



SuperRatings Assessment

Australian Retirement Trust is one of Australia's largest superannuation funds following the merger of QSuper and Sunsuper in March 2022. ART-QSuper-Accumulation Account provides for the retirement needs of Queensland Government employees and their families. The fund was nominated as a finalist for the 2023 Smooth Ride award.

The product provides a tailored investment strategy that considers a member's age and their account balance. Choice members may also select from 4 Diversified and 4 Single Sector options, as well as Self Invest, which provides access to Direct Shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits. The Lifetime Outlook option outperformed the relevant SuperRatings Index over the 1-year period to 30 June 2022; however, underperformed across other time periods assessed.

Fees are lower than the industry average across all account balances assessed. Administration fees paid in excess of \$875 are refunded to the member in July of the following financial year. The fund does not charge an investment switching fee or a buy sell spread.

The insurance offering allows eligible members to apply for up to \$3 million of Death cover and up to \$3 million of Total and Permanent Disability (TPD) cover. Income Protection with a benefit period of 2 years, 5 years or to age 65, covering up to 87.75% of salary, is available following a 30-, 60- or 90-day waiting period.

The fund offers high quality educational material, interactive tools and calculators, as well as seminars at no additional cost. Further, members are able to view and update account details, as well as perform transactions through the secure Member Online portal.

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance*	●●●●●	80
Variety of Options	Lifecycle	51-74%
Process	●●●●●	

Fees and Charges

Small Account (5K)	●●●●●	110
Medium Account (50K)	●●●●●	75-100%
Large Account (100K)	●●●●●	

Insurance Covers and Costs

Death Insurance	●●●●●	80
Death & Disablement	●●●●●	51-74%
Income Protection	●●●●●	

Member Servicing

Member Education	●●●●●	110
Advice Services	●●●●●	75-100%
External Adviser Servicing	●●●●●	

Administration

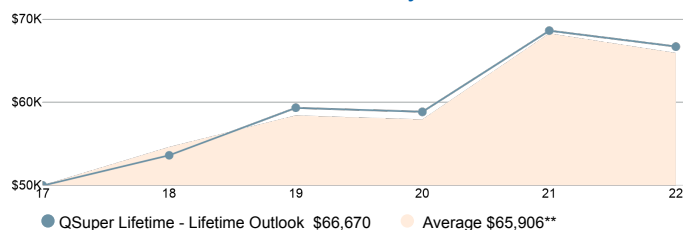
Structure & Service	●●●●●	110
Employer Servicing	●●●●●	75-100%

Governance

Trustee Structure & Risk	●●●●●	110
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* Past performance is not a reliable indicator of future performance

Net Benefit on \$50,000 over 5 years



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)

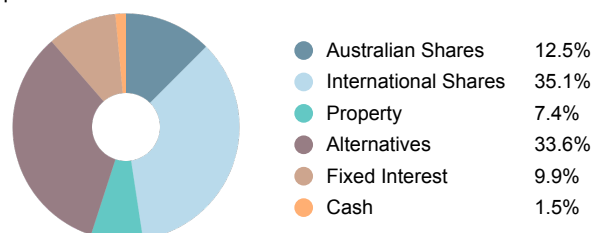
Admin Fee (\$)*	\$0
Admin Fee (%pa)*	0.22%
Investment Fee (%pa)	0.60%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.03%
Switching Fee	\$0

Fee Comparison	\$5K	\$50K	\$100K
This Fund's Basic Fees	\$42	\$425	\$850
Average Fees	\$143	\$595	\$1,105
Better than Average	✓	✓	✓

*Includes costs paid from reserves. ~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

Investment Allocation

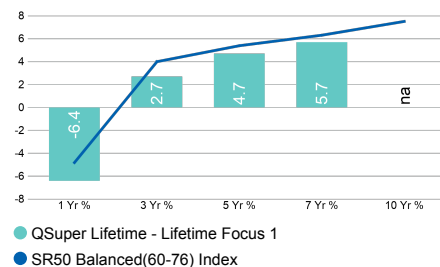
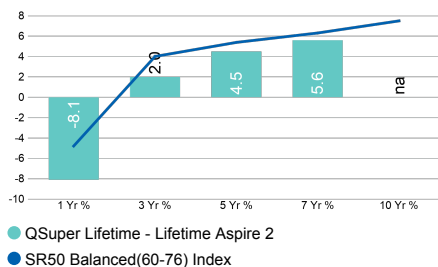
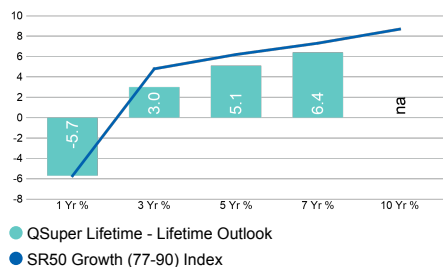
QSuper Lifetime - Lifetime Outlook



Investment Menu Available

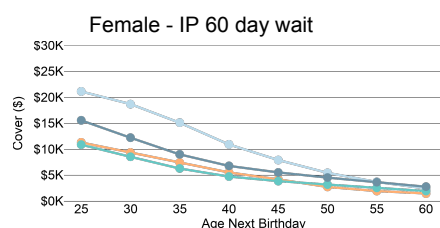
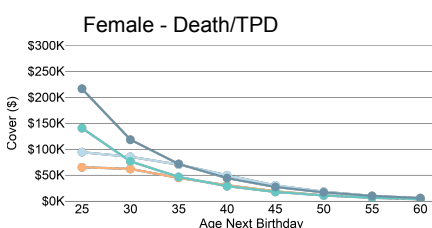
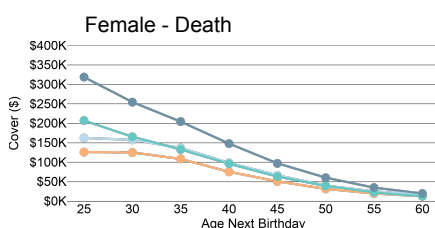
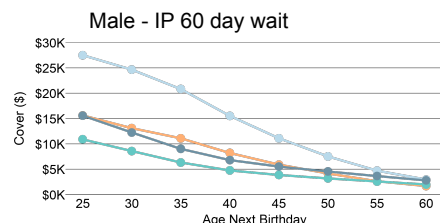
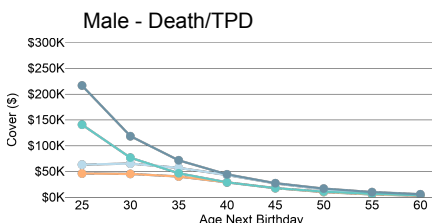
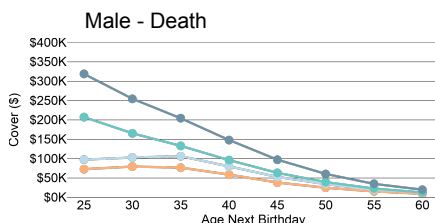
Diversified Options	Growth Assets
QSuper Lifetime - Lifetime Outlook	86%
QSuper Lifetime - Lifetime Aspire 2	74%
QSuper Lifetime - Lifetime Focus 1	73%
QSuper Lifetime - Lifetime Sustain 1	51%

Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



● Australian Retirement Trust - White Collar Collar

● Median - White Collar

● Australian Retirement Trust - Blue Collar

● Median - Blue

Insurance Features

Online Underwriting	Yes
Online Claims Management	No
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes

Fund Features

Financial Planning	No
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

About This Fund

No. of Members	2,272,478
Fund Size	\$213,782,523,014
Public Offer	No
Fund Type	Government - MySuper

SuperRatings Assessment Scores Explained

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings:** 1300 826 395 **Research Analyst:** Stella Han

110

Excellent: Score 75% - 100%
Well Above Benchmark

75-100%

80

Good: Score 51% - 74%
Above Benchmark.

51-74%

60

Average: Score 26% - 50%
Benchmark.

26-50%

40

Below Average: Score below 25%
Below Benchmark.

< 25%

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UNDER REVIEW

Under Review
Due to recent significant changes, this area is currently under review.

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ALERT

Alert
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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