

Australian Retirement Trust Investment Performance Summary to 30 April 2024 for Super Savings Retirement Income Accounts

| 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 | 2.8% | 9.9% | 11.7% | 9.1% | 9.7% | 10.0% | 10.1% |
| Balanced | | | | | | | |
| Net return | 2.2% | 8.6% | 9.9% | 7.4% | 8.1% | 8.5% | 8.9% |
| Balanced-Index | | | | | | | |
| Net return | 2.4% | 9.9% | 11.0% | 5.0% | 7.1% | 7.3% | 8.0% |
| Socially Conscious Balanced | | | | | | | |
| Net return | 1.7% | 8.0% | 8.7% | 6.1% | 7.5% | 7.7% | 7.5% |
| Retirement | | | | | | | |
| Net return | 1.2% | 6.6% | 7.2% | 5.7% | 6.2% | 6.7% | 7.0% |
| Conservative | | | | | | | |
| Net return | 0.5% | 4.8% | 5.0% | 3.9% | 4.3% | 4.8% | 5.3% |
| Diversified Alternatives | | | | | | | |
| Net return | 2.1% | 4.8% | 7.0% | 9.4% | 9.1% | n/a | n/a |

| 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 | 4.1% | 13.6% | 15.7% | 8.0% | 9.8% | 10.1% | 9.9% |
| Australian Shares | | | | | | | |
| Net return | 2.7% | 11.9% | 11.3% | 8.5% | 9.1% | 9.1% | 8.9% |
| Australian Shares - Index | | | | | | | |
| Net return | 1.6% | 11.2% | 10.4% | 8.7% | 9.3% | 9.4% | 9.2% |
| International Shares - Index (hedged) | | | | | | | |
| Net return | 5.1% | 12.3% | 18.4% | 5.7% | 9.5% | 9.6% | 10.0% |
| International Shares - Index (unhedged) | | | | | | | |
| Net return | 5.8% | 14.9% | 19.8% | 11.2% | 11.9% | 12.3% | 12.9% |
| Emerging Markets Shares | | | | | | | |
| Net return | 10.1% | 13.1% | 15.4% | 1.7% | 4.9% | 6.5% | 6.4% |

- Net return is after investment fees 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.

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.

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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| Property | | | | | | | |
| Net return | -1.0% | -1.2% | -1.3% | 3.8% | 4.8% | 5.9% | 7.2% |
| Australian Property - Index | | | | | | | |
| Net return | 6.0% | 21.2% | 18.9% | 7.4% | 5.5% | 6.6% | 9.3% |
| Diversified Bonds | | | | | | | |
| Net return | -1.2% | 2.1% | 0.5% | -2.3% | 0.0% | 1.1% | 2.0% |
| Diversified Bonds - Index | | | | | | | |
| Net return | -1.5% | 1.7% | -0.3% | -2.8% | -0.5% | 0.8% | 2.2% |
| Cash | | | | | | | |
| Net return | 1.2% | 4.1% | 4.8% | 2.6% | 2.0% | 2.1% | 2.3% |

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