

# SuperRatings Fundamentals - 31 March 2024

## Australian Retirement Trust

### Super Savings - Accumulation Account

13 11 84 www.australianretirementtrust.com.au



## SuperRatings Assessment

Australian Retirement Trust is one of Australia's largest superannuation funds following the merger of QSuper and Sunsuper in March 2022. The fund was nominated as a finalist for the 2024 MyChoice Super of the Year, 2024 Net Benefit, 2024 Advice Offering and 2024 Smooth Ride awards. ART-Super Savings-Accumulation Account is designed help members manage their superannuation through from their working life to retirement.

Members have access to an investment menu comprising of 7 diversified and 11 single sector options, including both actively managed and index investment strategies. The Balanced option outperformed the relevant SuperRatings Index over all time periods assessed to 30 June 2023.

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

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

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

*A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.*

*You should contact your financial adviser or this fund before making an investment decision.*

## Investment

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

## Fees and Charges

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

## Insurance Covers and Costs

Death Insurance	●●●●	80 51-74%
Death & Disablement	●●●●	
Income Protection	●●●●	

## Member Servicing

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

## Administration

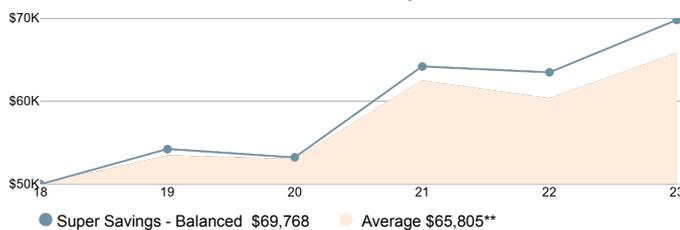
Structure & Service	●●●●	110 75-100%
Employer Servicing	●●●●	

## Governance

Trustee Structure & Risk	●●●●	110 75-100%
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\* Past performance is not a reliable indicator of future performance

## Net Benefit on \$50,000 over 5 years



\*\* The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

## Typical Fees on \$50K

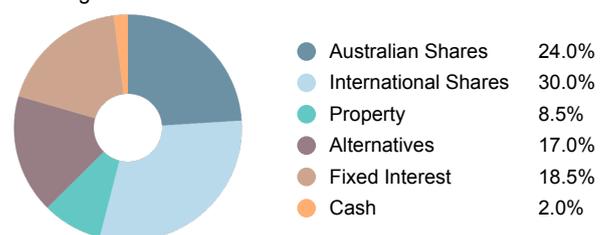
Type (Based on primary rated option)

Admin Fee (\$)*	\$62		
Admin Fee (%pa)*	0.17%		
Investment Fee (%pa)	0.59%		
Indirect Cost Ratio (%pa)	0.00%		
Transaction Cost (%pa)	0.13%		
Switching Fee	\$0		
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$507	\$2,287	\$4,512
Average Fees	\$575	\$2,522	\$4,899
Better than Average	✓	✓	✓

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

## Investment Allocation

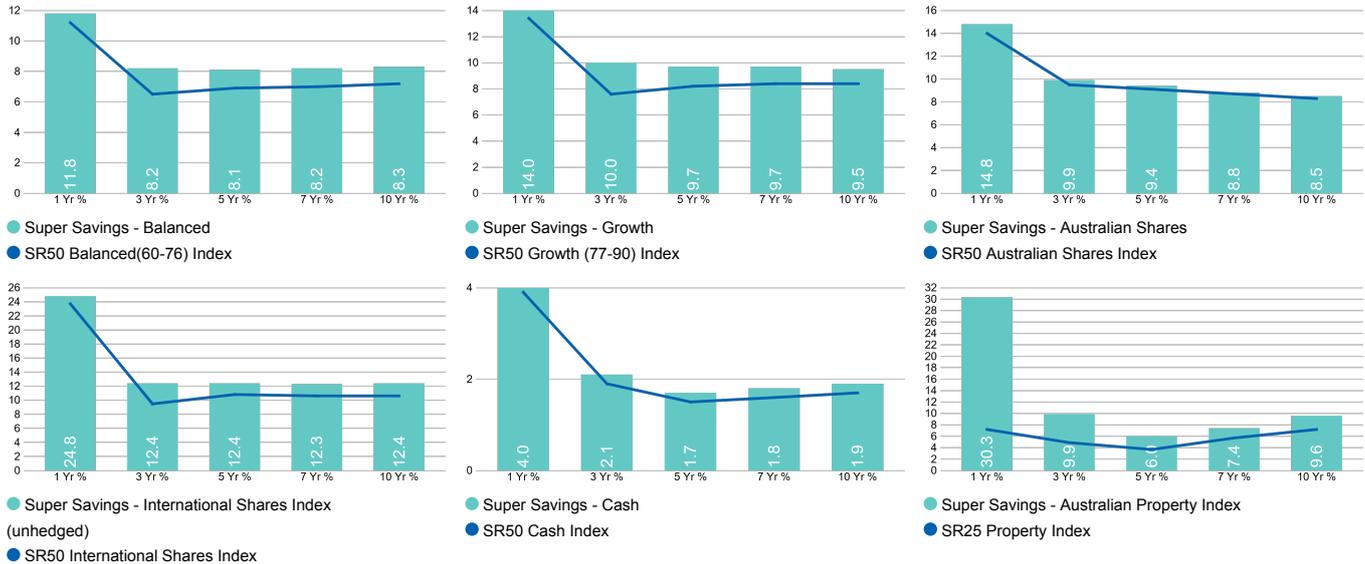
Super Savings - Balanced



## Core Investment Options Available

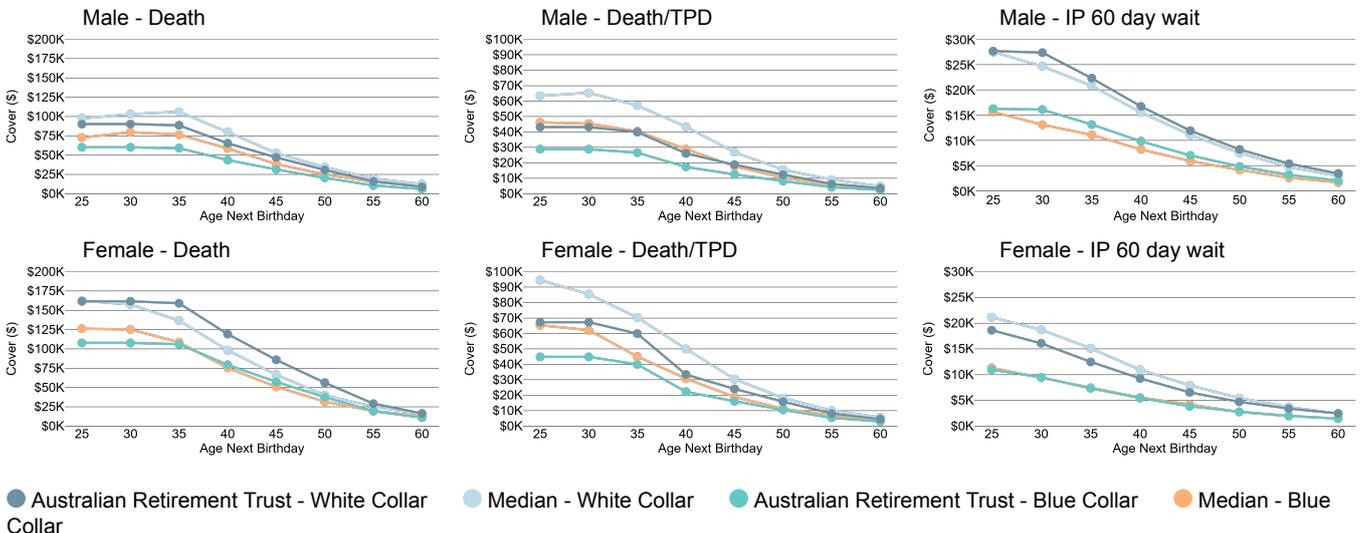
Diversified Options	Growth Assets
Super Savings - Balanced	70%
Super Savings - Shares	100%
Super Savings - Growth	85%
Super Savings - Retirement	50%
Single Sector Options	
Super Savings - Australian Shares	
Super Savings - International Shares Index (unhedged)	
Super Savings - Cash	
Super Savings - Australian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

## Investment Performance - Key Options



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

## Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



### Insurance Features

Online Underwriting	Yes
Online Claims Management	No
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes

### Fund Features

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

### About This Fund

No. of Members	2,393,893
Fund Size	\$277,683,170,051
Public Offer	Yes
Fund Type	Industry - Public Offer

## SuperRatings Assessment Scores Explained

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings:** 1300 826 395 **Research Analyst:** Stella Han

110

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

75-100%

80

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

51-74%

60

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

26-50%

40

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

< 25%

?

UNDER REVIEW

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

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ALERT

**Alert**  
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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