

Australian Retirement Trust Investment Performance Summary to 30 June 2024 for Super Savings Accumulation & Transition to Retirement Income Accounts

Lifecycle Investment Strategy*							
	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Balanced Pool							
Net return	0.3%	9.7%	9.7%	6.1%	7.2%	7.9%	8.1%
SuperRatings Index	0.1%	8.9%	8.9%	4.7%	6.2%	6.7%	7.0%
Retirement Pool							
Net return	0.3%	7.6%	7.6%	4.7%	5.4%	6.1%	6.2%
SuperRatings Index	0.1%	7.3%	7.3%	3.9%	4.8%	5.4%	5.7%
Cash Pool							
Net return	1.2%	4.3%	4.3%	2.5%	1.7%	1.7%	1.7%
SuperRatings Index	1.0%	4.1%	4.1%	2.3%	1.6%	1.6%	1.7%

Diversified options**							
	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Growth							
Net return	0.3%	11.3%	11.3%	7.6%	8.8%	9.3%	9.3%
SuperRatings Index	0.1%	10.7%	10.7%	5.6%	7.5%	8.1%	8.1%
Balanced							
Net return	0.3%	9.9%	9.9%	6.2%	7.3%	7.9%	8.1%
SuperRatings Index	0.1%	8.9%	8.9%	4.7%	6.2%	6.7%	7.0%
Balanced-Index							
Net return	0.2%	12.1%	12.1%	4.6%	6.6%	7.2%	7.4%
SuperRatings Index	0.1%	8.9%	8.9%	4.7%	6.2%	6.7%	7.0%
Socially Conscious Balanced							
Net return	0.4%	9.6%	9.6%	5.2%	6.9%	7.3%	6.9%
SuperRatings Index	0.1%	8.9%	8.9%	4.7%	6.2%	6.7%	7.0%
Retirement							
Net return	0.3%	7.6%	7.6%	4.7%	5.4%	6.1%	6.2%
SuperRatings Index	0.1%	7.3%	7.3%	3.9%	4.8%	5.4%	5.7%
Conservative							
Net return	0.4%	5.7%	5.7%	3.2%	3.7%	4.4%	4.7%
SuperRatings Index	0.1%	5.7%	5.7%	2.4%	3.2%	3.9%	4.3%
Diversified Alternatives							
Net return	3.0%	6.4%	6.4%	8.1%	8.0%	n/a	n/a

- This investment performance report applies to Super Savings Accumulation, Transition to Retirement Income, Business Accumulation and Corporate Accumulation Accounts.

- Net return is after investment fees and taxes but before all other fees and costs.

- Past performance is not a reliable indication of future performance.

- Financial year to date is the period from 1 July.

- "n/a" where option return for the period is not available.

Source: SuperRatings Fund Crediting Rate Survey.

- The SuperRatings Index return is after investment fees and tax.

- The SuperRatings Index for each option is the median return for the largest investment options with a similar asset allocation.

Notes

* The Super Savings Balanced Pool, Retirement Pool and the Cash Pool commenced on 28 February 2022 and adopted the pre-merger Sunsuper Balanced Pool, Retirement Pool and the Cash Pool that commenced on 4 October 2013. The Sunsuper Retirement Option and Sunsuper Cash Option commenced in October 2002. Returns are after Administration fees, Investment fees and costs and investment taxes. Past performance is not a reliable indication of future performance. The return assumes that the glide path for a representative member applies.

The Lifecycle Investment Strategy is not available to Transition to Retirement Income members.

** The Super Savings investment options commenced on 28 February 2022 and adopted the pre-merger Sunsuper investment options. To show the Super Savings investment performance for these investment options, we have used the returns for the respective Sunsuper investment options (adjusted to reflect any investment fee differences where applicable) up to 28 February 2022.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of the Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003.

This communication 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. A copy of the Product Disclosure Statement (PDS) can be obtained by visiting australianretirementtrust.com.au/pds or calling 13 11 84. You should consider the PDS in deciding whether to acquire, or to continue to hold, the product.

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Single asset class options**							
	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Shares							
Net return	0.1%	15.6%	15.6%	6.9%	9.3%	9.9%	9.4%
SuperRatings Index	-0.2%	12.3%	12.3%	6.1%	8.3%	8.4%	8.6%
Australian Shares							
Net return	-0.9%	12.6%	12.6%	6.9%	7.6%	8.8%	8.3%
Australian Shares - Index							
Net return	-1.0%	12.1%	12.1%	7.0%	7.7%	9.0%	8.4%
SuperRatings Index	-1.0%	11.5%	11.5%	6.6%	7.6%	8.6%	8.2%
International Shares - Index (hedged)							
Net return	2.7%	17.5%	17.5%	6.2%	10.0%	9.5%	9.3%
International Shares - Index (unhedged)							
Net return	0.1%	17.0%	17.0%	9.5%	11.4%	11.8%	12.1%
SuperRatings Index	0.4%	17.0%	17.0%	6.8%	10.1%	9.9%	10.1%
Emerging Markets Shares							
Net return	2.7%	13.4%	13.4%	0.3%	5.1%	6.0%	5.6%
Property							
Net return	-0.4%	0.3%	0.3%	2.7%	4.5%	5.5%	6.4%
Australian Property - Index							
Net return	-4.9%	20.6%	20.6%	4.9%	4.1%	7.0%	8.2%
SuperRatings Index	-3.2%	3.6%	3.6%	2.1%	2.7%	5.0%	6.5%
Diversified Bonds							
Net return	-0.2%	3.0%	3.0%	-1.7%	-0.1%	1.1%	1.8%
Diversified Bonds - Index							
Net return	-0.3%	2.7%	2.7%	-2.2%	-0.6%	0.8%	1.9%
SuperRatings Index	-0.4%	3.2%	3.2%	-1.8%	-0.3%	1.1%	1.8%
Cash							
Net return	1.2%	4.3%	4.3%	2.5%	1.8%	1.9%	2.0%
SuperRatings Index	1.0%	4.1%	4.1%	2.3%	1.6%	1.6%	1.7%

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- Financial year to date is the period from 1 July.

- "n/a" where option return for the period is not available.

Source: SuperRatings Fund Crediting Rate Survey.

- The SuperRatings Index return is after investment fees and tax.

- The SuperRatings Index for each option is the median return for the largest investment options with a similar asset allocation.

Notes

** The Super Savings investment options commenced on 28 February 2022 and adopted the pre-merger Sunsuper investment options. To show the Super Savings investment performance for these investment options, we have used the returns for the respective Sunsuper investment options (adjusted to reflect any investment fee differences where applicable) up to 28 February 2022.

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