



### 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 2024 Retirement Offering of the Year, 2024 Net Benefit, 2024 Advice Offering and 2024 Smooth Ride awards. ART-Super Savings-Retirement Income Account is designed to provide a whole of life solution, helping members manage their superannuation from the beginning of their working life through their retirement.

Members have access to an investment menu comprising 7 diversified and 11 single sector options, including both actively managed and index investment strategies, as well as the Today and Tomorrow Strategy. The Balanced option delivered strong returns, outperforming the relevant SuperRatings Index over all time periods assessed to 30 June 2023.

Fees are lower than the industry average across all account balances assessed, with the asset-based 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.

An excellent level of flexibility is offered, with members able to select from 5 payment frequencies, ranging from fortnightly to annually. Members with more than one investment option can nominate the proportion of payments to be drawn from each option or have their payments made proportionately across investments. Beneficiary options include both binding and non-binding nominations, as well as reversionary pensions.

Additional benefits available include financial planning services, educational materials in the education hub, and interactive tools and calculators, as well as the ability to view account details and perform transactions online. A Retirement Bonus of up to \$5,100 is also provided to eligible new members.

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

### Fees and Charges

Small Account (50K)	●●●●	80
Medium Account (250K)	●●●●	51-74%
Large Account (500K)	●●●●	

### Member Servicing

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

### Administration

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

### Product Flexibility

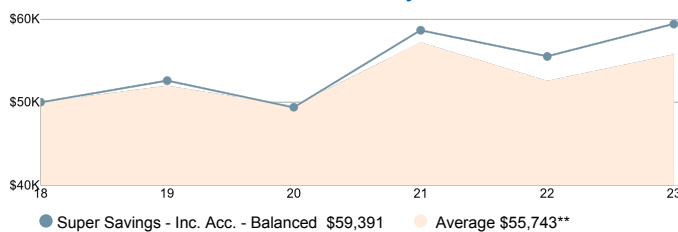
Flexibility & Choice	●●●●	110
		75-100%

### Governance

Trustee Structure & Risk	●●●●	110
		75-100%

\* 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.

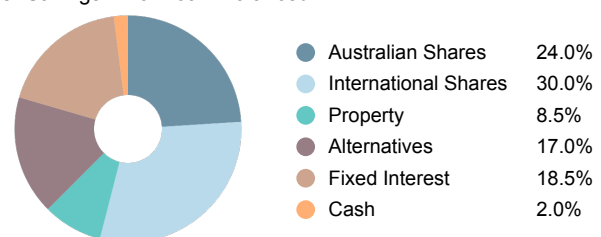
### Typical Fees on \$50K

Type (Based on primary rated option)

Admin Fee (\$)*	\$62		
Admin Fee (%pa)*	0.17%		
Investment Fee (%pa)	0.59%		
Indirect Cost Ratio (%pa)	0.00%		
Transaction Cost (%pa)	0.13%		
Switching Fee	\$0		
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$507	\$2,287	\$4,512
Average Fees	\$634	\$2,621	\$4,992
Better than Average	✓	✓	✓

### Investment Allocation

Super Savings - Inc. Acc. - Balanced



### Core Investment Options Available

Diversified Options	Growth Assets
Super Savings - Inc. Acc. - Balanced	70%
Super Savings - Inc. Acc. - Shares	100%
Super Savings - Inc. Acc. - Growth	85%
Super Savings - Inc. Acc. - Retirement	50%
Single Sector Options	
Super Savings - Inc. Acc. - Australian Shares	
Super Savings - Inc. Acc. - Int. Shares Index (unhedged)	
Super Savings - Inc. Acc. - Property	
Super Savings - Inc. Acc. - Cash	
Individual Shares	
Not Available	
Term Deposits	
Not Available	

## Investment Performance - Key Options



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

## Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available
- Pension payment date set by the fund
- Ability to select a fixed percentage drawdown order for pension payments or pro-rata across investments
- Transition to retirement pension available
- Pension payment details can be altered at anytime

## Minimum Pension Payment Limits ' 23/24

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

### Pension Features

Retirement / Pension Transfer Bonus	Yes
Pension Account Join Online	Yes
Online Withdrawals	Yes
Automatic Annual Pension Increases	-

### Fund Features

Financial Planning	Yes
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

### About This Fund

No. of Members	2,393,893
Fund Size	\$277,683,170,051
Product Start Date	2001
Fund Type	Industry - Allocated Pension

## 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

75-100%

**Excellent: Score 75% - 100%**  
Well Above Benchmark

80

51-74%

**Good: Score 51% - 74%**  
Above Benchmark.

60

26-50%

**Average: Score 26% - 50%**  
Benchmark.

40

< 25%

**Below Average: Score below 25%**  
Below Benchmark.

?

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.