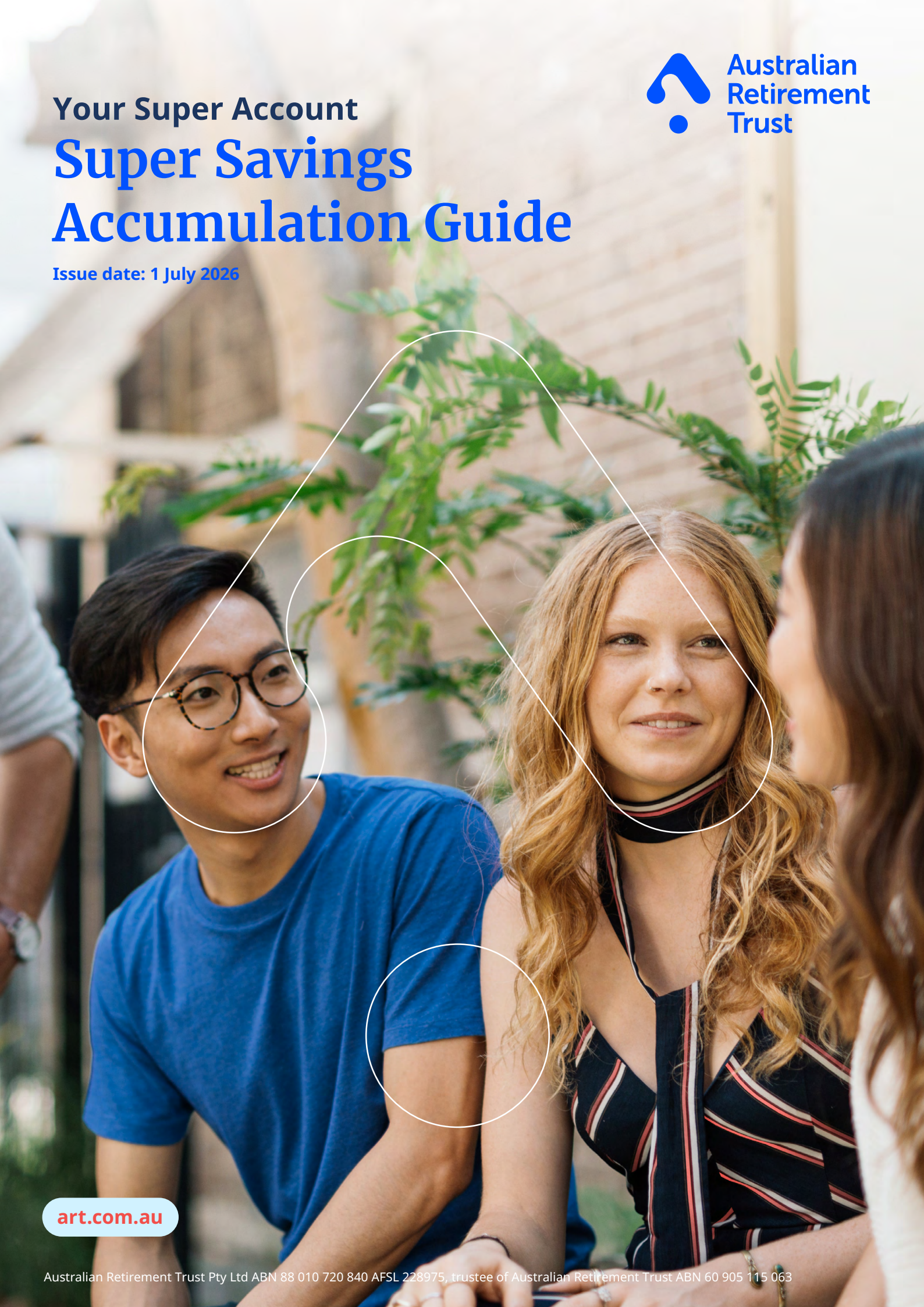
Australian Retirement Trust

Your Super Account

Super Savings Accumulation Guide

Issue date: 1 July 2026



art.com.au

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL 228975, trustee of Australian Retirement Trust ABN 60 905 115 063

Important update
Super Savings Accumulation Guide

Australian Retirement Trust

13 11 84 | art.com.au

1 October 2026

The below update applies to the Super Savings Accumulation Guide issued on 1 July 2026 (Guide).

Please read this important update with the Guide.

Investment fees and costs and transaction costs

The investment costs component of investment fees and costs, and the transaction costs, are generally calculated based on actual costs incurred in the previous financial year. Performance fees are generally calculated based on an average of the previous 5 financial years of performance fees. Where actual amounts are not available, reasonable estimates are used.

For the Guide, we calculated investment fees and costs and transaction costs for the 2025–26 financial year before the end of the financial year, using the investment cost, transaction cost and performance fee information that was available at the time it was prepared.

Following the end of the 2025–26 financial year, we recalculated these amounts, using additional investment cost, transaction cost and performance fee information which became available after the end of the financial year and relying less on reasonable estimates.

As a result, the investment fees and costs and transaction costs for several of our investment options have been updated.

Administration costs met from reserves

When administration costs exceed member administration fees collected, these costs are met from our reserves, not from your account balance or investment returns.

For the Guide, we estimated this amount as 0.06% p.a. for the 2025–26 financial year. We made this estimate before the end of the financial year, using the information that was available at the time the Guide was prepared.

Following the end of the 2025–26 financial year, we recalculated this amount using updated cost information. As a result, the estimated administration costs met from reserves has been updated to 0.05% p.a.

Super Savings Accumulation Guide

The below updates apply to pages 35 to 39 of the Guide.

We have highlighted the updated amounts in red, so that you can easily see what's changed. This important update should be read in conjunction with the Guide.

This is general advice or information only. It's not based on your personal objectives, financial situation or needs. Think about your personal circumstances and read the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) at **art.com.au/pds** before you make any decision about our products. You can also call us for a paper or electronic copy of the PDS, TMD or important update, free of charge. And if you're still not sure, talk with a financial adviser.
We issue this update and all Australian Retirement Trust products. When we say 'we' or 'us', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) ('the Fund' or 'Australian Retirement Trust').

Fees and costs summary

Super Savings Accumulation account		
Type of fee or cost	**Amount**	**How and when paid**
Ongoing annual fees and costs[1]		
Administration fees and costs	$1.10 per week	We generally deduct it each week in arrears from your account if you have a balance. We don't pro-rata for partial weeks.
	Plus 0.10% p.a. on the first $500,000 of your account balance	We generally deduct it each week in arrears from your account. It is pro-rated for partial weeks.
	Plus **0.05%** p.a.	When the administration costs exceed member administration fees collected, these costs are met from our reserves, not from your account balance or investment returns. We estimated this amount as **0.05%** for the year ending 30 June 2026.
Investment fees and costs[2,3]	For the Lifecycle Investment Strategy: **0.40%** to **0.50%** p.a. of your account balance. For other investment options: 0.07% to **1.19%** p.a. of your account balance. The investment fees and costs vary according to which investment options you choose. See the table on page 38 for the specific investment fees and costs for each investment option.	Calculated on a daily basis and deducted from investment returns before we declare the unit price on business days.
Transaction costs[3]	For the Lifecyle Investment Strategy: 0.04% to 0.05% p.a. of your account balance. For other investment options: 0.00% to 0.08% p.a. of your account balance. The transaction costs vary according to which investment options you choose. See the table on page 38 for the specific transaction costs for each investment option.	Calculated on a daily basis and deducted from investment returns before we declare the unit price on business days.
Member activity related fees and costs		
Buy-sell spread	Nil	
Switching fee	Nil	
Other fees and costs[4]	Other fees and costs may be deducted from your account, such as insurance fees and advice fees for personal advice. Refer to 'Additional explanation of fees and costs' for details.	

1 If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. **2** Investment fees and costs includes an amount of 0.00% to **0.44%** p.a. for performance fees. The specific performance fees for each option and the calculation basis for these amounts are set out under 'Additional explanation of fees and costs'. **3** Your investments in our Lifecycle Investment Strategy pools vary depending on your age and your investment fees and costs and transaction costs vary accordingly, so we show you the range in this summary table. The estimated investment fees and costs totaling **0.40%** p.a. and the 0.04% p.a. transaction costs for the Lifecycle Investment Strategy are estimated based on an investment allocation of 80% Balanced Pool and 20% Cash Pool. The investment fees and costs and transaction costs are estimates only. We explain the calculation basis for investment fees and costs and transaction costs under 'Additional explanation of fees and costs'. **4** Refer to 'Additional explanation of fees and costs' in this guide.

Important: Lower administration fees and costs than those shown above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For Super Savings – Business members, where these arrangements apply, we'll show them in your Super Savings - Business Plan Information Factsheet. Super Savings – Corporate members, please see Section 6 of your PDS.

Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for the Lifecycle Investment Strategy – High Growth Pool for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE – Lifecycle Investment Strategy High Growth Pool		Balance of $50,000
Administration fees and costs	**0.15%** p.a.[1] of your account balance plus **$1.10** p.w.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$75** in administration fees and costs, plus **$57.20** regardless of your balance.
PLUS Investment fees and costs	**0.50%** p.a.	**And**, you will be charged or have deducted from your investment **$250** in investment fees and costs.
PLUS Transaction costs	**0.05%** p.a.	**And**, you will be charged or have deducted from your investment **$25** in transaction costs.
EQUALS Cost of product		If your balance was $50,000 at the beginning of the year, then for that year you will be charged fees and costs of **$407.20** for the superannuation product.

Note: *Additional fees may apply. If you have insurance, premiums will apply. Premiums may include an insurance fee. The above table showing an example of annual fees and costs for our MySuper option is illustrative only and based on the assumptions listed. The actual amount of fees and costs can vary depending on your investment option and other factors.

1 A portion of the administration fees and costs are paid from the Fund's reserves, being **0.05%**, which for a $50,000 balance is **$25** of fees that will therefore not be deducted from your account. Please see 'Additional explanation of fees and costs' for more information.

Important: Lower administration fees and costs than those shown in the example above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. Where those arrangements apply, the cost of product will also be lower than shown in the example above. For the example of fees and costs applicable to their product, Super Savings – Business members should refer to Section 6 of their PDS and their Business Plan Information Factsheet, and Super Savings – Corporate members should refer to Section 6 of their PDS and their Cost of Product Factsheet.

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs'. The cost of product information assumes a balance of $50,000 at the beginning of the year (additional fees such as a buy-sell spread may apply. Refer to the Fees and costs summary for the relevant superannuation product or investment option). You should use this figure to help compare superannuation products and investment options.

Important: Lower administration fees and costs may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. Where those arrangements apply, the cost of product for each investment option will be lower than shown on this page. For Super Savings – Business members, where these arrangements apply, they will be shown in your Plan Information Factsheet. Super Savings – Corporate members should refer to their Cost of Product Factsheet.

Investment option	Cost of product[1]
Lifecycle Investment Strategy[2]	
High Growth Pool	$407.20
Balanced Pool	$397.20
Cash Pool	$167.20
Other investment options	
High Growth	$407.20
Balanced	$397.20
Conservative-Balanced	$387.20
Conservative	$377.20
Balanced Risk-Adjusted	$347.20
Socially Conscious Balanced	$427.20
High Growth Index	$177.20
Balanced Index	$177.20
Australian Shares Index	$172.20
International Shares Hedged Index	$182.20
International Shares Unhedged Index	$182.20
Listed Property Index	$187.20
Unlisted Assets	$767.20
Bonds Index	$177.20
Cash	$167.20

1 A portion of the administration fees and costs are paid from the Fund's reserves, being **0.05%**, which for a $50,000 balance is **$25** of fees that will therefore not be deducted from your account.
2 The Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Your allocation between the 3 pools varies depending on your age, and your cost of product will vary accordingly. For more information about Lifecycle Investment Strategy, please see our Investment Guide.

Investment fees and costs and transaction costs for each investment option

We charge investment fees and costs to manage each investment option. The investment fees and costs include the internal costs of managing investments and may include investment project related costs.

The investment fees and costs and transaction costs are estimates only. The investment fees component of investment fees and costs is estimated based on recent experience and our expectations for the financial year ending 30 June 2027. The investment costs component of investment fees and costs, and the transaction costs, are generally calculated based on the actual costs incurred for the year ending 30 June 2026. Transaction costs may include stamp duty. Commencing from 1 July 2026, any stamp duty incurred in the financial year is evenly spread over a 7-year period. Where actual costs weren't available, we've used reasonable estimates of actual costs.

The actual amount you'll be charged will depend on the actual fees and costs the Trustee incurs in managing the investment option.

Investment fees and costs include an amount for performance fees, which are calculated differently. We describe performance fees and set out the performance fees for each option in the table on page 39.

Investment option	Investment fees and costs (p.a.)	Transaction costs (p.a.)
Lifecycle Investment Strategy[1]		
High Growth Pool	**0.50%**	0.05%
Balanced Pool	**0.48%**	0.05%
Cash Pool	0.07%	0.00%
Other investment options		
High Growth	**0.50%**	0.05%
Balanced	**0.48%**	0.05%
Conservative-Balanced	**0.47%**	0.04%
Conservative	**0.45%**	0.04%
Balanced Risk-Adjusted	**0.38%**	0.05%
Socially Conscious Balanced	**0.54%**	0.05%
High Growth Index	0.08%	0.01%
Balanced Index	0.08%	0.01%
Australian Shares Index	0.08%	0.00%
International Shares Hedged Index	0.09%	0.01%
International Shares Unhedged Index	0.09%	0.01%
Listed Property Index	0.08%	**0.03%**
Unlisted Assets	**1.19%**	0.08%
Bonds Index	**0.09%**	0.00%
Cash	0.07%	0.00%

1 The Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Your allocation between the 3 pools varies depending on your age, and your investment fees and costs and transaction costs will vary accordingly. For more information about Lifecycle Investment Strategy, please see our Investment Guide.

Performance fees

We generally incur investment fees and costs from our investment managers based on a percentage of the market value of the funds managed. In some cases, managers may have a base fee plus a performance fee that we pay if assets they manage beat certain performance targets. Performance fees form part of investment fees and costs. They're part of the amounts we show you as investment fees and costs in the relevant PDS and guides.

We believe that performance fees encourage our investment managers to try to deliver sustained investment performance. Performance fees are difficult to predict because they're based on future investment performance of many underlying investments. They're not based on the performance of the whole investment option.

Where possible, we show you performance fees that are an average of the previous 5 financial years. Australian Retirement Trust Super Savings started on 28 February 2022 and adopted the investment strategy of the former Sunsuper for life. For periods before this date, we've used equivalent Sunsuper for life fee data.

The Balanced Risk-Adjusted option became available to Super Savings members on 1 July 2024 but has previously been available to QSuper account holders. The performance fees shown for this option are an average of the previous 5 financial years, based on QSuper investment fee and cost information.

Our High Growth Index option started on 1 July 2024. Performance fees for that option are an average of each previous financial year since its commencement on 1 July 2024, calculated using actual performance fees, and reasonable estimates where actuals are not available.

The actual performance fees you are charged may be higher or lower because of performance by various underlying investment managers.

Investment option	Performance Fees (p.a.)
Lifecycle Investment Strategy[1]	
High Growth Pool	**0.15%**
Balanced Pool	**0.13%**
Cash Pool	0.00%
Other investment options	
High Growth	**0.15%**
Balanced	**0.13%**
Conservative-Balanced	**0.12%**
Conservative	**0.11%**
Balanced Risk-Adjusted	**0.04%**
Socially Conscious Balanced	**0.13%**
High Growth Index	0.00%
Balanced Index	0.00%
Australian Shares Index	0.00%
International Shares Hedged Index	0.00%
International Shares Unhedged Index	0.00%
Listed Property Index	0.00%
Unlisted Assets	**0.44%**
Bonds Index	0.00%
Cash	0.00%

1 The Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Your allocation between the 3 pools varies depending on your age, and the performance fees you are charged will vary accordingly. For more information about Lifecycle Investment Strategy, please see our Investment Guide.

Who this guide is for

If you're thinking about opening an Accumulation account or you already have one, this guide is for you.

It explains:

- **How to open an account**
- **How your money can grow for your future**
- **What you get with your account**
- **The costs and risks of super**

This guide also applies to Super Savings – Business and Super Savings – Corporate. These accounts are for employees of organisations that have negotiated customised arrangements with us and have a separate product disclosure statement. You can only access Super Savings – Business and Super Savings – Corporate through your employer.

Important information

The information in this document forms part of:

- the Super Savings Product Disclosure Statement for Accumulation Account dated 1 July 2026
- the Super Savings – Business Product Disclosure Statement for Accumulation Account dated 1 July 2026
- each of our Super Savings – Corporate Product Disclosure Statements for Accumulation Account dated 1 July 2026

Each product disclosure statement (PDS) listed above references information that you will find in this guide.

You can find other important information about:

- Super Savings Accumulation accounts in our Super Savings Investment Guide and Super Savings Insurance Guide available at **art.com.au/pds**
- Super Savings – Business Accumulation accounts in our Super Savings Investment Guide, the Super Savings – Business Insurance Guide and the applicable Super Savings – Business Plan Information Factsheet available at **art.com.au/business** and your employer microsite
- Super Savings – Corporate Accumulation accounts in our Super Savings Investment Guide and the applicable Super Savings - Corporate Insurance Guide and Cost of Product Factsheet available at your employer microsite.

You can also call us and we'll send them to you.

You should read and consider all the information that is part of the relevant PDS, and our target market determination at **art.com.au/tmd**, before you make any decision about our products.

We issue this document and all Australian Retirement Trust products. When we say 'we', 'us', or 'the Trustee', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) (referred to as 'the Fund' or 'ART').

General advice warning

This is general advice or information only. It's not based on your personal objectives, financial situation or needs. Think about your personal circumstances and read the relevant Product Disclosure Statement and target market determination at **art.com.au/pds** before you make any decision about our products. And if you're still not sure, talk with a financial adviser.

Privacy

We're careful with your personal information. Our privacy policy explains how we handle it. You can find it at **art.com.au/privacy** or by contacting us.

Financial Services Guide

Our Financial Services Guide contains information about the financial services we provide. It's designed to help you decide whether to use any of our financial services and is available at **art.com.au/fsg** or you can contact us for a copy.

Keeping you informed

There may be changes from time to time to information contained in the PDS, including any of the documents that we refer to as forming part of the PDS. Where those changes are not materially adverse, we will publish the updated information on our website at **art.com.au/pdsupdates** or, for Super Savings – Corporate, at the employer microsite referred to in the PDS applicable to your product. You can also call us on **13 11 84** and we will send you a paper or electronic copy of the updated information on request, free of charge.

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Australian Retirement Trust is one of Australia's largest super funds

Around 2.4 million Australians trust us to take care of more than $370 billion of their retirement savings.

Find out more about us at **art.com.au**

We're focused on:

- strong long-term investment returns
- lower fees
- outstanding service.















AUSTRALIAN RETIREMENT TRUST SUPER SAVINGS ACCUMULATION ACCOUNT



AUSTRALIAN RETIREMENT TRUST SUPER SAVINGS RETIREMENT INCOME ACCOUNT















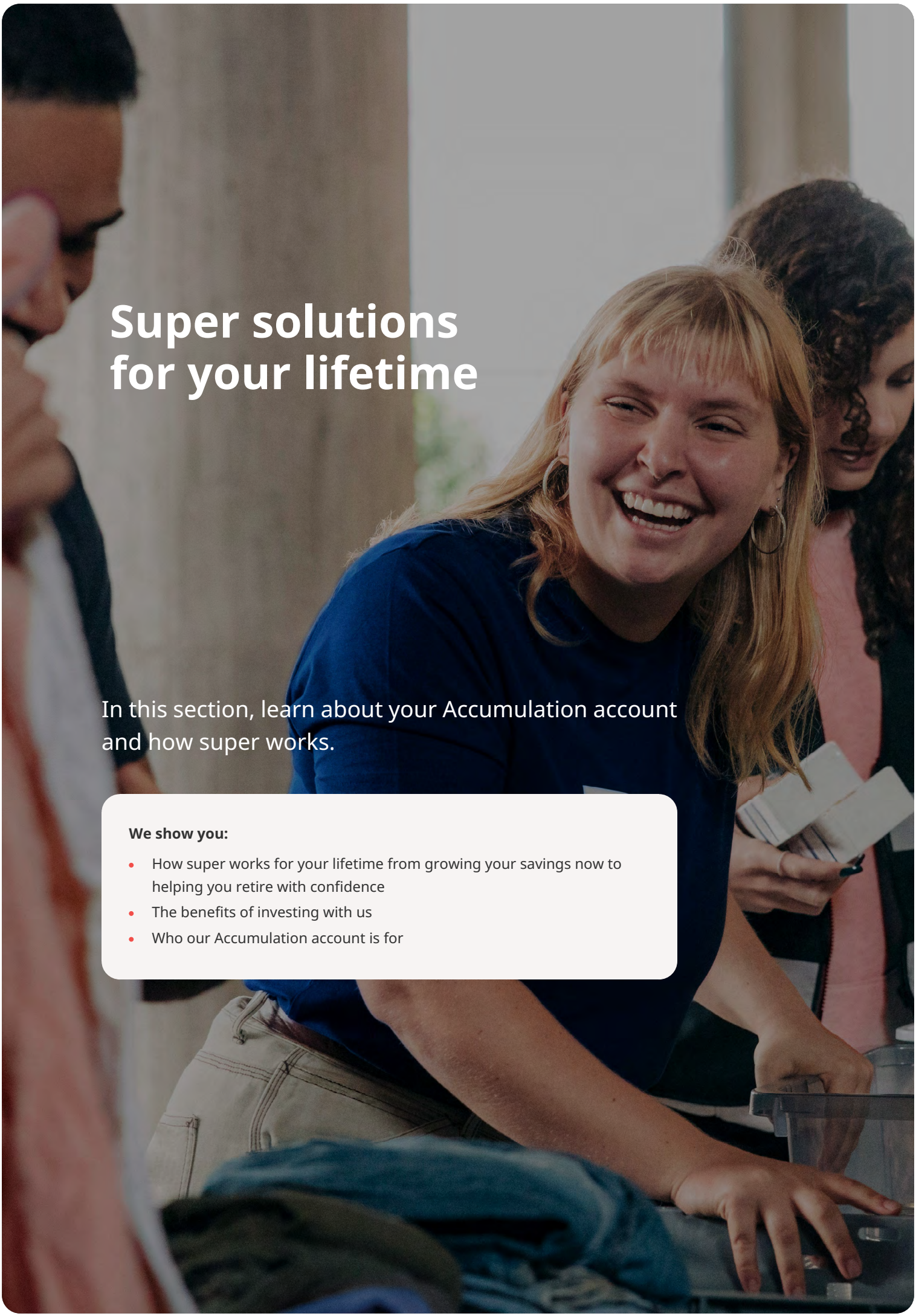






For further information about ratings methodology used and awards disclaimers, please see **art.com.au/awards**

Past performance is not a reliable indicator of future performance. Ratings and awards are subject to change and are only one factor to consider when deciding how to invest your super.



Super solutions for your lifetime

In this section, learn about your Accumulation account and how super works.

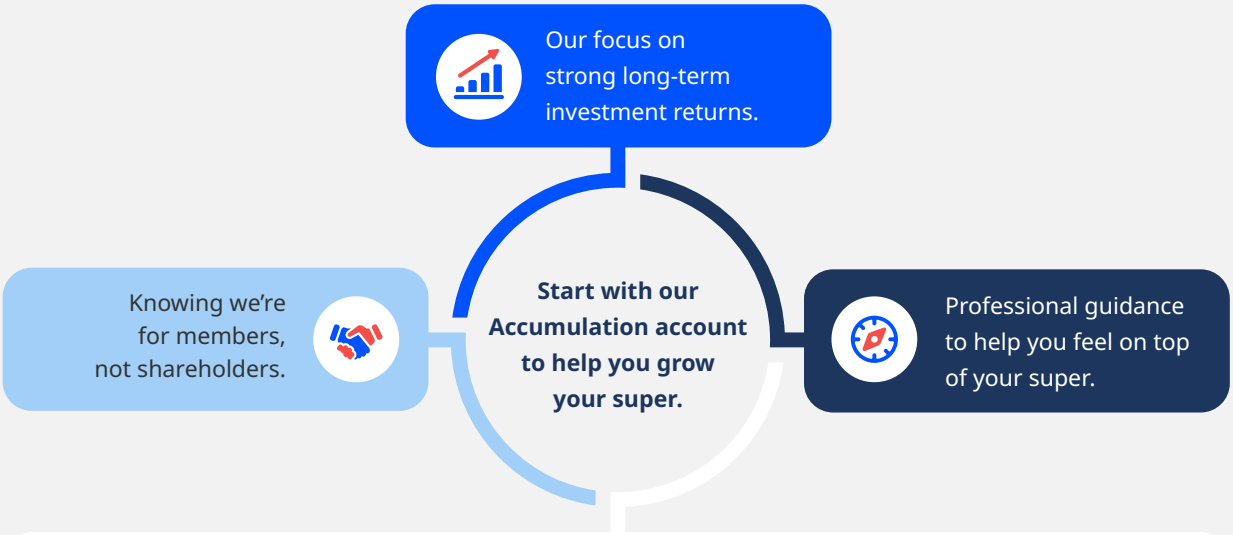
We show you:

- How super works for your lifetime from growing your savings now to helping you retire with confidence
- The benefits of investing with us
- Who our Accumulation account is for

Super solutions for your lifetime

Benefits of investing with us

When you have an account with us, you can be confident your money is working for your future. You can enjoy:



Plus, you could be eligible for a bonus when you retire

You could be eligible for a Retirement Bonus we currently pay when you open a Retirement Income account and/or a Lifetime Pension if you've had all or part of your super invested with us for at least a year. Find out about our Retirement Bonus, including eligibility, in our Product Disclosure Statement for Income Account and Lifetime Pension or at **art.com.au/retirement-bonus**

Who our Accumulation account is for

Our Accumulation account is for you to save money during your working life to spend when you retire. You can also get insurance in your super, if you're eligible.

Please read our target market determination that describes who we design our financial products for at **art.com.au/tmd**

Corporate or Business employer arrangements

Each Super Savings – Business and Super Savings – Corporate plan has its own microsite where you can find your own Membership Application form. You cannot apply for a Super Savings – Business or Super Savings – Corporate account using the information set out below. Check your PDS or call us on **13 11 84** for the web address.

At your microsite you can also find your:

- PDS
- guides
- factsheets
- insurance forms.

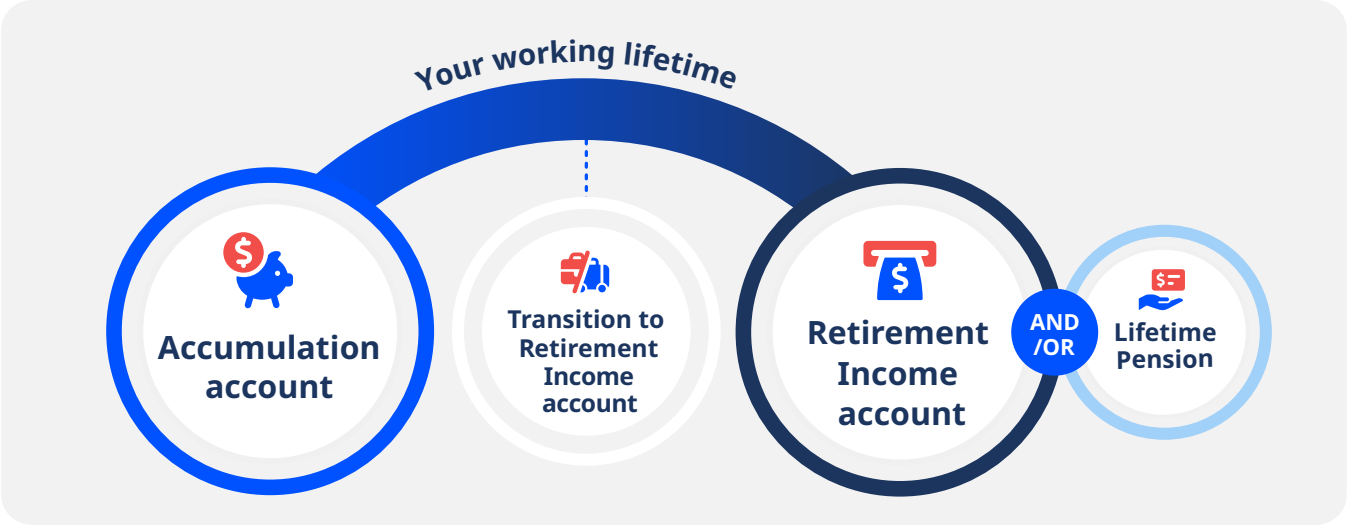
Setting up an account is easy. You can:

- go to **art.com.au/join** to join and set up an Accumulation account
- complete and send us the Open an Accumulation Account form in our Product Disclosure Statement for Accumulation Account. It's available at **art.com.au/pds** or by contacting us.

Cooling-off period

You have a 14-day period to decide if a Super Savings Accumulation account is right for you. This time starts when you receive confirmation we've opened your account, or 5 days after we've accepted your application, whichever comes first.

How our accounts work



How we help

I am working or saving for my retirement

Account option:

- **Accumulation account**
  Help grow your super for your future.

What to read:

- This **Accumulation Guide**
- Our **Product Disclosure Statement for Accumulation Account**
- Our **Insurance Guide**
  Information you need to know about your insurance, so you can decide what cover you need when life doesn't go to plan.
- Our **Investment Guide**
  Information you need to know about how we invest your money, your options and how you can make wise investment choices.

Note: These instructions apply if you want to open a Super Savings Accumulation account. If you want to open a Super Savings – Corporate or Super Savings – Business Accumulation account, you should read the applicable product disclosure statement, this Accumulation Guide and all guides and other material that we refer to in the PDS.

I am easing into retirement or retired

Account options:

- **Transition to Retirement Income account**
  Access some of your super while you're still working.
- **Retirement Income account**
  Turn your super into regular income when you stop working.
- **Lifetime Pension**
  Get income for life, and the life of your spouse if you choose the spouse protection option.

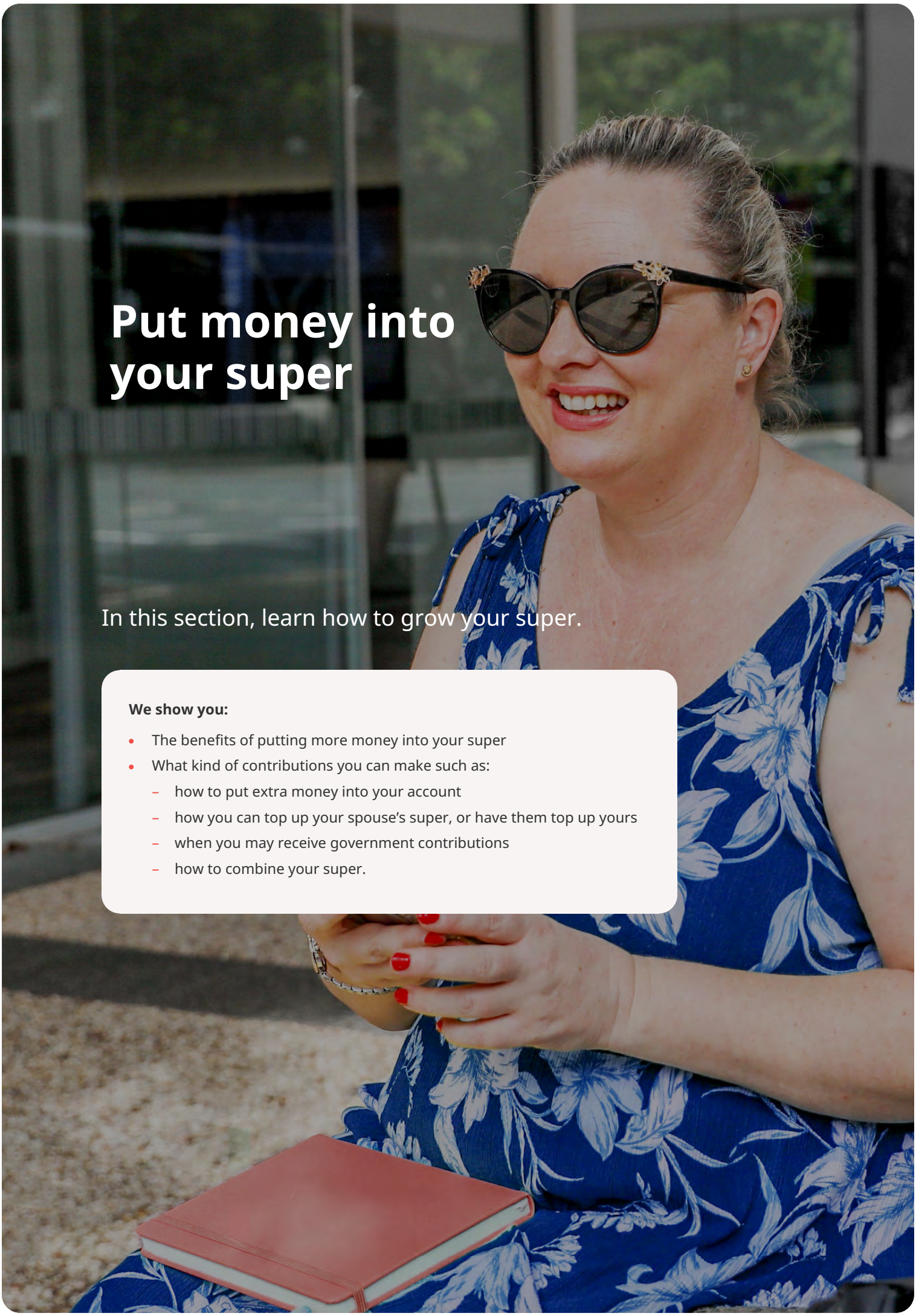
What to read:

- Our **Product Disclosure Statement for Income Account and Lifetime Pension**
  Plan your retirement income with confidence. This PDS explains our retirement solutions for you. You should consider the PDS and the relevant target market determination available at **art.com.au/tmd** before deciding whether to acquire or to continue to hold the product.

We're here to help

Call us today on **13 11 84.**

Please find the relevant product disclosure statement and our guides at **art.com.au/pds** or, for Super Savings – Corporate and Super Savings – Business members, at your employer's microsite. You can also call us on **13 11 84** and we'll send you a copy. You should read and consider all the information that is part of the relevant PDS and our target market determinations at **art.com.au/tmd** before you make any decision about our products.



Put money into your super

In this section, learn how to grow your super.

We show you:

- The benefits of putting more money into your super
- What kind of contributions you can make such as:
  - how to put extra money into your account
  - how you can top up your spouse's super, or have them top up yours
  - when you may receive government contributions
  - how to combine your super.

Put money into your super

Along with your employer's contributions, you can add money to help grow your super. The more money you save in your super during your working life means the more you may have for your lifestyle when you retire.

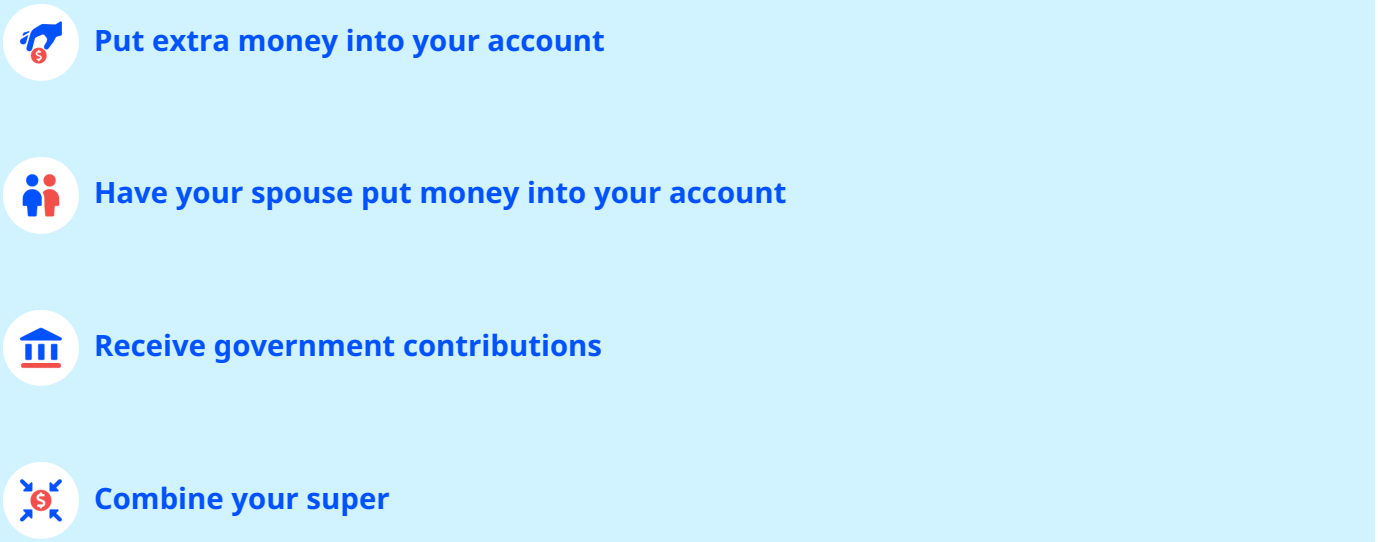
Your employer will automatically contribute to your account

By law, in most cases your employer must contribute 12% of your qualifying earnings (QE) in 2026-27 into your chosen super account. This contribution is known as the Superannuation Guarantee (SG). You can find out more about which payments count as QE at the Australian Taxation Office (ATO) website **ato.gov.au**

If you start a new job or want to direct your super to us, you can tell your employer to pay your super into your account with us.

You can also help grow your super

Here's some ways you can help grow your super, if you're eligible. We explain more about each of these ways to help grow your super on the following pages.

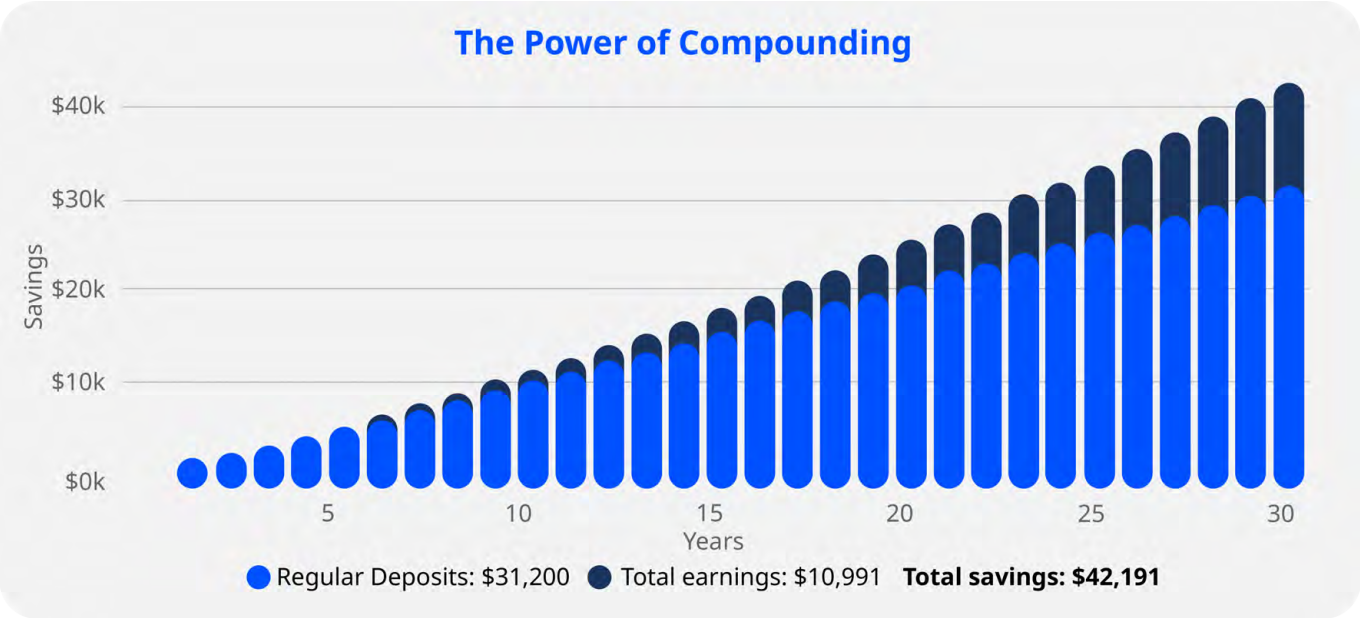


One of the benefits of putting more money into your super

Putting a little more into your super can make a big difference by the time you retire. The power of compounding can help your savings grow faster. Put simply, compounding means that as money grows via investment earnings, these earnings also grow by earning returns, and so on. While it's important to note that earnings in super can be positive or negative, super is generally a long term investment. The longer you're invested, the more you can benefit from compounding, and the more likely it is that you'll overcome any short-term falls in investment markets.

See how compounding can work

For example, if you invest $20 per week (after tax) over 30 years, assuming a return of 2% p.a. (net of inflation, fees and costs and taxes), you could have over $40,000.[1] Over $10,000 of that total comes from investment earnings.



You should know: 1 The figures are illustrative only and we worked them out using the ASIC MoneySmart Compound interest calculator at moneysmart.gov.au, accessed 14 April 2026. The calculation assumes savings of $20 per week for a time period of 30 years. The calculation assumes the earnings compound annually. The earnings rate assumed is 6% p.a. net of fees and costs and taxes. The calculation assumes that earnings are reinvested. Results are shown in today's dollars, which means they are adjusted for inflation of 4% p.a. The information should not be used as a guide to future performance of any investment. Investment returns can be positive or negative and this does not guarantee a future outcome. Check with your chosen product provider in regard to actual earnings calculations. The calculation provides an estimate of the future value of savings, which could vary significantly over time if any change is made to these assumptions. These figures are provided only to demonstrate the principle of compounding. They are not intended to represent projected earnings in a Super Savings Accumulation account.

How to put extra money into your account

You can pay into your super in 2 different ways. Each way has tax implications.

1. Before-tax contributions for 2026-27	
What this means	Contributions from your employer, including when you salary sacrifice from the money your employer pays you, are known as before-tax or concessional contributions.
How to do it	You can make before-tax contributions to your super by: • setting up a salary sacrifice arrangement • transferring money in yourself – and claiming a tax deduction on the contribution.
Tax we deduct	15%. But if your income plus concessional contributions for Division 293 purposes are more than $250,000 the Australian Taxation Office (ATO) may apply additional tax.
Contribution cap in the financial year	$32,500
Combining contribution caps over multiple financial years	If your total super balance was less than $500,000 as at 30 June 2026, you may be able to carry forward any unused part of the cap from prior years to use within a rolling 5-year period.
If you go over the contribution cap	The amount above your tax limit becomes part of your assessable income and you'll pay tax on it at your marginal rate. You can elect to withdraw up to 85% of your excess concessional contributions to help pay your income tax liability.

2. After-tax contributions for 2026-27	
What this means	If you've already paid tax on your money, which means it might be money you have in your bank account, then there's no more tax to pay when we receive it in your super account. Generally you must be under 75 years old to make an after-tax contribution into your super.
How to do it	You can make after-tax contributions to your super as a one-off, or setup regular transfers by: • BPAY® – you can find your reference numbers in **Member Online** • asking your employer – they may be able to arrange regular voluntary contributions • making a payment via EFTPOS, cheque or Money Order by completing and sending us a Direct debit request form from **art.com.au/forms-and-tasks** • logging in to Member Online to make a direct debit. ® Registered to BPAY Pty Ltd ABN 69 079 137 518
Tax we deduct	0%. You've already paid tax on this money.
Contribution cap in the financial year	$130,000 (nil if your total super balance was equal to or more than the general transfer balance cap at 30 June of the previous financial year). The general transfer balance cap is $2.1 million in the 2026-27 financial year.
Combining contribution caps over multiple financial years	You may be able to contribute up to $390,000 in a given financial year by bringing forward the next 2 years' worth of caps, subject to specific rules when your account balance approaches the general transfer balance cap. If you use the future caps, they won't be available in those future years.
If you go over the contribution cap	The ATO will notify you of your options.

Salary sacrifice

Salary sacrifice is one of the ways to regularly contribute more money to your super. You can put some of your salary into your super account before you pay tax on it. It's money that you put into your super on top of your employer's compulsory SG contribution. Salary sacrificing can help you save on tax and grow your savings. Here's how:

- Depending on your income and other circumstances, you may pay less tax on salary sacrifice contributions compared to your normal tax rate on your salary.
- If you salary sacrifice to take money out of your before-tax salary, it lowers your taxable income. So, you may pay less tax at tax time.
- Putting extra money into your super helps grow your retirement savings as we show you in the Power of Compounding on page 10. You should be aware investment returns can be positive or negative.
- Check with your employer about salary sacrifice.

Find out more about salary sacrifice at **art.com.au/salary-sacrifice**

Important: Contribution caps apply to your super. It is important to be aware that there are tax consequences if you exceed the caps. The before-tax contribution cap for 2026-27 is $32,500. This applies to all your before-tax contributions including employer and salary sacrifice contributions.

Downsizer contributions

If you're 55 or over and selling your home, you may be able to put money from the sale of your property into your super. Downsizers can potentially contribute:

- up to $300,000 as an individual
- up to $600,000 as a couple, if you're both eligible.

Find out more about downsizer contributions at **art.com.au/downsizer**

Turn after-tax contributions into before-tax contributions

If you've made an after-tax contribution, you can send us a notice that you intend to claim it as a tax deduction. You can do this in **Member Online**. You must send us the notice and receive acknowledgement from us before you can claim a tax deduction. To find out more about time limits and other eligibility requirements, please see the ATO website at **ato.gov.au,** or speak to a professional adviser. Once we process your request, the amount you specify will be classified as a before-tax contribution and will count towards your before-tax contribution cap in the financial year we received the contribution.

Keep in mind the full picture

Contribution caps apply to contributions going into all your super funds, not just the contributions you make to us. For more information about contribution caps, please see the ATO website at **ato.gov.au**

Find out more

See our easy step-by-step guide to growing your super at **art.com.au/contributions**

Top up your spouse's super or have your spouse top up yours

A spouse is someone you're legally married to, in a relationship with that is registered under a prescribed state or territory law, or in a de facto relationship with. De facto means you live together as a couple. There are 2 different ways you can give your spouse's super a boost. You might also save on tax.

1 Split contributions with your spouse

Move some of your before-tax contributions to your spouse's super and you both may benefit.
You can split whichever is the lesser of:

- up to 85% of the before-tax contributions you made for a financial year
- your before-tax (concessional) contributions cap for that year.

2 Deposit money into your spouse's account

Contribute your after-tax money to help your spouse's super grow. You may be able to claim up to $540 in a tax offset if your partner earns less than $40,000 a year and you are eligible. You should know their earnings include assessable income (disregarding any amount released to your spouse under the First Home Super Saver scheme), reportable fringe benefits and reportable employer super contributions.
Here's how the spouse super tax offset can work for you:

Tax offset on a $3,000 contribution	
Spouse Income	**What you can claim**
$37,000 or less	$540
$38,000	$360
$39,000	$180
$40,000	$0

Find out more

You can find out more about spouse contributions to super at **art.com.au/spousecontributions**
Eligibility requirements and time limits apply. For more information, please see the ATO website at **ato.gov.au**

Receive government contributions

The Australian Government may help you to grow your super in 2 different ways if you are a low or middle-income earner.

1 Government super co-contributions

You might be able to grow your super with a bonus from the Australian Government.

If your total income is less than $64,293 in 2026-27, and you are eligible, the government automatically adds 50c for every dollar that you pay into your super after tax as a personal contribution. The maximum the government co-contribution can go up to is $500.

The government will automatically pay this if you're eligible. You don't need to apply. After you lodge your tax return, the ATO works out if you get a co-contribution and pays it to your account.

This table shows you how much you need to contribute to your super to get the maximum co-contribution from the government.

Your total income	Your after-tax contribution	Max government co-contribution
$49,293 or less	$1,000	$500
$54,293	$666 or more	$333
$59,293	$334 or more	$167
$64,293 or more	Any amount	$0

2 Low-income super tax offset

The Australian Government may boost your super savings by giving you a low income super tax offset (LISTO) of up to $500.

The LISTO aims to help you save for retirement by making sure you generally pay less tax on the super contributions you make than you do on your take-home pay.

You may be eligible for the LISTO if:

- you or your employer pay concessional (before tax) contributions (including SG amounts) for the year to a complying super fund
- your total income is $37,000 per year or less (after adjustments[1])
- you lodge a tax return and 10% or more of your total income comes from business and/or employment, or you don't lodge a tax return and 10% or more of your total income comes from your employment
- you didn't have a temporary resident visa during the year (New Zealand citizens in Australia are eligible for the payment).

You should know: 1 To work out your eligibility, the ATO will use your actual or estimated adjusted taxable income. For more information on adjusted taxable income, please see **ato.gov.au**

Find out more

You can find out more about getting a government bonus on your super at **art.com.au/co-contributions**

Combine your super

Combining your super into one account now may mean you have more super later. Having your super in one account could save you money and make your life easier because you may:

- pay less in administration fees
- have less paperwork
- keep track of your super more easily
- have only one set of insurance costs.

You may also have lost super

If you've ever changed jobs, moved house or changed your name, chances are you might have some lost super. If you combine your super into one account, it means you always know where your super is.

To search for your lost super, you can go to **Member Online**.

Before you combine your super

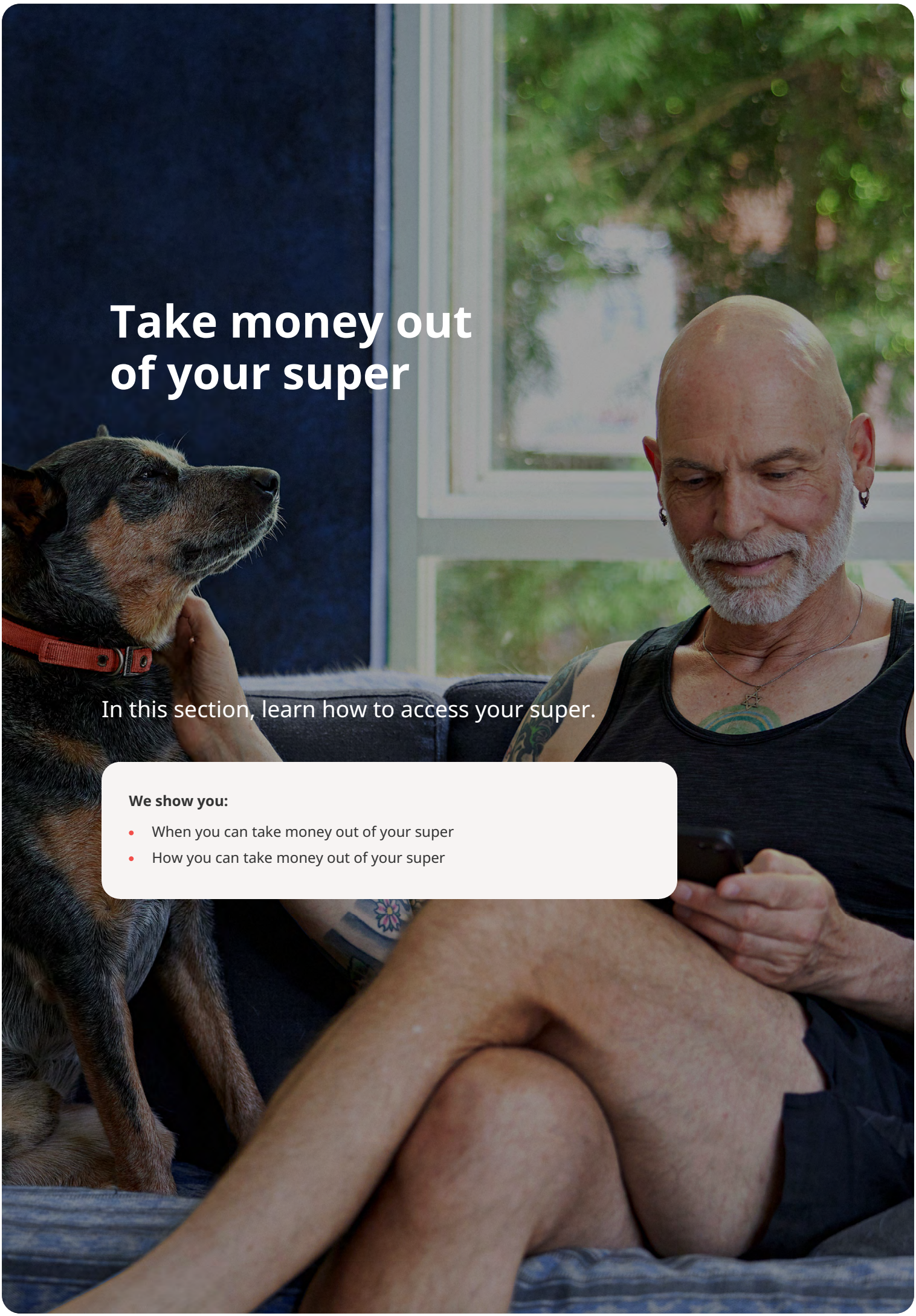
Before you combine your super, think about whether it's right for you. You may lose access to benefits such as insurance or pension options, and you need to consider tax implications. You may wish to talk to a financial adviser.



Find out more

To compare super funds, go to **moneysmart.gov.au/how-super-works/choosing-a-super-fund**

To combine your super, go to **Member Online** or our app and we'll guide you through the process. It only takes a few minutes.



Take money out of your super

In this section, learn how to access your super.

We show you:

- When you can take money out of your super
- How you can take money out of your super

Take money out of super

Super aims to help you save for your retirement, so there's some rules around when you can access it. Find out when and how you can access your super money.

When you can access your super

Your super generally isn't available until you are:

- age 60 and permanently retired or leave your employer
- age 65 and above.

You might be able to access your super early

You might be able to access your super before retirement if:

- you are experiencing financial hardship or need to access your super for compassionate reasons
- you have medical reasons such as permanent incapacity or a terminal medical condition
- you're a first home buyer who wants to access your extra contributions under the First Home Super Saver Scheme
- you're a temporary resident who is departing Australia.

Specific eligibility requirements apply. For more information on accessing your super early, please see **art.com.au/early-access**

You might have some super you can access anytime

You may have a portion of your super that's known as 'unrestricted non-preserved'. You'll be able to see if you have any on your annual statement or in **Member Online**. If you have any of this money, call us to see your options to access it.

Retirement calculator

Try our Retirement calculator available at **art.com.au/calculators** to see how much super you might have for retirement.

How to access your super

We can help manage your super for your lifetime. So, while you're working, you are saving for your future using our Accumulation account. Then when you're nearing – or in – retirement you can start spending your money. You can get the benefits of our Income account and/or a Lifetime Pension when you're ready to access your money. You can find the full details about these products, and how to apply in our Product Disclosure Statement for Income Account and Lifetime Pension at **art.com.au/pds**

When you are eligible to access your super, you have the following options. You could also choose a combination of these 3 options to suit your needs.



Open an Income account and/or a Lifetime Pension and start receiving regular payments from your superannuation

Withdraw it as cash, all at once or in stages

Leave your super where it is for a while

How you might choose to access your money

1. **Receiving regular payments**

This is how to turn your super into a regular income stream.

You can transfer all or some of your money from your Super Savings Accumulation account to a Super Savings Retirement Income account. You can then set up regular payments from your Retirement Income account to your bank account. You can choose how much you take out and how often you get these payments (within certain limits).

You can use our Lifetime Pension together with a Retirement Income account for a flexible retirement solution. With a Lifetime Pension you can enjoy the security of knowing you have an income for the rest of your life.

2. **Withdrawing as a lump sum**

You can keep all or some of your money in your super account and make lump sum withdrawals into your bank account. You can withdraw as much as you need, whenever you need it. Tax may apply on withdrawals depending on your age. Please see more information on how tax on super works from page 42.

3. **Leaving your money in super**

You can leave your money in your Super Savings Accumulation account for as long as you want, even after you're allowed to withdraw it. This gives you more time to decide how you would like to access your retirement savings and your money will stay invested and may keep growing in the meantime.

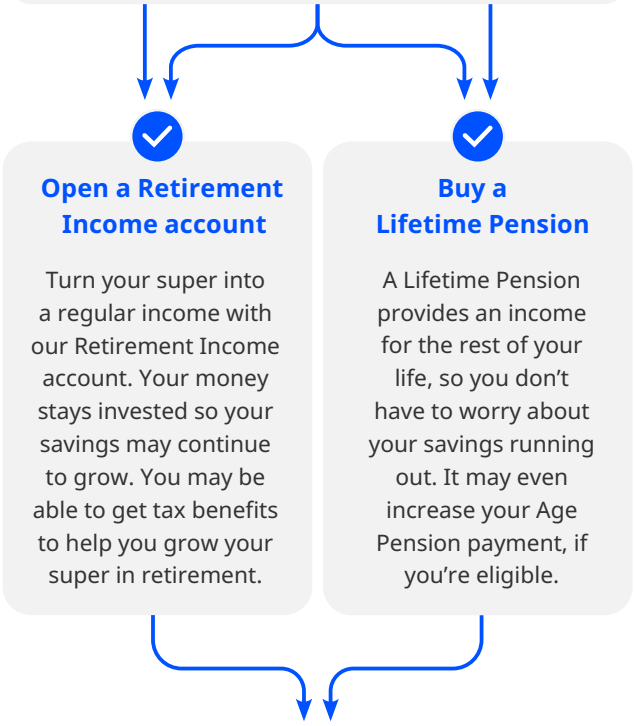
You can also transition to retirement

If you've turned 60, but are still under 65 and not quite ready to retire, you can still access your super while you're working. With our Transition to Retirement Income account, you can cut back on the hours you work and top up your income using your super. You can find out more in our Product Disclosure Statement for Income Account and Lifetime Pension at **art.com.au/pds**

This is how some of your options work:

- You can transfer some or all of your super money to set up an income stream using one or more retirement solutions, and/or
- You can retain your super in an Accumulation account and continue to pay tax on investment earnings, and withdraw your super as lump sums when needed. You can also make withdrawals from an Income account.

If you want to turn your super into a regular income stream you can consider these options:



Open a Retirement Income account

Turn your super into a regular income with our Retirement Income account. Your money stays invested so your savings may continue to grow. You may be able to get tax benefits to help you grow your super in retirement.

Buy a Lifetime Pension

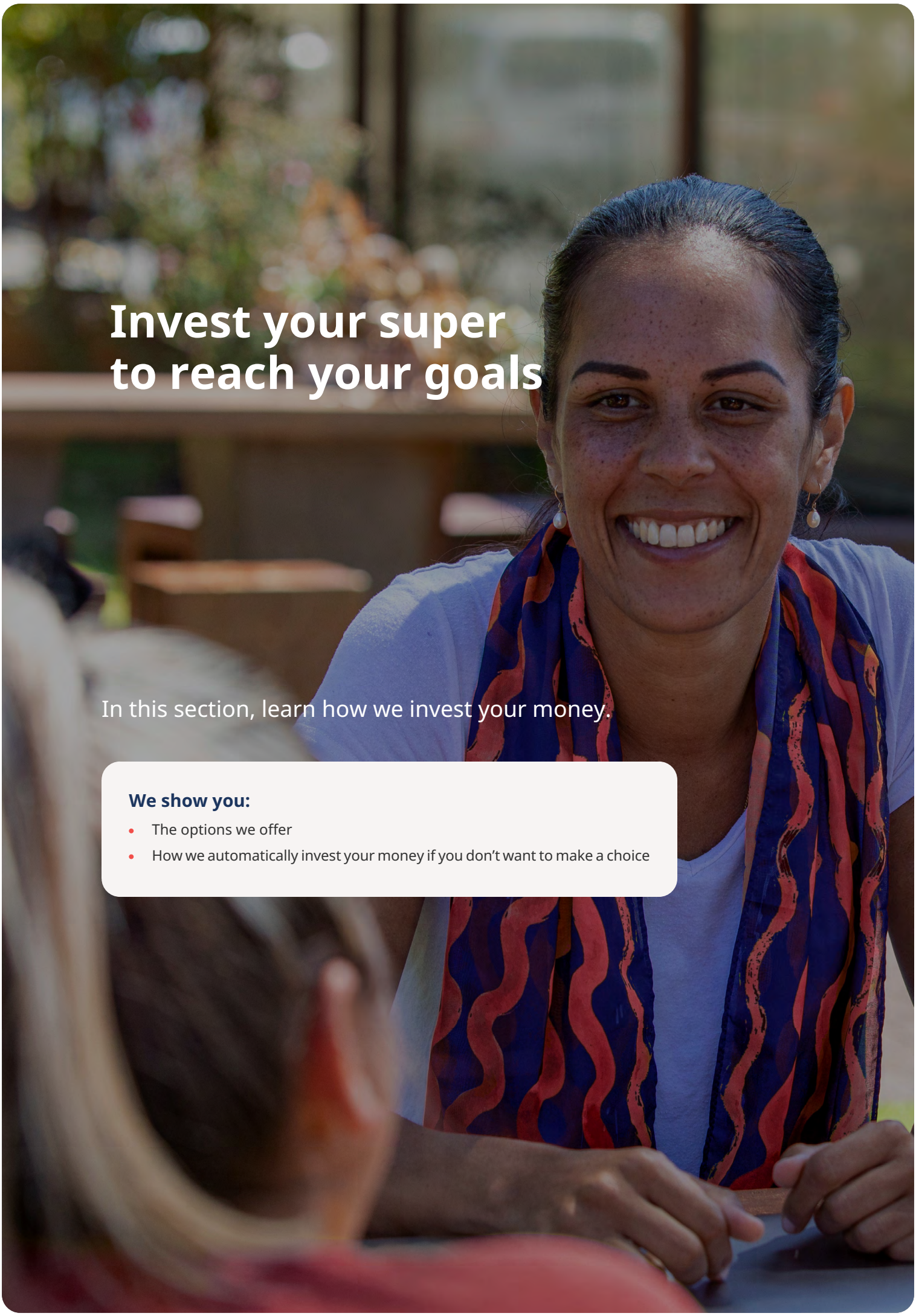
A Lifetime Pension provides an income for the rest of your life, so you don't have to worry about your savings running out. It may even increase your Age Pension payment, if you're eligible.

A bonus when you retire

You could be eligible for the bonus we currently pay when you open a Retirement Income account and/or Lifetime Pension. Find out about our Retirement Bonus, including eligibility, in our Product Disclosure Statement for Income Account and Lifetime Pension at **art.com.au/pds** or go to **art.com.au/retirement-bonus**

We're here to help

Find out more about how to access your super at **art.com.au/access-my-super** or call us today on **13 11 84.**



Invest your super to reach your goals

In this section, learn how we invest your money.

We show you:

- The options we offer
- How we automatically invest your money if you don't want to make a choice

Invest your super to reach your goals

When you have an Accumulation account with us, you have access to a wide range of investment options you can choose from or combine. You can also change your choices as your circumstances change.

You can let us invest for you. With Lifecycle Investment Strategy, we adjust your investments for you throughout your life based on your age. We invest your money in higher-growth, higher-risk investments when you're young and may be able to take on more risk. When you're closer to retiring, we include some more lower-risk investments with lower expected returns. We do this for you, so you don't have to.

You can have more control and choose your own investment strategy. You can choose from our diversified options that we've designed and manage. You can choose your own strategy from one or more asset class options. You can choose a combination of our lifecycle, diversified and/or asset class options. You can decide what's right for you.

Let us invest for you

Leave it to us

Our lifecycle option

Our MySuper product is a lifecycle option

Lifecycle Investment Strategy is our MySuper investment option

We'll invest your super in **Lifecycle Investment Strategy** if:

- you choose to let us invest your super for you
- you don't make an investment choice when you open an Accumulation account.

Most Super Savings Accumulation account holders invest in this option as it's the default option.

and /or

Choose your own investment strategy

You'd like some control while relying on us to design your mix of assets

You take control

Diversified options

Choose a mix we've designed and manage

Actively managed

- High Growth
- Balanced
- Conservative-Balanced
- Conservative
- Balanced Risk-Adjusted
- Socially Conscious Balanced

Index – passively managed

- High Growth Index
- Balanced Index

Asset class options

Mix and manage your portfolio

Shares – listed assets

- Australian Shares Index
- International Shares Hedged Index
- International Shares Unhedged Index
- Listed Property Index

Unlisted assets

- Unlisted Assets

Cash and Bonds

- Bonds Index
- Cash

Our sustainable investing approach

Sustainability-related risks and opportunities, including labour standards and climate change, can be financially material for companies. As a result, they may affect our investments. We believe that incorporating financially material sustainability factors into our investment process can help us to manage investment risks and can lead to opportunities for investment. This includes a target of a net zero greenhouse gas emissions investment portfolio by 2050[1], as we outline in our Net Zero 2050 Roadmap.

For more information on our approach, please see our Sustainable Investment Policy and our Net Zero 2050 Roadmap at **art.com.au/sustainable-investing** and our Investment Guide at **art.com.au/pds**

1 Our net zero target refers to the Scope 3 category 15 (investments) emissions and is aligned with the Paris Agreement goal of limiting global warming to well below 2°C.

Lifecycle Investment Strategy

Lifecycle Investment Strategy is our Accumulation account investment option if you want to let us invest for you.



Designed to grow your super



Automatically adjusts your investment strategy based on your age



We manage your investments, so you don't have to

Grow your super

We've designed Lifecycle Investment Strategy to help you grow your super over the long term.

Adjusts based on your age

We use your age to set an investment strategy that aims to suit your life stage. This means we invest your money in higher-growth, higher-risk investments when you're younger. Then we include some more lower-risk investments, with lower expected returns, as you get closer to retirement.

Leave the hard work to us

We adjust your investments depending on your age. We move your money and manage your investments for you, so you don't have to.

Find out more

For more information on Lifecycle Investment Strategy, please see **art.com.au/lifecycle**

How we invest your super in Lifecycle Investment Strategy

We invest your super for you and move your investments between 3 lifecycle investment pools. We recognise that if you're starting out at work, you may have very different investment needs than when you're approaching retirement.

When you're younger

We invest 100% of your account balance in our High Growth Pool until you turn 50.

The High Growth Pool invests in different asset classes, so your investments aren't all in one place. We invest in growth assets, like shares, so we can help grow your super over the long term. Growth assets also have a higher risk of short-term ups and downs. We aim to deliver strong returns while you're still in a life stage where you may be able to take on additional risk.

When you're approaching retirement

Between the ages of 50 and 65, we gradually move your money to the Balanced Pool and the Cash Pool. By your 65th birthday your Lifecycle Investment Strategy account balance will be invested around 80% in the Balanced Pool and 20% in the Cash Pool. After you turn 50, we also allocate any future contributions, including any rollovers from other super funds, across the investment pools, with an increased proportion going to the Balanced and Cash pools as you get older.

Compared to the High Growth Pool, the Balanced Pool holds fewer growth assets, such as shares, and more defensive assets. It's important to note that the Balanced Pool has a Medium to High risk label. The Cash Pool is invested in 100% defensive assets.

Choose your investment strategy

Choose where to invest your money. You can choose from diversified options we've designed. You can also choose to build your own strategy using one or more asset classes. You can choose a combination of our diversified and/or asset class options. You can decide what's right for you.

Diversified options

We offer a range of options where we've done the diversification for you. Our 8 diversified options:

- invest in a mix of assets to help reduce the impact of poor returns from a single asset class
- have different risk and return objectives to suit different investment needs.

Asset class options

We offer a range of asset class options you can use as the building blocks to mix and manage your investment portfolio. Our 7 asset class options:

- give you more control over your investment strategy
- allow you to diversify your portfolio by choosing how much of your super you invest in each asset class
- let you manage your mix of options on an ongoing basis.

Note: When choosing how to invest your super, please consider:

- the level of returns you want
- the risk you can or should take to reach your investment goals
- your investment timeframe.

You can change your investments

Simply go to **Member Online** or our app.

We reserve the right to limit investment switches and partial withdrawals.

From time to time we may change the investment options we offer

We may add to, close, or change our investment options from time to time. We'll notify you of any significant change.

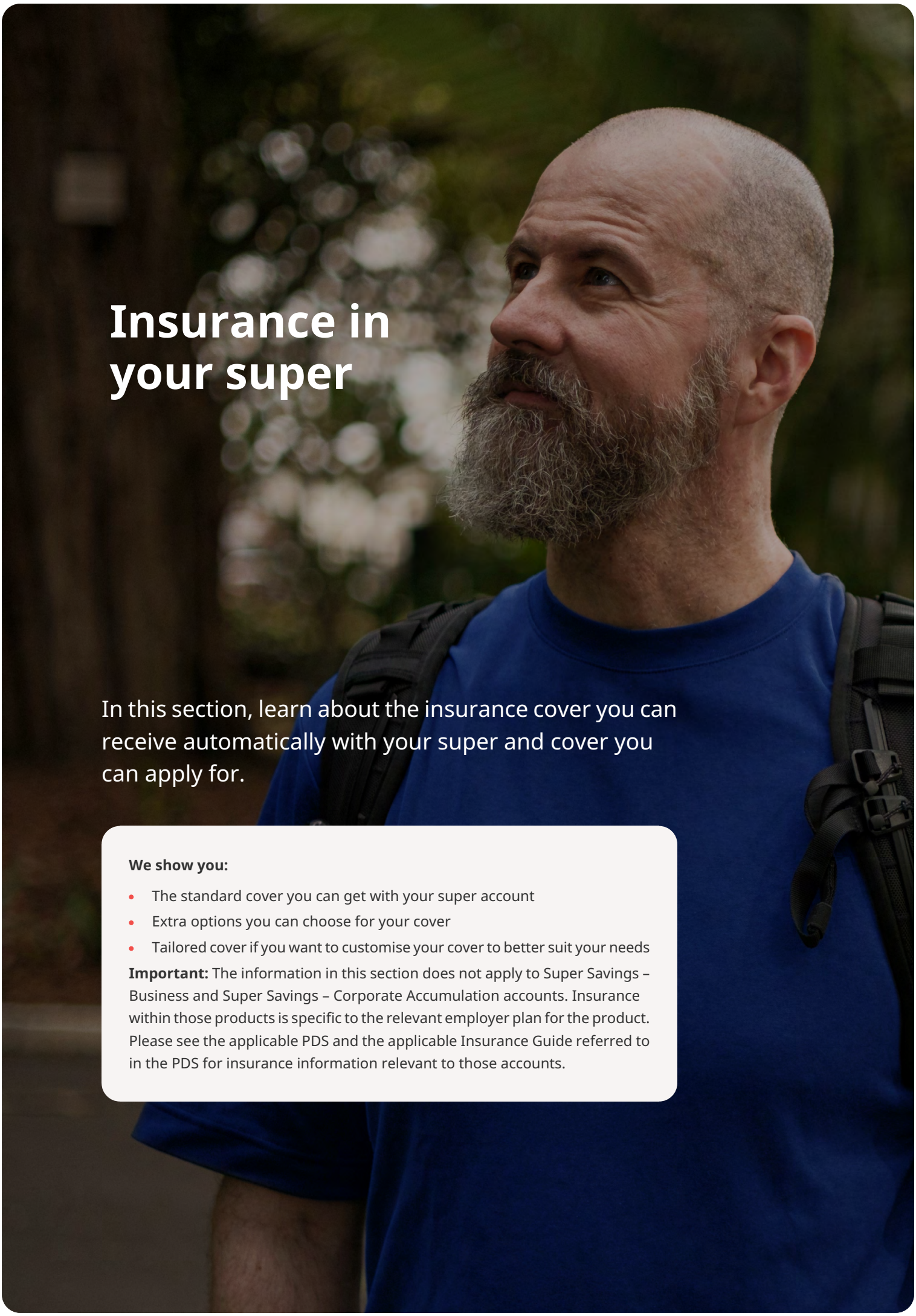
Consider seeking financial advice

A professional financial adviser can help you develop an investment strategy to meet your needs. Financial advice may help give you peace of mind that your investment choice is appropriate for your needs or help develop an investment strategy for your unique investment goals.



Find out more

Our Investment Guide explains our full range of investment options, including the risks of each option. Our Investment Guide forms part of each of the product disclosure statements for Super Savings Accumulation accounts, Super Savings – Business Accumulation accounts and Super Savings – Corporate Accumulation accounts. You can find it at **art.com.au/pds** or call us and we'll send a copy to you.



Insurance in your super

In this section, learn about the insurance cover you can receive automatically with your super and cover you can apply for.

We show you:

- The standard cover you can get with your super account
- Extra options you can choose for your cover
- Tailored cover if you want to customise your cover to better suit your needs

Important: The information in this section does not apply to Super Savings – Business and Super Savings – Corporate Accumulation accounts. Insurance within those products is specific to the relevant employer plan for the product. Please see the applicable PDS and the applicable Insurance Guide referred to in the PDS for insurance information relevant to those accounts.

Insurance in your super

We use our size and scale, and work hard to provide you flexible and more affordable cover through your super.

We offer:

- Death cover: a one-off lump sum benefit. Or you may be able to claim a terminal illness benefit
- Total & Permanent Disability Assist (TPD Assist) cover: offers wellness, rehabilitation or financial support. Or choose our Tailored TPD cover
- Income Protection cover: pays you a replacement income if you can't work for a time because you're sick or injured

There are costs associated with insurance cover. We deduct premiums for cover from your Accumulation account with us.

Cover with your Accumulation account

When you have a Super Savings Accumulation account with us, you can choose your cover.

You can get Standard cover. Unless you say no to cover when you join, you'll automatically get Standard Death and TPD Assist cover when you meet the requirements for it to start. If you don't meet the requirements to get Standard cover automatically, you can get it early. Or, if you said no to Standard cover when you joined or cancelled it, but change your mind, you can apply for Tailored cover.

You can have more control over your cover. You can apply to add extras to your Standard cover from the options we give you. If you want to take even more control of your cover to suit your unique needs, you can tailor it. Here's how it works.

Get it

Standard cover

Get Standard Death and TPD Assist cover in any of the following ways:

- Get it automatically when you meet all requirements for cover to start
- Get it early if you want it before you meet all the requirements for it to start automatically

Add extras to it

You'd like to choose some extras

Choose extra options

- Opt-In Income Protection cover
  - request it within 120 days of joining us if you have Standard Death and TPD Assist cover[1]
- White Collar cover
  - request it within 120 days of joining us if you have Standard Death and TPD Assist cover[1],

  or
  - apply for it after 120 days of joining us[2]

Tailor it

You take control

Apply any time for:

- Tailored Death cover
- Tailored TPD Assist cover
- Tailored TPD cover
- Tailored Income Protection cover

1 Or, if you joined the Fund before turning 15, within 120 days of us receiving your first superannuation guarantee contribution after you turn 15.
2 Or, if you joined the Fund before turning 15, after 120 days of us receiving your first superannuation guarantee contribution after you turn 15.

TPD Assist

ART offers TPD Assist cover. If you get sick or injured and can't work, we believe it's important to help you quickly and support you to get better if you can. So, we offer wellness, rehabilitation and financial support in your cover. Wellness support, early intervention, rehabilitation, reskilling and retraining are all part of TPD Assist cover.

The maximum TPD Assist financial support benefit is 4 support payments over 3 years. The first support payment is 40% of your maximum benefit. If you're eligible, you'll get up to 3 additional payments of 20% each. In some cases, you can receive the maximum financial support benefit as a lump sum.

Get Standard cover automatically with your super account

Unless you say no to cover when you join, you get Standard cover automatically with your Super Savings Accumulation account when you meet the requirements for cover to start.

When you get Standard cover automatically, it will generally start on the date we receive a SG contribution for you after you meet all these requirements:

- You're a member, **and**
- You reach the age of 25, **and**
- Your account balance reaches $6,000

How to get Standard cover automatically



How else Standard cover can start

Please see our Insurance Guide for other ways to get Standard cover:

- If you don't meet all the requirements for Standard cover to start automatically, you can still get Standard cover early if you're under age 25 and/or have an account balance below $6,000.[1]
- If you say no to Standard cover when you join, you have 14 days from joining to change your mind. If you're eligible, your cover will start automatically.
- If you wait more than 14 days or you cancel your Standard cover, you can still apply to get it again. You will need to answer some questions, but you won't need to give other medical evidence. The Insurer must approve your application before it can start.

1 You'll also need to meet the other eligibility requirements listed in our Insurance Guide.

Choose to add extras to it

Opt-In Income Protection cover

If you're eligible for Standard cover to start, you can request Opt-In Income Protection cover within 120 days of joining us.[1] It's not available to you after 120 days. Opt-In Income Protection cover pays you a replacement income of monthly payments, after a 'waiting period' of 90 days, for up to 2 years if you can't work for a time because you're sick or injured.

White Collar cover

If you work in a white-collar occupation you can apply for White Collar cover. White Collar cover gives you 50% more cover than Standard Death and TPD Assist cover for the same premium. And it means you pay less for Opt-In Income Protection cover. If you're eligible for Standard cover to start, you can request White Collar cover within 120 days of joining us[1]. If you want White Collar cover after 120 days of joining us[1], you must apply.

1 Or, if you joined the Fund before turning 15, within 120 days of us receiving your first superannuation guarantee contribution after you turn 15.

Top Up cover

Top Up your Standard cover. You can apply once a year. Maximum amounts apply. Your premiums will change each time you increase your cover. The Insurer must approve any application for Top Up cover.

Tailor it

Apply for Tailored cover at any time. Your 'occupational category' determines the premium you pay. We have 6 occupational categories from professional with the lowest premiums, to hazardous with the highest premiums.

We're here to help

For help on the cover we offer, including if you're eligible for Standard cover, please call us on **13 11 84.**

How to:

Work out how much cover you need

You can use the Insurer's Insurance Needs Calculator[1] to estimate how much cover you might need now, and as your needs change. Simply go to **art.com.au/calculators**

1 The Insurer provides and is responsible for the Insurance Needs Calculator. We don't endorse, and are not responsible for, the calculator or its outputs. The estimates the calculator produces are illustrative. You should consider getting financial advice before making any decisions.

Cancel, reduce or change your cover

If you don't want cover, you can say no to cover when you join.

You can also cancel, reduce or change any or all of your cover at any time:

- Contact us on **13 11 84**
- Visit **Member Online**

Make a claim

We're here to make claiming a benefit as straightforward as possible and help you through the process. Start a claim in a way that suits you:

- Visit **art.com.au/claim**
- Contact us on **13 11 84**
- Visit **Member Online**

Find out more

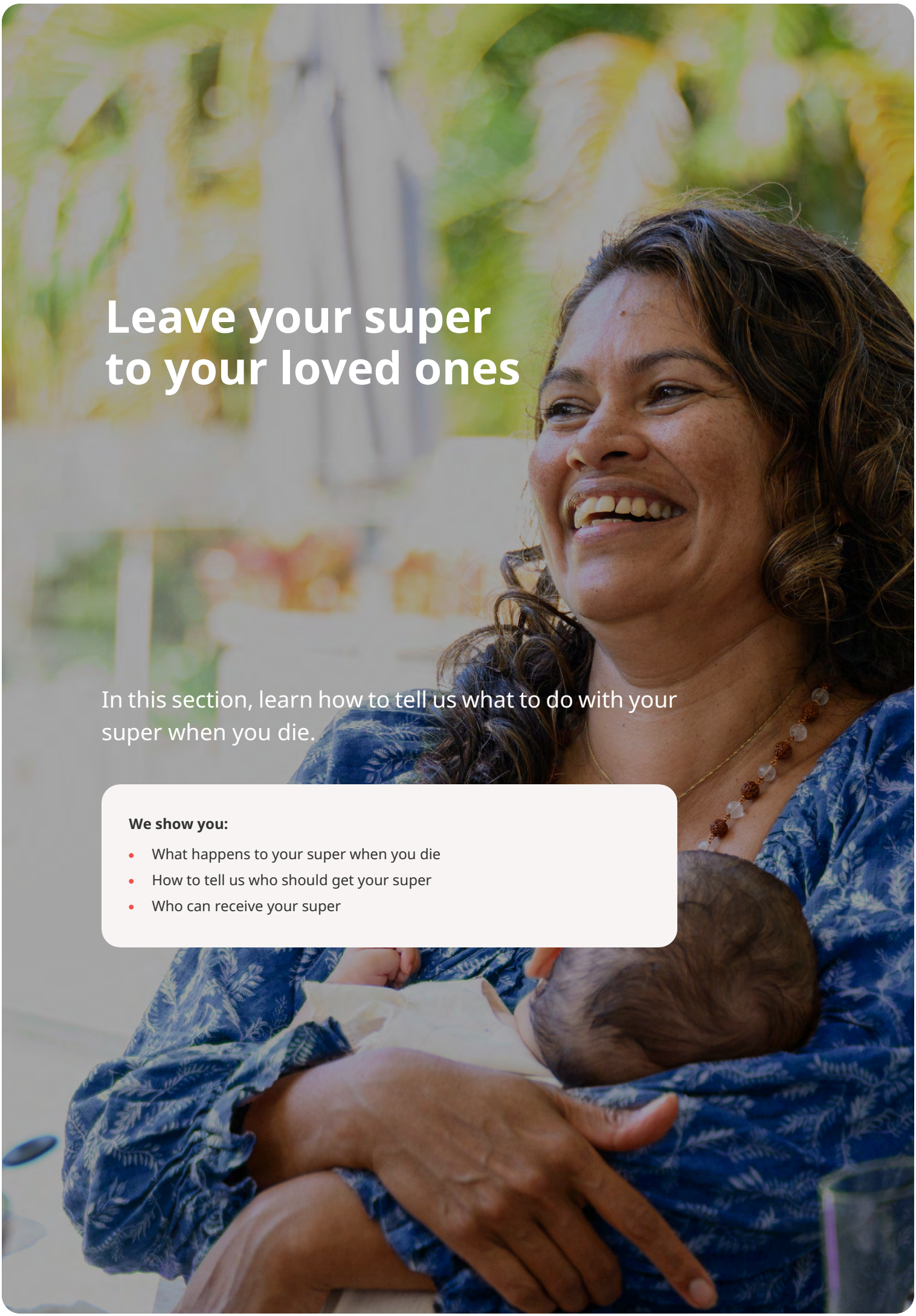
Our Super Savings Insurance Guide explains the cover we offer, premiums and definitions. It includes information on eligibility, conditions and exclusions for cover. Our Insurance Guide also includes information about your entitlement to cover. This includes when 'limited cover' applies and when you won't receive a benefit. You should read the information in the Insurance Guide before deciding whether cover is appropriate for you.

You can find the Super Savings Insurance Guide at **art.com.au/pds**

Find out more about our insurance at **art.com.au/insurance**

Corporate or Business employer arrangements

For Super Savings – Business and Super Savings – Corporate Accumulation accounts, insurance is specific to your employer plan. For details about your cover, please see your microsite.



Leave your super to your loved ones

In this section, learn how to tell us what to do with your super when you die.

We show you:

- What happens to your super when you die
- How to tell us who should get your super
- Who can receive your super

Leave your super to loved ones

Your super doesn't automatically form part of your estate. So, it's important you let us know who you would like to receive your super when you die.

What happens with your super when you die

When you die, what happens to your super and any insurance you have with your account depends on what you've told us to do.

You may have nominated the person or people you would like us to pay your super to when you die – they are your nominated beneficiaries.

If you die and haven't told us who should get your super, or your nomination is invalid or out-of-date, we usually pay your death benefit money to your dependants, such as your spouse or children. In some circumstances, we may pay your death benefit money to your legal personal representative. If this happens, the executor of your Will or administrator of your estate will deal with it.

When we're notified of your death and begin processing your super payment, we will move your investments to our lower risk Cash option that invests 100% in defensive assets.

The tax on your death benefit money depends on who we pay it to and how they want to receive the payout. They might want to access it all at once or, if eligible, use it to open an Income account.

How to tell us who should get your super

You can make sure who receives your super by making a valid binding death benefit nomination. You can do this by logging in to **Member Online** or sending us the form. We'll follow your choice as long as you have a valid nomination in place when you die.

Please see **art.com.au/beneficiary** for more information on your options.

There are different options for our Income account and Lifetime Pension products. For more information on these products, please see our Product Disclosure Statement for Income Account and Lifetime Pension at **art.com.au/pds**

Let us know who you would like to leave your super to. Make a nomination via **Member Online** or complete and send us a Binding Death Benefit Nomination form from **art.com.au/forms-and-tasks**

Who can receive your super

There are rules about who you can nominate to receive your super. The people you can nominate include:

Your spouse

Includes same-sex and de facto partners.

Your child

Includes adopted children, stepchildren, ex-nuptial children, children of your spouse and any child within the meaning of the *Family Law Act 1975 (Cth)*.

Your financial dependant

Someone who was receiving regular financial support from you at the time of your death.

Someone in an interdependency relationship with you

This means:

- you have a close personal relationship with someone
- you live together
- one or both of you provides financial and domestic support and personal care for the other.

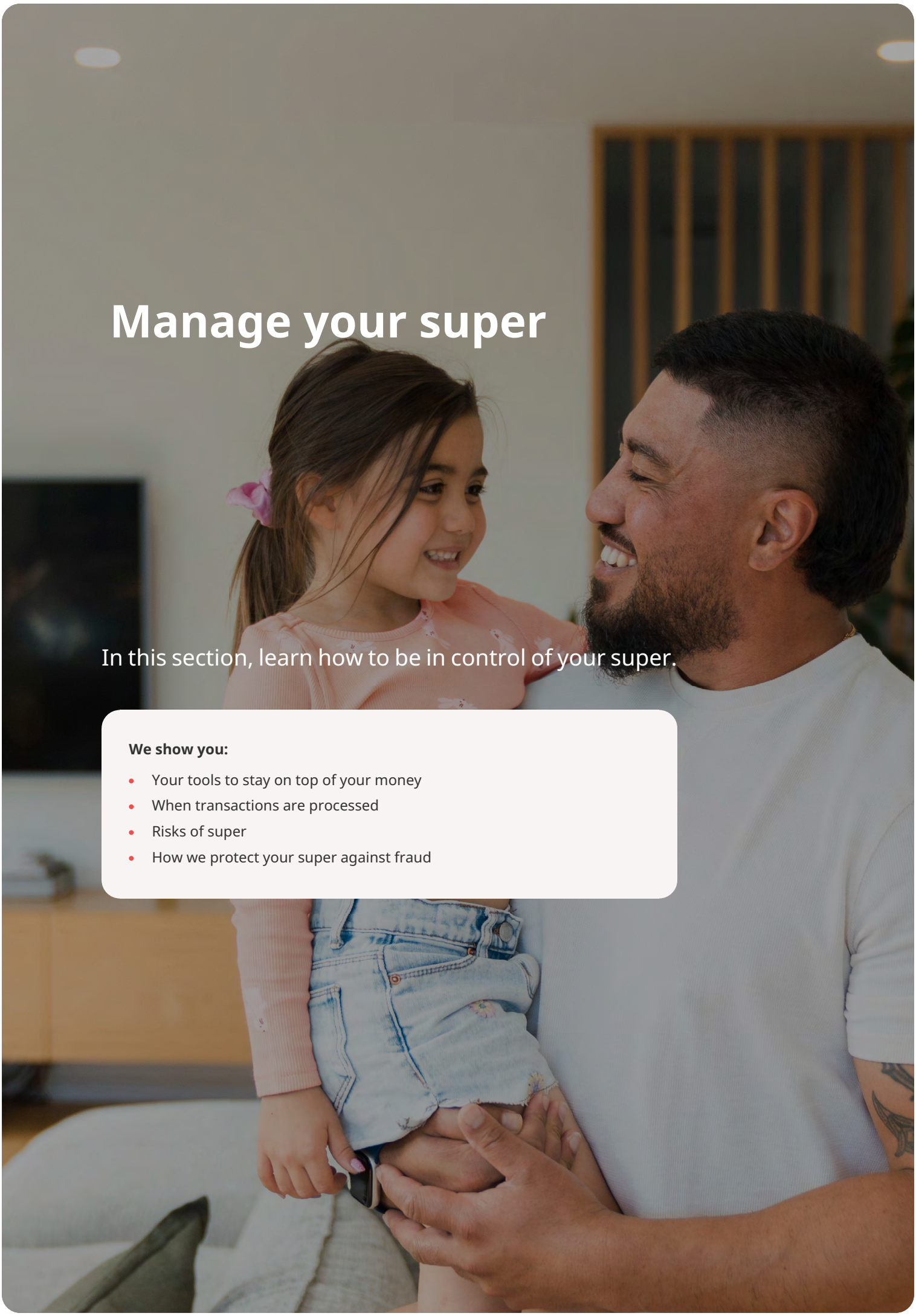
You may also be in an interdependency relationship with someone if you have a close personal relationship with them but you do not satisfy the other criteria above because one or both of you suffer from a physical, intellectual, or psychiatric disability or you are temporarily living apart.

Your legal personal representative

You can also nominate your legal personal representative (the executor of your Will or administrator of your estate) to receive your super and distribute it as part of your estate. If you want us to pay your super to your legal personal representative, you should consider making a binding death benefit nomination.

Find out more

Call us today on **13 11 84** or visit **art.com.au/beneficiary**



Manage your super

In this section, learn how to be in control of your super.

We show you:

- Your tools to stay on top of your money
- When transactions are processed
- Risks of super
- How we protect your super against fraud

Manage your super

We aim to make it easy for you to stay in control of your super.

How to stay on top of your super

With your Accumulation account, you have access to:

- **Member Online** and our app. Check your super balance, update your details, manage your investments and your insurance cover, generally available 24 hours a day, 7 days a week.
- Calculators and tools for your super, your insurance, your savings and your retirement.
- Seminars, podcasts, articles, online learning and videos to help you with your super and all your money.
- Your annual statement. You can see how your investments have been performing for you.
- Our fund information on our website about our performance for each financial year.
- Other documents that we need to legally provide you throughout the year.

If you start a new job

You'll keep your super money with the same fund when you change jobs, unless you choose a different fund. The Australian Government call this stapling your super account to you.

Getting your new employer to pay your super into your Accumulation account also means any insurance cover that you have with us will continue.[1]

For more information about your super when you change jobs, please see **art.com.au/changing-jobs**

1 Different conditions apply for Super Savings – Business and Super Savings – Corporate members. Please refer to your Super Savings – Business Insurance Guide or your Super Savings – Corporate Insurance Guide respectively.

If you want to close your account

You have 2 options if you want to close your account with us:

1. Transfer to another super fund. You can find the Transfer to Another Super Fund form at **art.com.au/forms-and-tasks**
2. If you're able to withdraw your money, you can transfer it all out of your account. We'll close your account when it has no funds in it.

Important: We will not process a request to transfer part of your account balance to another super fund if the amount remaining in your account will be less than $6,000 at the time of processing.

When transactions are processed

Transactions are processed at different times depending on the type of transaction.

We usually calculate unit prices in each investment option each business day. Effective unit prices for Super Savings products are based on the value of the net assets in the option at the applicable close of business in all relevant domestic and international markets for that day.

Money received into the Fund

Money received into the Fund includes contributions and rollovers we receive on your behalf.

Money received into Australian Retirement Trust's bank account on a business day via Electronic Funds Transfer (EFT), BPAY® or Direct Debit will be processed using the effective unit price for the day of receipt.

Contributions paid via a cheque or Money Order and received by mail or in person at our Brisbane office by 3pm AEST on a business day will be processed using the effective unit price for the day of receipt. Contributions received after 3pm AEST will be treated as received on the next business day and processed using the effective unit price for that day. Processing timeframes at financial institutions should be allowed when meeting contribution deadlines, such as at the end of a quarter or financial year.

Processing of the transaction will generally be completed one business day after receipt.

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Contributions tax

Where applicable, when you make a contribution, 15% of your contribution is deducted to pay contributions tax before purchasing units in your selected investment option(s).

Contributions tax is held in the Fund's general reserve until the ATO requires remittance of the tax that is payable on contributions. Any earnings in the general reserve on these amounts are retained in the general reserve.

Changes to your investment option(s)

Requests to change your investment option(s) for your existing account balance received by 3pm AEST on a business day will be processed using the effective unit price for that day. Any requests received after 3pm AEST on a business day, or at any time on a non-business day (weekends or national public holidays) are treated as received on the next business day and processed using the effective unit price for that day.

Processing of the transaction will generally be completed one business day after receipt.

Payments and transfers between accounts

Withdrawals, payments, rollouts and transfers from your accounts will be processed using the effective unit price on the day the transaction is processed.

The processing of payments and transfers can be lengthy, due to the level of required information and our dependency on external parties, including employers and other super funds. Given the time required to process requests, the investment value may fluctuate during the processing period.

Administration fees and insurance premiums

We deduct administration fees and insurance premiums using the effective unit price on the day of the transaction. Please see our Insurance Guide for details on insurance premiums.

Exceptions

Delays may occur in the processing and pricing of contributions, rollovers and transfers, investment option changes and benefit payments if we don't have all the information required to process the transaction. Delays may also occur if we don't receive payment for contribution payments by the due date.

If for any reason we can't allocate money received to an account, including if we do not have all the information we need, we will return it. We will return only the amount we received to whoever it was received from.

If we earn any interest on money received, then we'll retain that interest in our reserves for the benefit of all our members.

We reserve the right to temporarily suspend the processing of member transactions and the calculation of unit prices if:

- we have permission from a regulator
- we are required to by law
- on the occurrence of an extraordinary event.

An extraordinary event is any significant event that we consider, based on reasonable grounds, means that the price for processing a contribution or redemption would be unfair and unreasonable or cannot be determined. Such an event may impact some or all members and may include the suspension of normal trading on any exchange which trades securities or derivatives held for an investment option. To confirm transactions involving your account, log in to **Member Online** or the Australian Retirement Trust App or contact us on **13 11 84**.

We reserve the right to restrict the allocation of contributions, investment option changes and payments to any one or more investment options.

Risks of super

Super is a long-term investment and, like all investments, carries risk.

Your level of risk will vary depending on factors like:

- what your account is invested in
- your age
- how long you're investing for
- what level of return you want and how much risk you'll take to get it.

Risks you should know about when investing in super include:

- The value of your super will go up and down over time
- Your investment returns will vary, and future returns may be different to past returns
- There's no guarantee of returns on your investments and you may lose some or all of your money

We explain the risks of investing in super in our Investment Guide available at **art.com.au/pds**

Risks with your Accumulation account also relate to choices you make about your money and your account, such as whether you have insurance with your super. Risks include other factors like changes to the law or whether you'll have enough money to last your retirement.

Risks you should know about for your Accumulation account include:

- If you put extra money into your super, you generally won't be able to access that money or ask for it back until you retire. Please see when you can access your super on page 17.
- Your super may not go to who you want it to when you die if you haven't made a binding death benefit nomination that's legally valid. Please see how to tell us who should get your super on page 28.
- The laws affecting your super may change in the future.
- The amount of the savings you have in your super may not be enough for you to have the retirement you want. It may not be enough to last your remaining lifetime. This might be the case even if you contribute extra money.
- If the cost of living (inflation) grows faster than the returns in your super, your super may be worth less in real terms. We call this inflation risk. Please see our Investment Guide for more information on this risk.
- Your super is subject to the same risks as your bank account such as fraud or people trying to steal your personal identity. See how we protect your super against fraud on page 32.

Risks you should know about insurance in your super include:

- You may have or apply for insurance cover that's not right for you and doesn't suit your needs.
- You need to consider both your needs and the costs of cover because paying for cover from your super will impact your retirement savings.
- If you apply for cover, you may not be eligible to receive cover. So, you shouldn't cancel or change other insurance arrangements you may have until you have new cover in place.
- As your circumstances change, your eligibility to apply for cover and the cost of your cover may also change.

How we protect your super against fraud

Keeping your account safe is our priority, including protecting you against identity fraud.

Here's what you can expect from us:

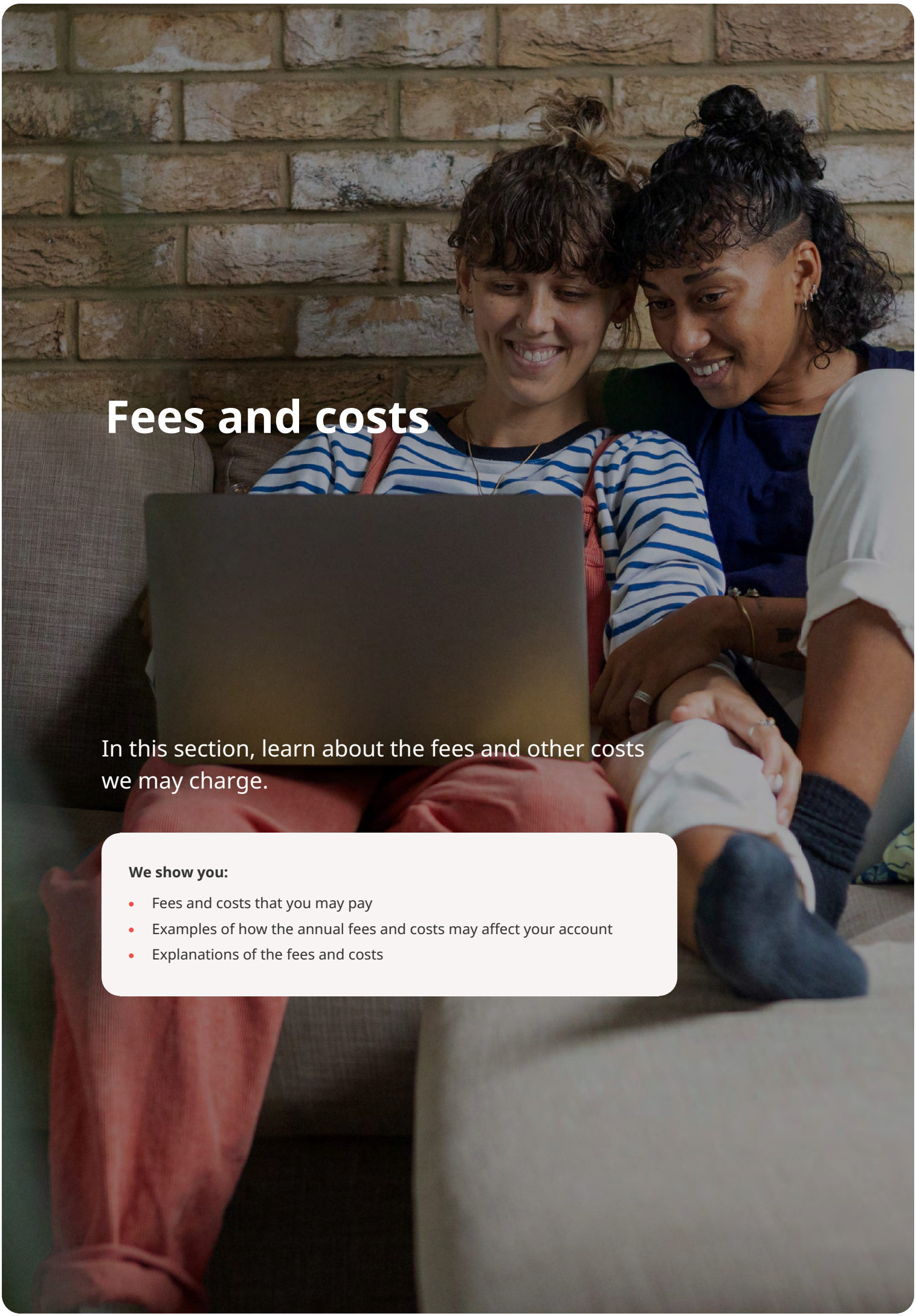
- If you call us, we'll ask you some questions so that we can verify your identity.
- We'll also call you if we're suspicious about account activity such as a benefit payment or transfer request.
- When we write to you, we won't include unnecessary personal information such as your date of birth.
- We monitor benefit payment and transfer requests to detect any that may be fraudulent.
- We have security measures in place to help reduce the risk of unauthorised access to confidential data and documents.
- We have proof of identity measures in place.

Important: We'll never contact you to ask you for the login details for your super account. You should never share your super account or myGov login details with anyone who contacts you.



Find out more

Find out more about how we work to keep your super account safe at **art.com.au/protecting-your-super-against-fraud**



Fees and costs

In this section, learn about the fees and other costs we may charge.

We show you:

- Fees and costs that you may pay
- Examples of how the annual fees and costs may affect your account
- Explanations of the fees and costs

Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Note: Please note that we do not negotiate fees and costs with members. You can use the ASIC superannuation calculator to calculate the effect of fees and costs on account balances.

Fees and other costs

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Fees and costs summary

Super Savings Accumulation account		
Type of fee or cost	**Amount**	**How and when paid**
Ongoing annual fees and costs[1]		
Administration fees and costs	$1.10 per week	We generally deduct it each week in arrears from your account if you have a balance. We don't pro-rata for partial weeks.
	Plus 0.10% p.a. on the first $500,000 of your account balance	We generally deduct it each week in arrears from your account. It is pro-rated for partial weeks.
	Plus 0.06% p.a.	When the administration costs exceed member administration fees collected, these costs are met from our reserves, not from your account balance or investment returns. We estimated this amount as 0.06% for the year ending 30 June 2026.
Investment fees and costs[2,3]	For the Lifecycle Investment Strategy: 0.41% to 0.51% p.a. of your account balance. For other investment options: 0.07% to 1.24% p.a. of your account balance. The investment fees and costs vary according to which investment options you choose. See the table on page 38 for the specific investment fees and costs for each investment option.	Calculated on a daily basis and deducted from investment returns before we declare the unit price on business days.
Transaction costs[3]	For the Lifecyle Investment Strategy: 0.04% to 0.05% p.a. of your account balance. For other investment options: 0.00% to 0.08% p.a. of your account balance. The transaction costs vary according to which investment options you choose. See the table on page 38 for the specific transaction costs for each investment option.	Calculated on a daily basis and deducted from investment returns before we declare the unit price on business days.
Member activity related fees and costs		
Buy-sell spread	Nil	
Switching fee	Nil	
Other fees and costs[4]	Other fees and costs may be deducted from your account, such as insurance fees, and advice fees for personal advice. Refer to 'Additional explanation of fees and costs' for details.	

1 If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. **2** Investment fees and costs includes an amount of 0.00% to 0.49% p.a. for performance fees. The specific performance fees for each option and the calculation basis for these amounts are set out under 'Additional explanation of fees and costs'. **3** Your investments in our Lifecycle Investment Strategy pools vary depending on your age and your investment fees and costs and transaction costs vary accordingly, so we show you the range in this summary table. The estimated investment fees and costs totaling 0.41% p.a. and the 0.04% p.a. transaction costs for the Lifecycle Investment Strategy are estimated based on an investment allocation of 80% Balanced Pool and 20% Cash Pool. The investment fees and costs and transaction costs are estimates only. We explain the calculation basis for investment fees and costs and transaction costs under 'Additional explanation of fees and costs'. **4** Refer to 'Additional explanation of fees and costs' in this guide.

Important: Lower administration fees and costs than those shown above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For Super Savings – Business members, where these arrangements apply, we'll show them in your Super Savings – Business Plan Information Factsheet. Super Savings – Corporate members, please see Section 6 of your PDS.

Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for the Lifecycle Investment Strategy – High Growth Pool for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE – Lifecycle Investment Strategy High Growth Pool		**Balance of $50,000**
Administration fees and costs	**0.16%** p.a.[1] of your account balance plus **$1.10** p.w.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$80** in administration fees and costs, plus **$57.20** regardless of your balance.
PLUS Investment fees and costs	**0.51%** p.a.	**And**, you will be charged or have deducted from your investment **$255** in investment fees and costs.
PLUS Transaction costs	**0.05%** p.a.	**And**, you will be charged or have deducted from your investment **$25** in transaction costs.
EQUALS Cost of product		If your balance was $50,000 at the beginning of the year, then for that year you will be charged fees and costs of **$417.20** for the superannuation product.

Note: *Additional fees may apply. If you have insurance, premiums will apply. Premiums may include an insurance fee. The above table showing an example of annual fees and costs for our MySuper option is illustrative only and based on the assumptions listed. The actual amount of fees and costs can vary depending on your investment option and other factors.

1 A portion of the administration fees and costs are paid from the Fund's reserves, being 0.06%, which for a $50,000 balance is $30 of fees that will therefore not be deducted from your account. Please see 'Additional explanation of fees and costs' for more information.

Important: Lower administration fees and costs than those shown in the example above may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. Where those arrangements apply, the cost of product will also be lower than shown in the example above. For the example of fees and costs applicable to their product, Super Savings – Business members should refer to Section 6 of their PDS and their Business Plan Information Factsheet, and Super Savings – Corporate members should refer to Section 6 of their PDS and their Cost of Product Factsheet.

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs'.

The cost of product information assumes a balance of $50,000 at the beginning of the year (additional fees such as a buy-sell spread may apply. Refer to the Fees and costs summary for the relevant superannuation product or investment option). You should use this figure to help compare superannuation products and investment options.

Important: Lower administration fees and costs may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. Where those arrangements apply, the cost of product for each investment option will be lower than shown on this page. For Super Savings – Business members, where these arrangements apply, they will be shown in your Plan Information Factsheet. Super Savings – Corporate members should refer to their Cost of Product Factsheet.

Investment option	Cost of product[1]
Lifecyle Investment Strategy[2]	
High Growth Pool	$417.20
Balanced Pool	$407.20
Cash Pool	$172.20
Other investment options	
High Growth	$417.20
Balanced	$407.20
Conservative-Balanced	$397.20
Conservative	$387.20
Balanced Risk-Adjusted	$357.20
Socially Conscious Balanced	$457.20
High Growth Index	$182.20
Balanced Index	$182.20
Australian Shares Index	$177.20
International Shares Hedged Index	$187.20
International Shares Unhedged Index	$187.20
Listed Property Index	$187.20
Unlisted Assets	$797.20
Bonds Index	$177.20
Cash	$172.20

1 A portion of the administration fees and costs are paid from the Fund's reserves, being 0.06%, which for a $50,000 balance is $30 of fees that will therefore not be deducted from your account.
2 The Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Your allocation between the 3 pools varies depending on your age, and your cost of product will vary accordingly. For more information about Lifecycle Investment Strategy, please see our Investment Guide.

Additional explanation of fees and costs

Fee caps

The fee you pay has 2 different caps applied over a financial year period:

- **Low balance fee cap** – means that you won't pay more than 3% of your account balance for all administration fees and costs (excluding costs met from reserves), investment fees and costs and transaction costs if your account balance is less than $6,000 at the end of a financial year. You'll be refunded any amount you pay over this cap.
- **Percentage fee cap** – means the 0.10% p.a. administration fee is only charged on the first $500,000 of your account balance. It does not apply to costs met from reserves.

Investment fees and costs and transaction costs for each investment option

We charge investment fees and costs to manage each investment option. The investment fees and costs include the internal costs of managing investments and may include investment project related costs.

The investment fees and costs and transaction costs are estimates only. The investment fees component of investment fees and costs is estimated based on recent experience and our expectations for the financial year ending 30 June 2027. The investment costs component of investment fees and costs, and the transaction costs, are generally calculated based on the actual costs incurred for the year ending 30 June 2026. Transaction costs may include stamp duty. Commencing from 1 July 2026, any stamp duty incurred in a financial year is evenly spread over a 7-year period. Where actual costs weren't available, we've used reasonable estimates of actual costs.

The actual amount you'll be charged will depend on the actual fees and costs the Trustee incurs in managing the investment option.

Investment fees and costs include an amount for performance fees, which are calculated differently. We describe performance fees and set out the performance fees for each option in the table on page 39.

Investment option	Investment fees and costs (p.a.)	Transaction costs (p.a.)
Lifecycle Investment Strategy[1]		
High Growth Pool	0.51%	0.05%
Balanced Pool	0.49%	0.05%
Cash Pool	0.07%	0.00%
Other investment options		
High Growth	0.51%	0.05%
Balanced	0.49%	0.05%
Conservative-Balanced	0.48%	0.04%
Conservative	0.46%	0.04%
Balanced Risk-Adjusted	0.39%	0.05%
Socially Conscious Balanced	0.59%	0.05%
High Growth Index	0.08%	0.01%
Balanced Index	0.08%	0.01%
Australian Shares Index	0.08%	0.00%
International Shares Hedged Index	0.09%	0.01%
International Shares Unhedged Index	0.09%	0.01%
Listed Property Index	0.08%	0.02%
Unlisted Assets	1.24%	0.08%
Bonds Index	0.08%	0.00%
Cash	0.07%	0.00%

1 The Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Your allocation between the 3 pools varies depending on your age, and your investment fees and costs and transaction costs will vary accordingly. For more information about Lifecycle Investment Strategy, please see our Investment Guide.

Performance fees

We generally incur investment fees and costs from our investment managers based on a percentage of the market value of the funds managed. In some cases, managers may have a base fee plus a performance fee that we pay if assets they manage beat certain performance targets.

Performance fees form part of investment fees and costs. They're part of the amounts we show you as investment fees and costs in the relevant PDS and guides.

We believe that performance fees encourage our investment managers to try to deliver sustained investment performance.

Performance fees are difficult to predict because they're based on future investment performance of many underlying investments. They're not based on the performance of the whole investment option.

Where possible, we show you performance fees that are an average of the previous 5 financial years.

Australian Retirement Trust Super Savings started on 28 February 2022 and adopted the investment strategy of the former Sunsuper for life. For periods before this date, we've used equivalent Sunsuper for life fee data.

The Balanced Risk-Adjusted option became available to Super Savings members on 1 July 2024 but has previously been available to QSuper account holders. The performance fees shown for this option are an average of the previous 5 financial years, based on QSuper investment fee and cost information.

Our High Growth Index option started on 1 July 2024. Performance fees for that option are an average of each previous financial year since its commencement on 1 July 2024, calculated using actual performance fees, and reasonable estimates where actuals are not available.

The actual performance fees you are charged may be higher or lower because of performance by various underlying investment managers.

Investment Option	Performance fees (p.a.)
Lifecyle Investment Strategy[1]	
High Growth Pool	0.16%
Balanced Pool	0.14%
Cash Pool	0.00%
Other investment options	
High Growth	0.16%
Balanced	0.14%
Conservative-Balanced	0.13%
Conservative	0.12%
Balanced Risk-Adjusted	0.05%
Socially Conscious Balanced	0.14%
High Growth Index	0.00%
Balanced Index	0.00%
Australian Shares Index	0.00%
International Shares Hedged Index	0.00%
International Shares Unhedged Index	0.00%
Listed Property Index	0.00%
Unlisted Assets	0.49%
Bonds Index	0.00%
Cash	0.00%

1 The Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Your allocation between the 3 pools varies depending on your age, and the performance fees you are charged will vary accordingly. For more information about Lifecycle Investment Strategy, please see our Investment Guide.

How fees and costs apply to your Accumulation account

This table gives you additional information about how various fees and costs can apply to your Super Savings Accumulation account. Please see **art.com.au/fee-definitions** for definitions of these fees and costs.

Type of fee or cost	How it applies to your Super Savings Accumulation account
Ongoing annual fees and costs	
Administration fees and costs	We charge administration fees to cover the costs of administering the Fund. These fees are in 3 components: **1. Dollar fee:** These fees are generally deducted weekly from each account you hold. These fees are not pro-rated for partial weeks. **2. Capped percentage fee:** These fees are generally deducted weekly and are only charged on the first $500,000 of each of your account balances for each account you hold. These fees are pro-rated for partial weeks. **3. Costs met from reserves:** When the administration costs exceed member administration fees collected, these costs are met from our reserves, not from your account balance or investment returns. We estimate and report these costs for the past financial year when we disclose them. **Important:** Lower administration fees and costs may apply to some Super Savings – Business and Super Savings – Corporate Accumulation accounts. How and when those administration fees and costs are paid may also be different to the information shown above. For more information, Super Savings – Business members should refer to Section 6 of their PDS and their Business Plan Information Factsheet, and Super Savings – Corporate members should refer to Section 6 of their PDS and their Cost of Product Factsheet.
Investment fees and costs	We charge investment fees and costs to manage each investment option. The investment fees and costs include the internal costs of managing investments and may include investment project related costs. The investment fees component of investment fees and costs is estimated based on recent experience and our expectations for the current financial year. The investment costs component is generally calculated based on a combination of actual and estimated costs for the year ended 30 June 2026. We use information received from our investment managers to help us make these estimates. We include an allowance for investment fees and costs in the unit prices. You can find out more about this in our Investment Guide. The investment fees and costs amounts that we show here include any performance fees that apply to the respective investment option. Please see more information about the performance fees for investment options on page 39. Please note that the actual investment fees and costs may differ from our estimates. This may happen, for example, due to changes in the investment manager mix or investment manager fees. We monitor ongoing investment fees and costs for each investment option. We may receive new information and need to update our investment fees and costs. • Where the change is not materially adverse, we'll publish the updated information at **art.com.au/pdsupdates** or you can call us on **13 11 84** for a copy. • If the change is material, we'll notify you.
Transaction costs	Transaction costs are costs incurred when assets are bought or sold. They are generally calculated based on the actual costs incurred for the previous financial year. They may include investment project related costs. Transaction costs may include stamp duty. Commencing from 1 July 2026, any stamp duty incurred in a financial year is evenly spread over a 7-year period. The type of transaction cost will depend on the type of asset. Transaction costs for an investment option include: • **Brokerage costs**: A fee charged by an agent or an agent's company to conduct transactions between buyers and sellers for services such as purchases, sales, or advice on a transaction. • **Buy-sell spreads**: Costs we incur when we purchase or sell the underlying assets of the investment option. This includes the costs incurred from purchasing and selling assets as a result of additional contributions to, and withdrawals from, the investment option (including switches in and out of the option). • **Settlement and clearing costs**: Costs charged by a stock exchange through which assets are traded. • **Stamp duty**: A charge applied by a government in relation to the transfer of land or property. • **Operating costs**: Other administrative costs incurred by investment vehicles and in connection with investments in assets. Transaction costs are an additional cost to you. But you don't pay the costs out of your account. Instead, they're included in the net investment return for the investment option (except to the extent recovered under any separate buy-sell spread fee we may charge you). **Important:** We do not currently charge a separate buy-sell spread fee – see below.

Type of fee or cost	How it applies to your Super Savings Accumulation account
Member activity related fees and costs	
Buy-sell spreads	We currently don't charge buy-sell spread fees when you make contributions to, or withdrawals from, an investment option (including switches in and out of an option) or in any other circumstances. But any buy-sell spread costs we incur are included in the transaction costs of the relevant investment option as explained above.
Switching fees	We don't charge switching fees.
Exit fees	We don't charge exit fees.
Activity fees	We don't charge activity fees.
Advice fees	**Advice fees** If you have consented to pay for personal financial advice provided by your financial adviser about your Australian Retirement Trust account and our requirements are satisfied, this amount is paid from your account. Your financial adviser will explain their advice fee structure to you in their statement of advice.[1] **Intra-fund advice costs** Intra-fund advice costs means the costs we incur to provide you access to financial product advice about our products that you hold. We include these costs in the administration fees and the costs we pay from reserves. You can access this advice service as part of your membership.[2] For more information about advice you can access, please see **art.com.au/advice**
Insurance fees	For Super Savings members, premiums include an insurance fee of 7% of your premium (inclusive of stamp duty) to offset our costs of administering insurance arrangements. An insurance fee may also be included in the premiums for Super Savings — Business and Super Savings — Corporate members. The insurance fee charged varies based on the Plan for Super Savings — Corporate members. We describe premiums in our Super Savings Insurance Guide (Super Savings — Business members should refer to the Super Savings — Business Insurance Guide and their Super Savings — Business Plan Information Factsheet. Super Savings — Corporate members should refer to their Super Savings — Corporate Insurance Guide).

1 The Trustee has established a panel of accredited external financial advisers who are not employees of the Australian Retirement Trust group. The Trustee is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. **2** Representatives of ART Financial Advice Pty Ltd (ABN 50 087 154 818 AFSL 227867) give financial advice. ART Financial Advice Pty Ltd is responsible for the advice it gives and is a separate legal entity. Read the Financial Services Guide at **art.com.au/fsg** for more information.

Changes to our fees and costs

We can change the fees and costs that you may be charged without your consent. We'll inform you at least 30 days before we increase (or introduce new) fees that we charge directly. Prior notice is not required where an increase reflects an increase in costs.

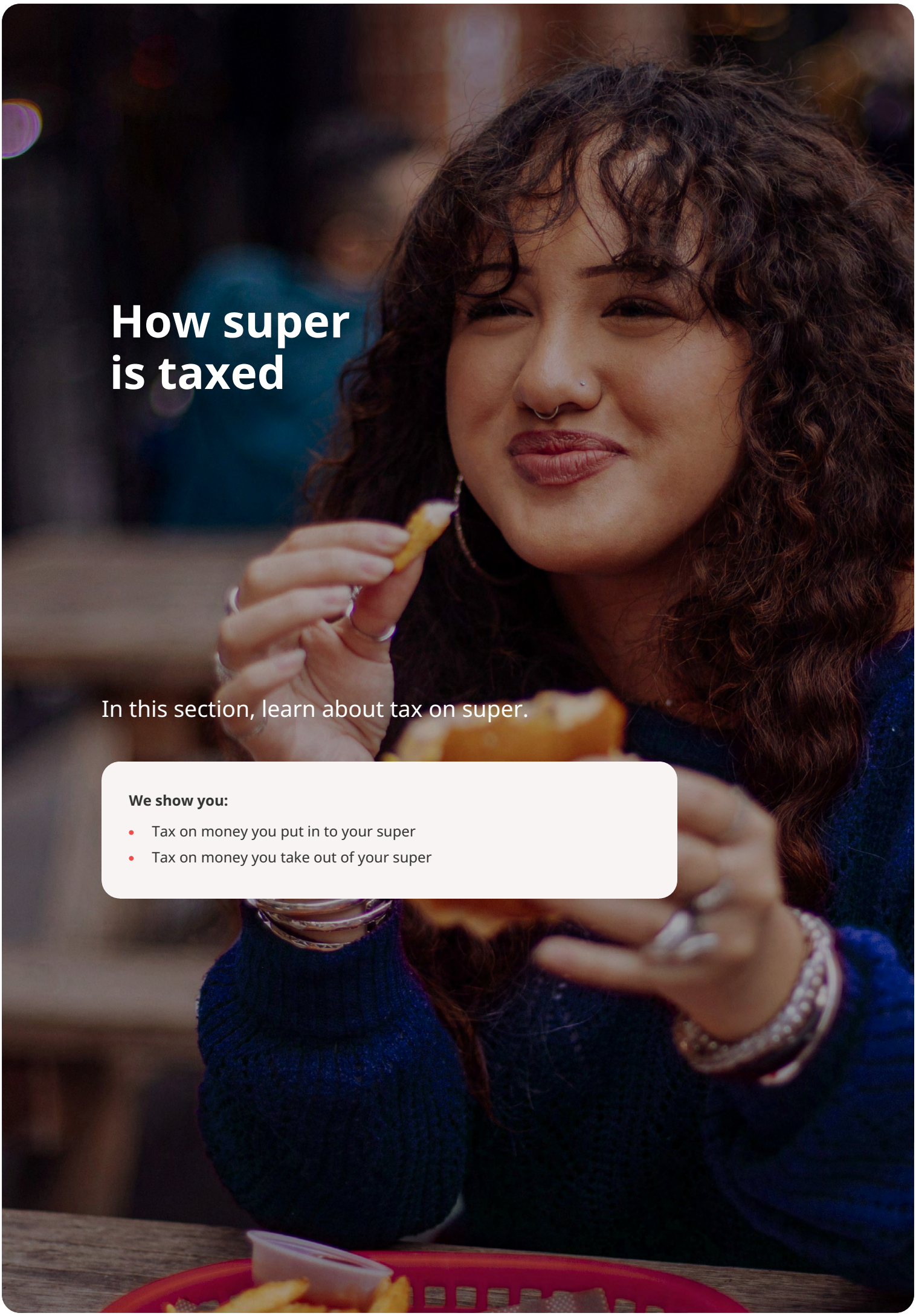
Taxation

We pass on the benefit of tax deductions we claim for certain costs of operating the Fund, including insurance premiums, in 2 different ways:

1. Indirectly by retaining it in the Fund for the benefit of all members
2. Directly to your account as a tax rebate

Tax rebate

You may receive a tax rebate for administration fees and insurance premiums we deduct from your account, if you paid contribution tax on before-tax contributions paid into your Accumulation account during the financial year. Your tax rebate is capped at the amount of contributions tax you've paid during the financial year. It will be credited to your account. If you close your account during a financial year, you'll receive the rebate in your final balance. You're assessed for a tax rebate separately for each account you hold. Please see pages 43 to 45 for more information on the tax that applies to your super.



How super is taxed

In this section, learn about tax on super.

We show you:

- Tax on money you put in to your super
- Tax on money you take out of your super

How super is taxed

Super is a tax-effective way to save for your retirement. But it's not tax free. Different tax rules apply in different circumstances. Australian Retirement Trust is not a tax agent, and we recommend you consider seeking your own financial and/or tax advice.

You may pay tax at 3 stages:

- When money goes into your super account as a contribution
- While it is in your super as a tax on investment earnings in the accumulation phase
- When you take it out of your super account

Tax is usually payable at these rates:



Money going in to super: 15%

- On **before-tax contributions** you or your employer make to your super, you pay 15% tax. Don't forget there's contribution caps. The 15% rate is for the amount up to your cap.[1] You may pay extra tax if you go over the cap or if you earn over $250,000.[2]
- **After-tax contributions** are tax-free. No tax applies to these contributions unless you go over the cap.[3]

Money growing in your super: generally up to 15%

- You pay tax on investment earnings on your super. It's usually a lower rate than on most other forms of saving.
- If your total super balance is above the large or very large super balance threshold[4], you may be charged additional tax. The ATO will apply the tax on the proportion of earnings related to the amount above each threshold.

Money you take out of your super: 0-20%[5]

- If you make lump sum withdrawals from your super, your tax depends on your age. Once you're over 60, any money you take out of super – either as an income stream or a lump sum – is usually tax free.

1 The concessional annual cap amount for 2026-27 is $32,500. **2** The $250,000 threshold is the total of your income and your before-tax contributions. For more information, please see **art.com.au/caps**. **3** The non-concessional annual cap amount for 2026-27 is $130,000. Your cap may be different depending on your circumstances. For more information, please see page 11. **4** The large super balance threshold for 2026-27 is $3,000,000. The very large super balance threshold for 2026-27 is $10,000,000. These thresholds apply from 1 July 2026. **5** Medicare levy may also apply.

Important: Please see our Product Disclosure Statement for Income Account and Lifetime Pension at **art.com.au/pds** for information on the tax you pay when you access your super in retirement.

Provide us with your tax file number

We are authorised to collect, use and disclose your tax file number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It's important you provide us with your TFN. You don't need to give us your TFN, but giving it to us has these advantages:

- We'll be able to accept all permitted types of contributions to your account(s).
- The tax on contributions your employer makes to your super account(s) won't increase.
- Other than the tax that may ordinarily apply, you won't pay any more tax when you start drawing down your super benefits.
- It will make it much easier to trace all the super accounts you have in your name so that you can access all your super benefits when you retire.

Tax when you withdraw your money

When you're ready to access your super, there's a tax-free and a taxable component for any withdrawals you make. We may deduct tax on withdrawals depending on your age, and the tax-free and taxable components of your super.

This table shows the tax-free and taxable components of your super.

Tax-free	Taxable
• Personal contributions where you haven't claimed a tax deduction • Spouse contributions • Super co-contributions • Money rolled over from another super fund (the tax-free component) • Money that becomes tax-free following approval of a total and permanent disability claim • Capital gains tax (CGT) exempt contributions • Downsizer contributions	• Employer contributions • Salary sacrifice contributions • Personal contributions where you have claimed a tax deduction • Investment returns • Money rolled over from another super fund (the taxable component)

This table shows how much tax we will deduct on the tax-free and taxable components of your super when you withdraw a lump sum.

Component	Under age 60	Age 60 and over
Tax-free	Nil.	Nil.
Taxable	22% (including Medicare levy)	Nil.

Withdrawals you make out of your account will have the same split between taxable and tax-free as your account balance.

Tax treatment on other benefit payments

Tax on a total and permanent disability payment

If you receive a lump sum payment from your super because you have suffered a total and permanent disability, the tax-free component of your benefit may be increased.

Tax on a terminal medical condition payment

If you have an Accumulation account and are diagnosed with a terminal medical condition, you can access all your super. You can withdraw the entire balance tax-free for 24 months from the date you're certified as having a terminal medical condition.

Tax on a death benefit payment to a dependant

When we pay your death benefit directly to your dependant as a lump sum, it's tax-free.

A dependant for tax purposes is:

- Your current or former spouse, including de facto
- Your child under age 18 (biological, adopted, a stepchild or ex-nuptial child, your spouse's child, or your child within the meaning of the *Family Law Act 1975*)
- Anyone else financially dependent on you just before your death
- Someone in an interdependency relationship[1] with you just before your death

1 Someone is in an interdependency relationship with you if they have a close personal relationship with you, you live together, and one or each of you provides the other with financial and domestic support and personal care. Someone is also in an interdependency relationship with you if you have a close personal relationship but the other criteria are not satisfied because either or both of you suffer from a physical, intellectual, or psychiatric disability, or you are temporarily living apart.

Tax on a death benefit payment to a non-dependant

If we pay your death benefit to a non-dependant as a lump sum, the taxable component is taxed at up to 15% plus 2% Medicare levy.[2]

2 In some circumstances, there may be an untaxed element that is taxed at up to 30% plus 2% Medicare levy.

Tax on a death benefit payment to a legal personal representative

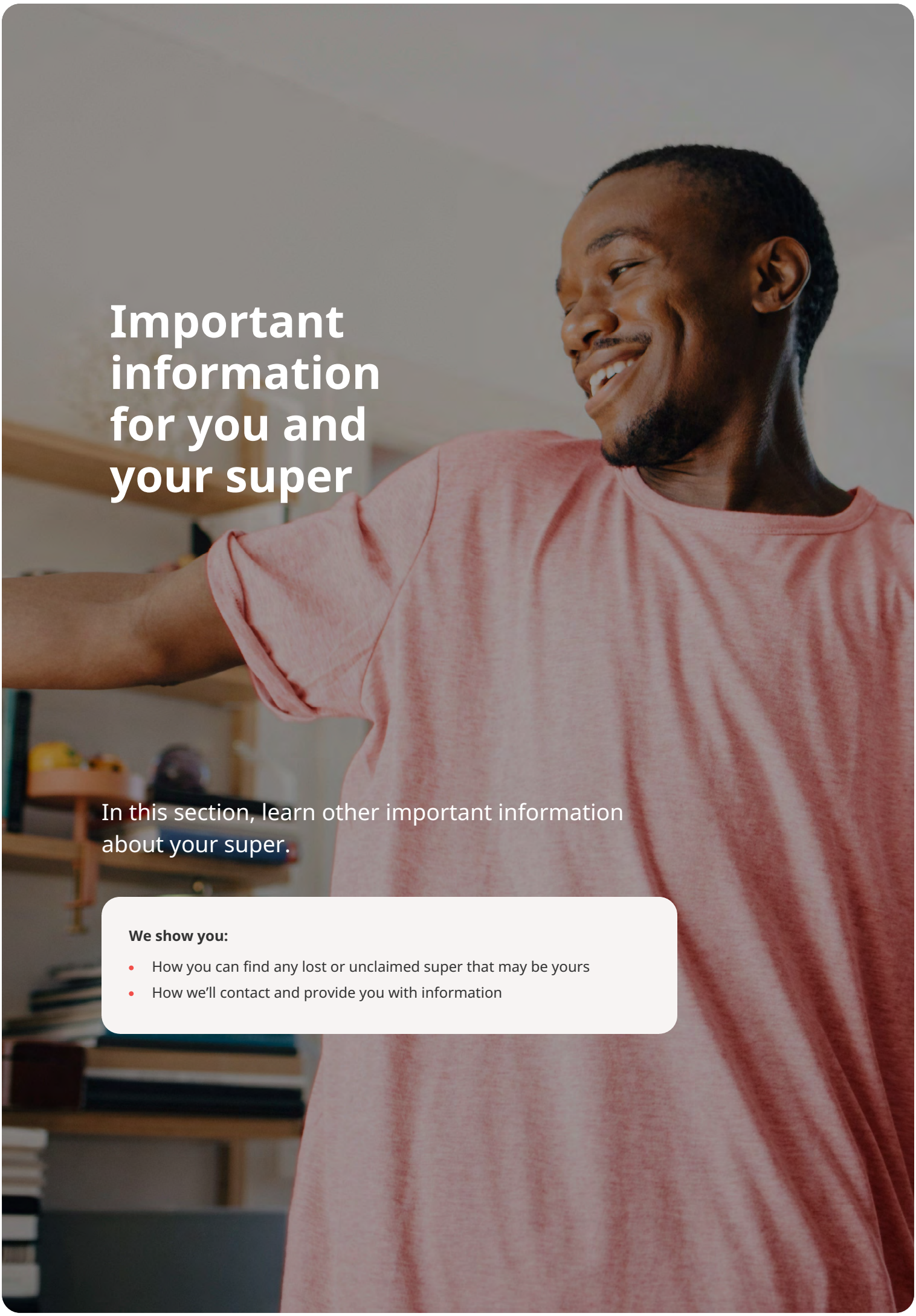
We do not deduct any tax when we pay your death benefit to your legal personal representative. The legal personal representative may deduct tax from any amount they pay to a non-dependant beneficiary.

Tax on a death benefit payment to military and police

The lump sum death benefit for a police officer, protective service officer or member of the defence force who dies in the line of duty may be tax-free even if it is paid to a non-dependant.

Find out more

For more information on superannuation taxes, please call us on **13 11 84** or see **art.com.au/superannuation/tax-on-super**



Important information for you and your super

In this section, learn other important information about your super.

We show you:

- How you can find any lost or unclaimed super that may be yours
- How we'll contact and provide you with information

Important information for you and your super

You're under 15 and want to join us

If you're under 15, you can open an Accumulation account through:

- your employer
- submitting a paper application form that your parent or guardian must sign.

Inactive low balance account

To protect account holders with low account balances, we must transfer inactive low balance accounts to the ATO. An inactive low balance account is where the account balance is less than $6,000 and there has been no activity on the account in 16 months, including:

- no rollover from another fund or a contribution to your account
- no changes to investment options
- no binding death benefit nomination has been made or changed
- no insurance cover or changes to insurance cover.

Your account may be excluded from being inactive if you have told us you do not want your account to be transferred to the ATO, or you have satisfied a relevant condition of release that allows you to access to your super. This might be if you have retired on or after age 60, reached age 65, or you have a terminal medical condition or permanent incapacity.

We'll contact you if we can before we transfer your account.

Lost super

We treat you as a lost member if we can't contact you or if you meet the definition of an inactive account holder under the *Superannuation Industry (Supervision) Regulations 1994*. If we think you're a lost account holder, we treat the security of your account very seriously.

If you had money with us and we haven't been able to contact you, or your account is inactive, we may have to send your super to the ATO.

Unclaimed super

Twice a year, we must report and pay any unclaimed super to the ATO. Your super may be unclaimed if:

- you are over 65 and we haven't received a contribution or rollover for you in the last 2 years, and we've been unable to contact you in the last 5 years
- you have died and we haven't received a contribution or rollover for you in the last 2 years, and we cannot locate an eligible beneficiary to receive your death benefit
- the ATO has told us that you were a temporary resident and have since departed Australia, or your work visa has expired
- you are a non-member spouse entitled to be paid super split from your former spouse and we are unable to ensure you or your legal personal representative will receive it.

We may also transfer a current or former member's super to the ATO if we consider this in the best interests of the current or former member.

If you think you may have super that has been transferred to the ATO, you can contact the ATO on **13 10 20** or visit their website at **ato.gov.au** to reclaim it.



Find your super that has been transferred to the ATO

If you think you may have super that has been transferred to the ATO, you can contact the ATO on **13 10 20** or visit their website at **ato.gov.au** to reclaim it.

To search for your super that has been transferred to the ATO, you can go to **Member Online** to start finding your super and putting it all in the one place.[1]

You can find out more about lost and unclaimed super at **art.com.au/superannuation/find-lost-super**

1 Before you combine super, think about whether it's right for you. You may lose access to benefits such as insurance or pension options, and you need to consider fee and tax implications. You may wish to talk to a financial adviser.

Automatic account consolidation

Sometimes you might have more than one Super Savings Accumulation account in your name. An example of when this might happen is when you change jobs, and your new employer doesn't give us the same details for you as we already have on file. We sometimes put these multiple Accumulation accounts into the one.

Family law split

If you separate from your spouse (including same-sex and de facto), family law legislation means you may be able to split the super either of you hold with a value of $10,000 or more. If we need to split your account, and after we receive all the required information and forms, we'll generally open an Accumulation account for your former spouse if they don't already have one. In accordance with the relevant agreement or Court order, we'll transfer their entitlement into that account and make a corresponding reduction to the amount in your super.

Because the legislation around splitting your super is complex and may have financial and tax implications for you, it's a good idea to get financial and legal advice.

Temporary residents

If you move to Australia with a temporary resident visa that allows you to work, you'll probably have earned some super. If you had a temporary resident visa and you earned superannuation while working in Australia, you can claim your super as long as:

- you are not an Australian citizen, New Zealand citizen or permanent resident
- your visa ends (it might expire or be cancelled)
- you have left Australia permanently
- you apply to withdraw your super after you leave.

If we are required to transfer your benefits to the ATO before you make an application to us, you will need to apply to the ATO to receive your benefits. If you are a temporary resident, we aren't required to notify you or give an exit statement if we pay your unclaimed super to the ATO. This is in accordance with an ASIC exemption.

For more information, please see **art.com.au/early-access**

Overseas pension schemes

We may accept transfers from some other countries, excluding KiwiSaver and UK pensions. These transfers are usually reported as contributions and there may be tax impacts, so we recommend seeking professional advice or speaking to the ATO.

Some foreign retirement savings funds may not release money to Australian superannuation funds. Check with your foreign retirement savings fund for more information.

To find out when and how you can transfer money from your overseas pension, visit **art.com.au/transferring-overseas-funds**

Permanently moving to New Zealand

If you've left Australia to permanently live in New Zealand, you may be able to transfer the money you have in your Accumulation account to a retirement savings scheme in New Zealand.

To learn more about transferring your super to a KiwiSaver, visit **art.com.au/kiwi-saver**

Special offers

We may make special offers available from time to time. Special offers may only be available to you for a short time, and we can withdraw them at any time. You'll have been advised separately if there is a special offer available to you.

Rewards

Search thousands of offers and discounts on holidays, experiences, everyday items and more.

Visit **art.com.au/rewards** for details.

How we'll contact you

Where we can, we'll provide certain information to you electronically rather than sending it by post. If we have an email address for you, we'll normally either email you the information or tell you by email, SMS or our app that the information is available on our website or through **Member Online**. If we don't have a valid email for you, we'll tell you by post, SMS or our app that the information is available.

The information we make available this way includes:

- significant event notices
- financial services guides
- product disclosure statements
- your annual statements and exit statement
- our Annual Report
- transaction confirmations.

If you'd rather receive paper documents, it's easy to change. Simply go to **Member Online** or call us on **13 11 84** to opt out of digital. If you opt out, it applies to how we send you all documents in the future.

Your privacy – personal information collection

We collect your personal information to provide superannuation benefits, administer your benefits, and provide related services and information to you. This includes processing your application, managing your participation in Australian Retirement Trust, informing you about your benefits and our services, and ensuring you receive your entitlements.

We generally collect your personal information directly from you, your authorised representatives, your employer or other third parties such as the ATO. If information we request is not provided, we may be unable to properly administer your benefits or notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or other third parties if necessary or if you have provided your consent to the disclosure. This includes but is not limited to the Fund's administration service providers, insurers, auditors, and legal advisers. We may also be required by law to disclose your information to government bodies like the ATO. We may disclose information with third-party service providers in overseas locations, as detailed in our Privacy Policy.

For more information, please read our Privacy Policy. It explains the types of information we collect and how we collect, hold, use, and disclose your personal information. It also describes how you can access and correct your personal information and outlines our privacy complaints process.

We are committed to respecting your privacy. Our Privacy Policy may be updated from time to time and is available at **art.com.au/privacy** or by contacting us.

Concerns and complaints

If you have a complaint related to any Australian Retirement Trust entity, including about any financial product or services we've provided, we want to know about it as soon as possible. More information about our complaints process can be found here **art.com.au/complaint**

Contact us

Here's how you can lodge a complaint with us. Please mark letters or emails 'Notice of enquiry' or 'Complaint'.

Phone:	**13 11 84**
Mail:	Australian Retirement Trust The Complaints Manager GPO Box 2924 Brisbane Qld 4001
Email:	**art.com.au/contact-us/email-us**
In person:	Visit **art.com.au/contact-us** for locations

Contact AFCA

If you're unhappy about the outcome of your complaint or believe an issue has not been resolved, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).
AFCA provides fair and independent complaint resolution for financial services. Their service is free to use. Here's how you can contact AFCA.

Phone:	**1800 931 678** (free call)
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne Vic 3001
Web:	**www.afca.org.au**
Email:	**info@afca.org.au**

We're here to help

Call us today on **13 11 84**

Australian Retirement Trust

13 11 84 | art.com.au

13 11 84 (+61 7 3516 1009 when overseas)

GPO Box 2924 Brisbane QLD 4001

art.com.au

Need assistance? Call our translation service on **13 14 50** and say your language at the prompt.

We issue this document and all Australian Retirement Trust products. When we say ‘we’, 'us' or ‘the Trustee’, we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) (referred to as ‘the Fund’ or ‘ART’). You can call us to request a copy of this document, free of charge.

Preparation date: 1 June 2026
2680 (07/26)