



## 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 Business-Accumulation 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. 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-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.

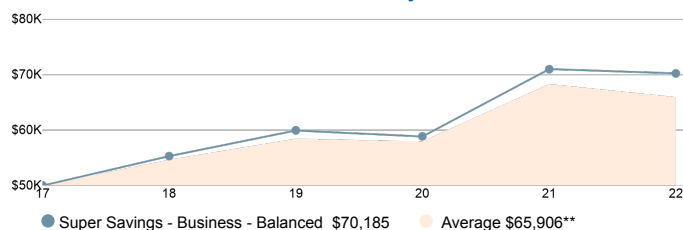
A full suite of insurance cover is offered, with Standard Cover available up to an Automatic Acceptance Limit (AAL) of \$1 million for Death & Total & Permanent Disablement (TPD) cover and \$12,000 per month for Income Protection (IP). Members can also apply for additional Death cover up to \$5 million and TPD cover up to \$3 million. Voluntary IP cover is also available covering up to \$30,000 per month or 85% of salary, over a benefit payment period of 2 years or 5 years with a choice of 30, 60- or 90-day waiting periods.

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	●●●●	110
Death & Disablement	●●●●	75-100%
Income Protection	●●●●	

## Member Servicing

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

## Administration

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

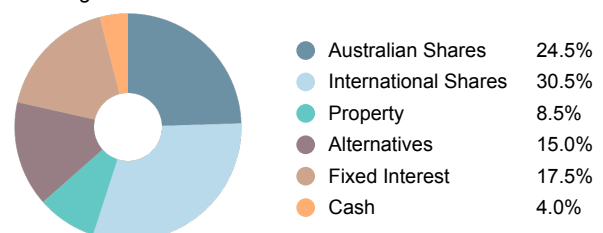
## Governance

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

## Investment Allocation

Super Savings - Business - Balanced



## Core Investment Options Available

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

## Single Sector Options

Super Savings - Business - Australian Shares
Super Savings - Business - Int. Shares Index (unhedged)
Super Savings - Business - Property
Super Savings - Business - Diversified Bonds

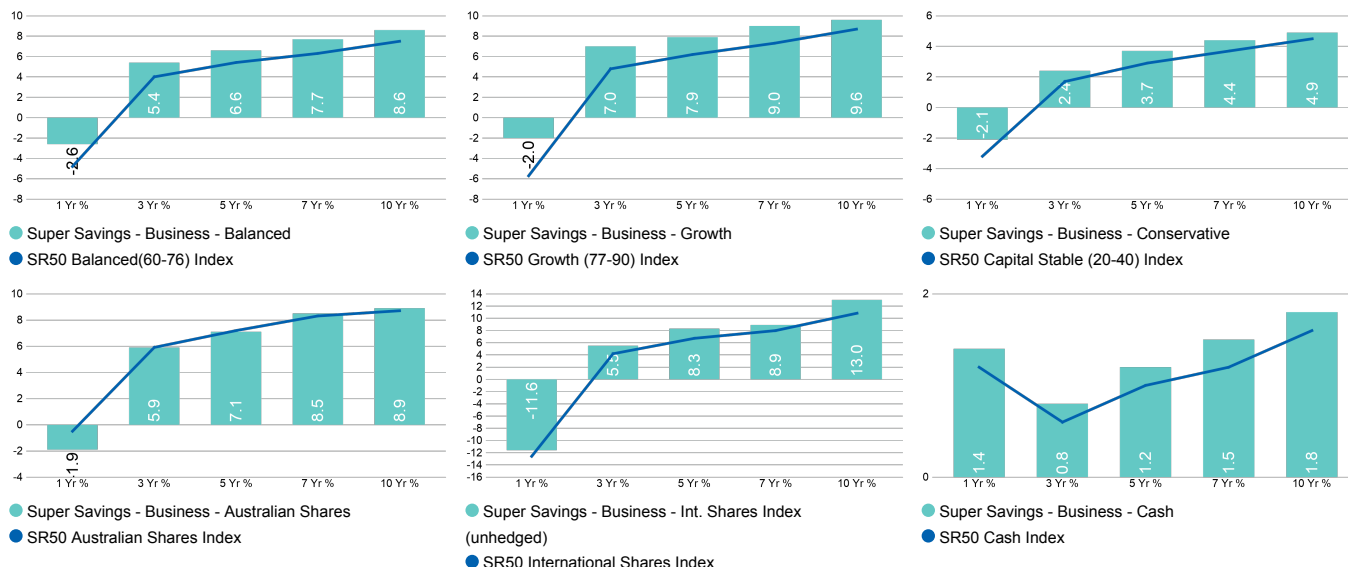
## Individual Shares

Not Available
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## Term Deposits

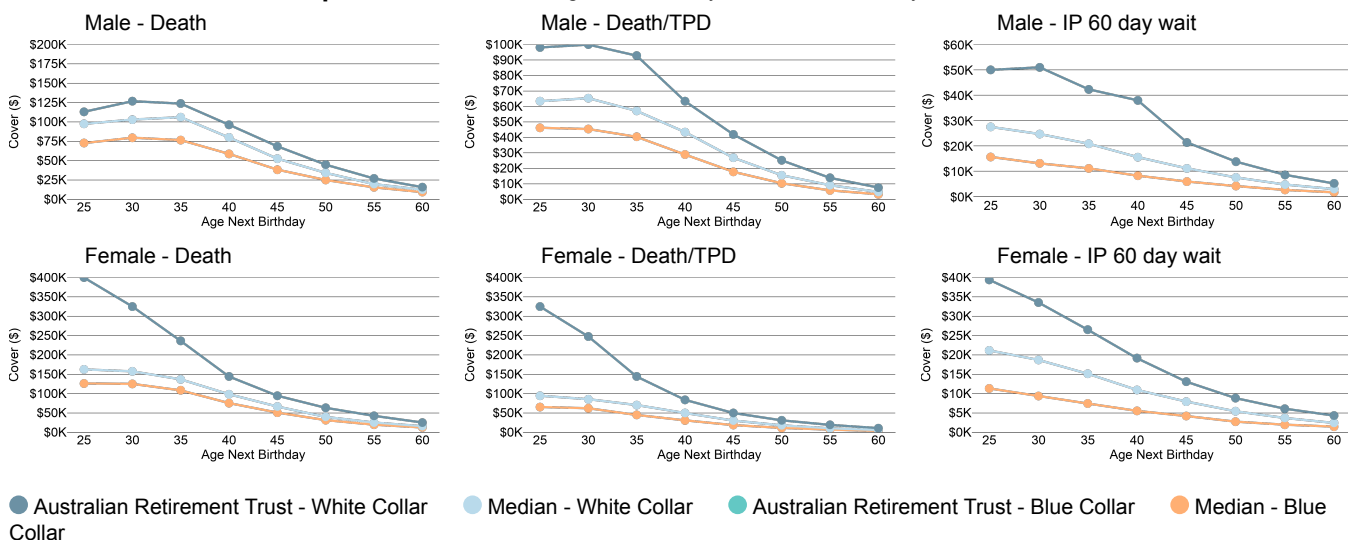
Not Available
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## Investment Performance - Key Options



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.

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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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