation Plan and CBA Group Super Plan only) 	<ul style="list-style-type: none"> ▪ Director, Towers Watson Australia Pty Ltd (ABN 45 002 415 349) ▪ Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)
Luke Carroll	<ul style="list-style-type: none"> ▪ RSE Actuary to the Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for the Otis Elevators Superannuation Plan only) ▪ Member of Australian Retirement Trust Fund 	<ul style="list-style-type: none"> ▪ Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921) ▪ Director, Towers Watson Superannuation Pty Ltd (ABN 45 002 415 349)
Mark Samuels	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for RACV Superannuation Plan only) 	<ul style="list-style-type: none"> ▪ Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)
Nicholas Wilkinson	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Fund (for Woolworths Group and Endeavour Group Plans only) 	<ul style="list-style-type: none"> ▪ Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)
Saffron Sweeney	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for DXC Technology Superannuation Plan only) 	<ul style="list-style-type: none"> ▪ Employee, Aon Solutions Australia Limited (ABN 48 002 288 646, AFSL No. 236667)

Shane Mather	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund ▪ Member of Australian Retirement Trust Fund 	
Timothy Jenkins	<ul style="list-style-type: none"> ▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for Alcoa Superannuation Plan only) 	<ul style="list-style-type: none"> ▪ Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)
Joanne Gorton	<ul style="list-style-type: none"> ▪ RSE Auditor to Australian Retirement Trust 	

Register of Relevant Interests

The APRA *Prudential Standard SPS 521 Conflicts of Interest* provides the following definition for 'relevant interest':

Relevant Interest – An interest of the RSE (Registrable Superannuation Entity) licensee, an associate of the RSE licensee or a Responsible Person of the RSE licensee refers to any interest, gift, emolument or benefit, whether pecuniary or non-pecuniary, directly or indirectly held by the RSE licensee, the associate or the Responsible Person that the RSE licensee has determined is relevant because it might reasonably have potential to have a significant impact in regards to acting in the best interests of members.

The table below shows relevant interests held by *Australian Retirement Trust* (ABN 88 010 720 840), the RSE licensee of the *Australian Retirement Trust*, associates of the RSE licensee and Responsible Persons of the RSE licensee:

Owner of Relevant Interest	Details of Relevant Interest	Additional Details (net of GST where applicable)
RSE Licensee		
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to Precision Administration Services Pty Ltd ¹ for employer and member administration services it provided to the Fund during the 2022/2023 financial year under the terms of the administration agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$211,302,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to ART Group Services Limited ³ for procurement services it provided to the Fund during the 2022/2023 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$64,205,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to Precision Administration Services Pty Ltd ¹ for project related services it provided to the Fund during the 2022/2023 financial year under the terms of the administration agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$96,251,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to ART Group Services Limited ³ (formerly QSuper Limited) for project related services it provided to the Fund during the 2022/2023 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$64,280,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to QInvest Limited ⁴ for financial planning services it provided to the Fund during the 2022/2023 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$31,100,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to ART People Services Pty Ltd ⁵ for labour hire services it provided to the Fund during the 2022/2023 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$106,016,000.

Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to QSuper Asset Management Pty Ltd ⁶ for investment services it provided to the Fund during the 2022/2023 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$63,757,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to QInsure Limited ⁷ for claims management services it provided to the Fund during the 2022/2023 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2022/2023 financial year was \$7,675,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid other expenses to its subsidiaries (Precision Administration Services Pty Ltd ¹ , ART Group Services Limited ³ and Sunsuper Financial Services Pty Ltd ²) during the 2022/2023 financial year.	Value of these expenses in the 2022/2023 financial year was \$8,798,000.
Australian Retirement Trust Pty Ltd	The RSE licensee charged fees to Australian Retirement Trust (Fund) and the Sunsuper Pooled Superannuation Trust (Trust) for Trustee services provided during the 2022/2023 financial year. These charges were determined on the basis of the Fund and the Trust's use of the Company's trustee services.	Value of these fees in the 2022/2023 financial year was \$26,156,886.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust charged its subsidiaries (Precision Administration Services Pty Ltd ¹ and Sunsuper Financial Services Pty Ltd ²) for office rental, salaries and other operating expenses that were incurred by the Fund during the 2022/2023 financial year.	Value of these charges in the 2022/2023 financial year was \$5,386,000
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust has a loan receivable from Precision Administration Services Pty Ltd ¹ .	Value of loan at 30 June 2023 was \$10,000,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust received interest on a loan made to Precision Administration Services Pty Ltd ¹ .	Value of interest received on the loan during the 2022/2023 financial year was \$865,000
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust (Fund) received superannuation contributions from Australian Retirement Trust Pty Ltd, ART People Services Pty Ltd ⁵ and Precision Administration Service Pty Ltd ¹ in relation to superannuation guarantee, salary sacrifice and member voluntary contributions made on behalf of their directors and employees who are Fund members.	Contributions to the Fund are made on the same terms and conditions as other members of the Fund.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust made payments to the Australian Workers' Union of Employees, Queensland for sponsorship.	Value of payments for sponsorship during the 2022/2023 financial year was \$8,360.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Australian Workers' Union of Employees as the employer of the following director, Aaron Santelises. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2022/2023 financial year was \$80,157.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Council of Unions as the employer of the following director, Michael Clifford. The fee for service as a	Value of payments during the 2022/2023 financial year was \$93,751.

	director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Council of Unions for reimbursement of an expense incurred by the director, Michael Clifford.	Value of payments during the 2022/2023 financial year was \$54.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Police Union as the employer of the following director, Shayne Maxwell. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2022/2023 financial year was \$45,489.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Nurses and Midwives Union as the employer of the following director, Beth Mohle. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2022/2023 financial year was \$121,714.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Teachers Union as the employer of the following director, Kate Ruttiman. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2022/2023 financial year was \$106,346.
Associates of RSE Licensee		
Sunsuper Financial Services Pty Ltd ²	The RSE licensee on behalf of Australian Retirement Trust has a secondee and services agreement with Sunsuper Financial Services Pty Ltd ² to provide financial product advice and actuarial services to members and employers of the Fund.	Sunsuper Financial Services Pty Ltd remits a portion of its revenue to Australian Retirement Trust for an allocation of operating expenses and also charges Australian Retirement Trust fees for financial services and other expenses.

¹ Precision Administration Service Pty Ltd is wholly owned by Australian Retirement Trust and is an associate of Australian Retirement Trust. Its predominant activity is to provide employer and member administration services to Australian Retirement Trust.

² Sunsuper Financial Services Pty Ltd is wholly owned by Australian Retirement Trust and is an associate of Australian Retirement Trust. Its predominant activity is to provide financial product advice services for members and employers of Australian Retirement Trust and actuarial services to superannuation funds including Australian Retirement Trust.

³ ART Group Services Limited (formerly QSuper Limited) is wholly owned by Australian Retirement Trust and is an associate of Australian Retirement Trust. Its predominant activity is to provide procurement and member administration services to Australian Retirement Trust.

⁴ QInvest Limited is wholly owned by ART Group Services Limited and is an associate of Australian Retirement Trust. Its predominant activity is to provide advice and other regulated services to Australian Retirement Trust.

⁵ ART People Services Pty Ltd (formerly One QSuper Pty Ltd) is wholly owned by ART Group Services Limited and is an associate of Australian Retirement Trust. Its predominant activity is to provide labour hire services to Australian Retirement Trust.

⁶ QSuper Asset Management Pty Ltd is wholly owned by ART Group Services Limited and is an associate of Australian Retirement Trust. Its predominant activity is to provide investment management services to Australian Retirement Trust.

⁷ QInsure Limited is wholly owned by ART Group Services Limited and is an associate of Australian Retirement Trust. Its predominant activity is to provide group lump sum (death and total permanent disability (TPD)) and group disability (income protection) insurance and claims management services to Australian Retirement Trust.

Responsible Persons – Gifts & Non-monetary Benefits				
Responsible Person	Date Gift Received	Description of Gift	Amount of Gift	Donor
Andrew Fraser	04/04/2023	2 x Tickets to Keith Murdoch Oration and Food & Beverage	\$1,400.00	Tanarra Capital
Ian Patrick	30/03/2023	Ticket & Lunch to Event with former President Obama.	\$1,000.00	JPMorgan Chase Bank
Rod Greenaway	30/07/2023	Corporate Box Ticket to FIFA Women's World Cup at Suncorp Stadium and Food & Beverage	\$345.00	Optus