



## SuperRatings Assessment

Australian Retirement Trust is one of Australia's largest superannuation funds following the merger of QSuper and Sunsuper in March 2022. The fund was nominated as a finalist for the 2023 MyChoice Super of the Year, the 2023 Net Benefit and the 2023 Smooth Ride awards. ART-Super Savings-Accumulation Account is designed help members manage their superannuation through from their working life to retirement.

Members have access to an investment menu comprising 7 diversified and 11 single sector options, including both actively managed and index investment strategies. The Balanced option delivered strong returns, outperforming the relevant SuperRatings Index over all time periods assessed to 30 June 2022.

Fees are lower than the industry average across all account balances assessed, with the asset administration fee charged on account balances up to \$800,000 only. The fund does not charge an investment switching fee or a buy/sell spread.

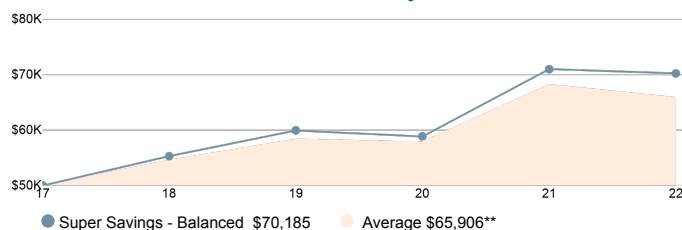
A full suite of insurance cover is offered, with Standard Death and Total & Permanent Disablement (TPD) insurance cover automatically provided to eligible members upon joining the fund. Members can apply for unlimited Death cover and up to \$3 million of TPD cover through Tailored Death and TPD cover. Opt In Income Protection (IP) provides eligible new members with a benefit payment period of 2 years following a 90-day waiting period, covering up to 85% of salary, while 5 year or to age 65 benefit periods with 30, 60- or 180-day waiting periods can also be accessed through the Tailored IP cover.

Additional benefits available include access to financial planning services, educational materials in the education hub, and interactive tools and calculators. The Member Online portal and mobile app further allow members to view account details and perform transactions.

*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.*

## 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 (\$)*	\$62
Admin Fee (%pa)*	0.17%
Investment Fee (%pa)	0.66%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.16%
Switching Fee	\$0

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$557	\$2,537	\$5,012
Average Fees	\$595	\$2,626	\$5,068
Better than Average	✓	✓	✓

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

## Investment

Performance*	●●●●	110
Variety of Options	●●●●	75-100%
Process	●●●●	

## Fees and Charges

Small Account (50K)	●●●●	60
Medium Account (250K)	●●●●	26-50%
Large Account (500K)	●●●●	

## 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%

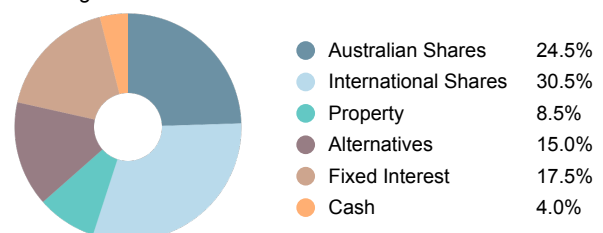
## Governance

Trustee Structure & Risk	●●●●	110
--------------------------	------	-----

\* Past performance is not a reliable indicator of future performance

## Investment Allocation

Super Savings - Balanced



## Core Investment Options Available

Diversified Options	Growth Assets
Super Savings - Balanced	70%
Super Savings - Shares	100%
Super Savings - Growth	86%
Super Savings - Retirement	50%

## Single Sector Options

Super Savings - Australian Shares
Super Savings - International Shares Index (unhedged)
Super Savings - Cash
Super Savings - Australian Property Index

## Individual Shares

Not Available
---------------

## Term Deposits

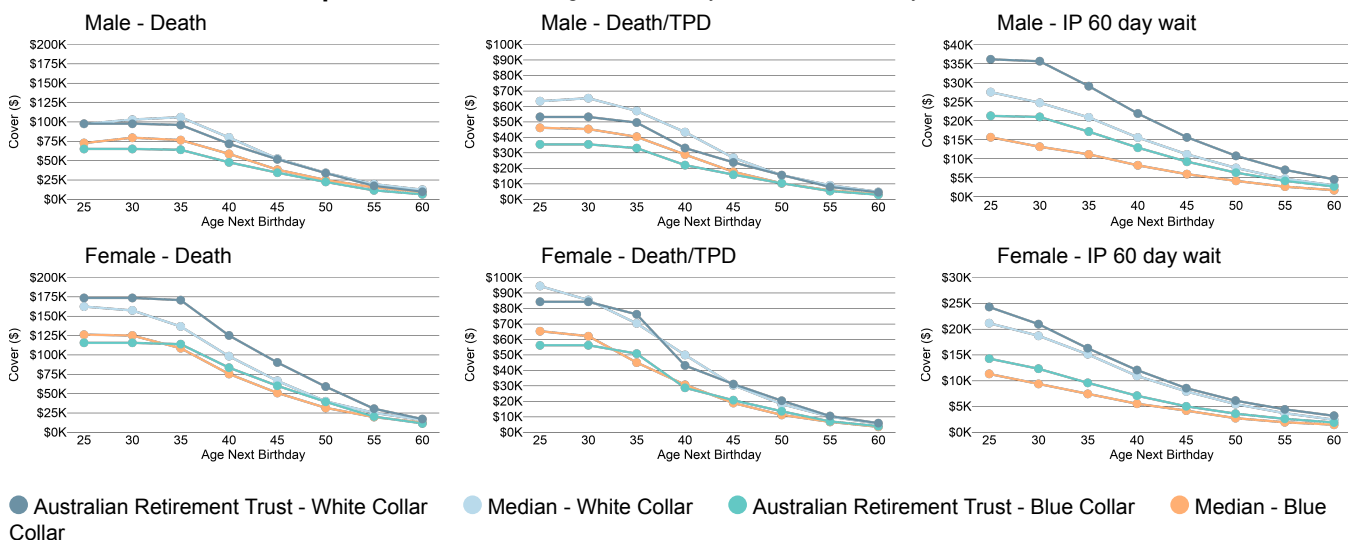
Not Available
---------------

## 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.



### 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	Yes
Fund Type	Industry - Public Offer

## 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%

?

UNDER REVIEW

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

!

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.

Issued by SuperRatings Pty Ltd ABN: 95 100 192 283 AFSL 311880 (SuperRatings) which has a commercial relationship with the financial product issuer related to this research. Any expressed or implied rating or advice is limited to General Advice and based solely on consideration of the merits of the financial product(s), without considering any person's particular circumstances. Past performance is not a reliable indicator of future performance. SuperRatings does not warrant the accuracy or completeness of the information in this report nor whether it may have material omissions or misstatements and disclaims all liability, to the extent permitted by law and regulation, in respect of this information. Read the Product Disclosure Statement and seek personal advice before making a decision on the financial product. Any ratings are the property of SuperRatings and must not be reproduced without written permission. © SuperRatings Pty Ltd. All rights reserved.