



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 MyChoice Super of the Year, 2024 Net Benefit, 2024 Advice Offering and 2024 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 outperformed 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.

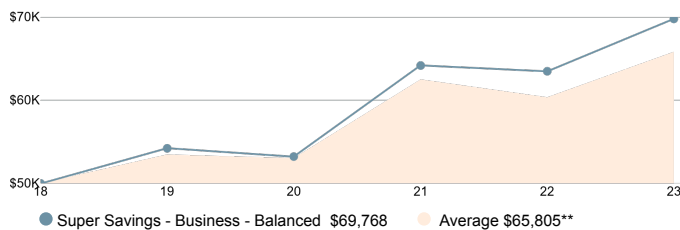
A full suite of insurance cover is offered, with Standard Cover available up to an Automatic Acceptance Limit (AAL) of \$1 million for Death & Total & Permanent Disablement (TPD) cover and \$12,000 per month for Income Protection (IP). Members can also apply for additional Death cover up to \$5 million 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) | 0.59% |
| 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 | \$575 \$2,522 \$4,899 |
| 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% |

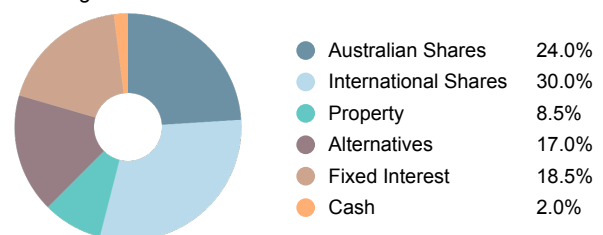
Governance

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

* Past performance is not a reliable indicator of future performance

Investment Allocation

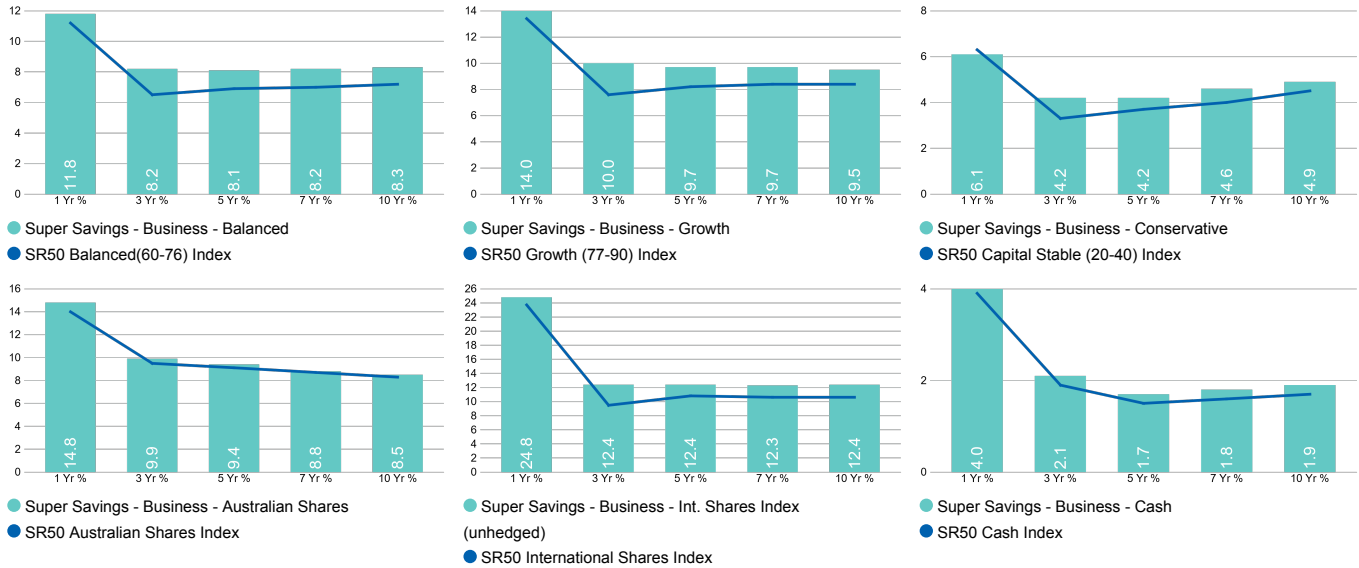
Super Savings - Business - Balanced



Core Investment Options Available

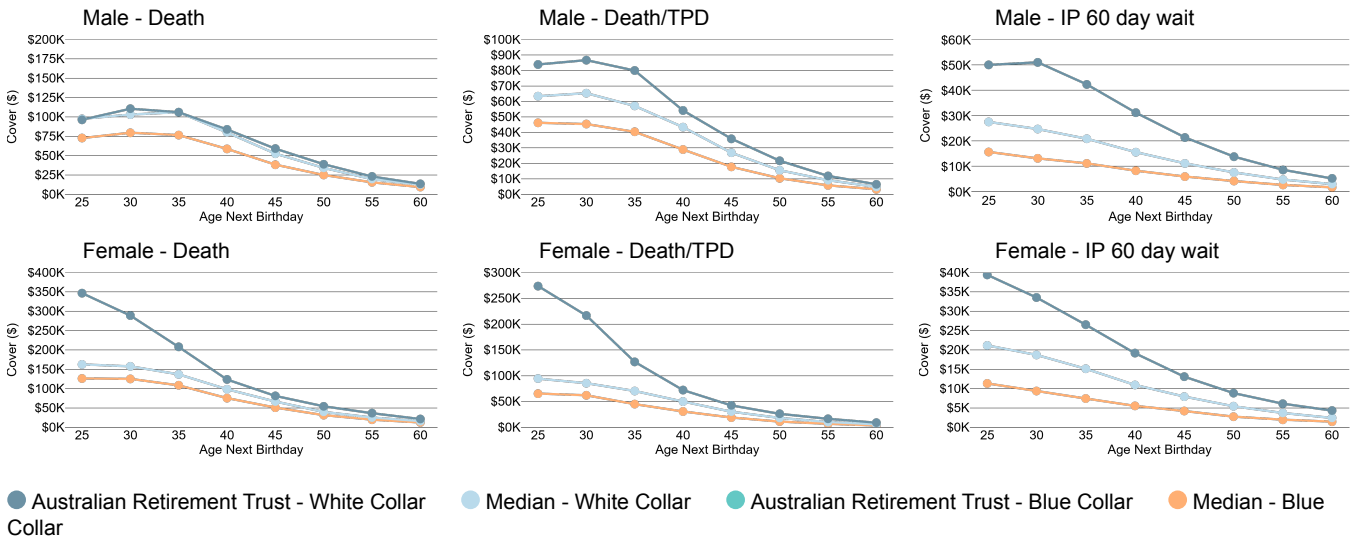
| Diversified Options | Growth Assets |
|---|---------------|
| Super Savings - Business - Balanced | 70% |
| Super Savings - Business - Shares | 100% |
| Super Savings - Business - Growth | 85% |
| Super Savings - Business - Retirement | 50% |
| Single Sector Options | |
| Super Savings - Business - Australian Shares | |
| Super Savings - Business - Int. Shares Index (unhedged) | |
| Super Savings - Business - Property | |
| Super Savings - Business - Diversified Bonds | |
| Individual Shares | |
| Not Available | |
| 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 | 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 |
| 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.

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