

Recently opened a Retirement Income account or thinking of opening a Retirement Income account or Lifetime Pension with ART?



☎ 13 11 84 | art.com.au

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In your Transfer Guide we advised that former Qantas Super members will be eligible for the Retirement Bonus for eligible money moved to ART's Retirement Income account or Lifetime Pension.

The Retirement Bonus is valid for members who've been with ART for at least 12 months, however, we will take into account the number of years you were a member of Qantas Super when considering eligibility for the Retirement Bonus.

The Retirement Bonus is currently calculated as 0.5% of the eligible money a member transfers from an Accumulation or Transition to Retirement account to open a Retirement Income account or Purchase a Lifetime Pension.

There is a lifetime limit on the total bonus amount you can get, which is currently \$9,500 (the limit is calculated as 0.5% x the general transfer balance cap). Note, your potential Retirement Bonus amount could be reduced by any previous Retirement Bonuses you've received, as well as commutations (such as withdrawals) or rollovers from an existing Retirement Income account or Lifetime Pension.

For Retirement Income accounts or Lifetime Pensions opened from 29 March 2025 to 30 June 2025, the Retirement Bonus will be applied in July 2025.

For Retirement Income accounts or Lifetime Pensions opened from 1 July 2025 to 28 March 2026, the Retirement Bonus will be applied in July 2026.

For more information on how the Retirement Bonus works, visit art.com.au/retirementbonus

Need some financial advice?

Speak to your adviser. If you don't have a personal financial adviser, ART has qualified financial advisers who can help you over the phone with advice about your Super Savings account. This service is included in your membership. 1 If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser. 2 Advice of this nature may incur a fee.

We're here to help

Please call us if you have any questions on **13 11 84** between 7:00am and 7.30pm AEST, Monday to Friday.

¹ Our qualified financial advisers can provide advice about your Super Savings account. This advice is included with your membership. Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Australian Retirement Trust. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide (FSG) for more information.

² Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

This is general information only. It's not based on your personal objectives, financial situation or needs. So, think about those things and read the relevant Product Disclosure Statement and Target Market Determination at art.com.au/qgsp before you make any decision about our products. And if you're still not sure, talk with a financial adviser about whether our products are right for you.