



# Your super, your future money

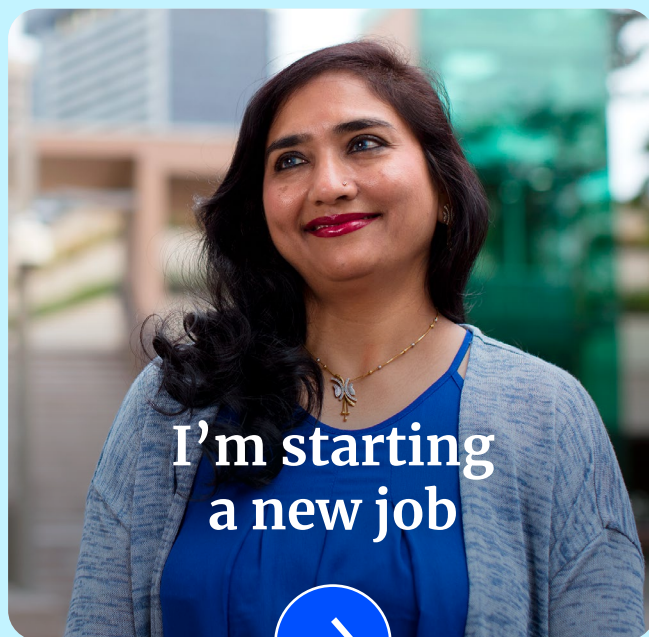
Super is money paid by your employer, in addition to your salary. It's paid into a super account – usually of your choice – where it's invested on your behalf by professional investment managers. Once you retire and reach the age you can access your super, you can use the money in your super account to support your lifestyle.

It's important to keep in mind that where you save and how you invest your super during your working life can make a difference to how much you'll have to do the things you want when you retire. So, being with the right super fund is important.

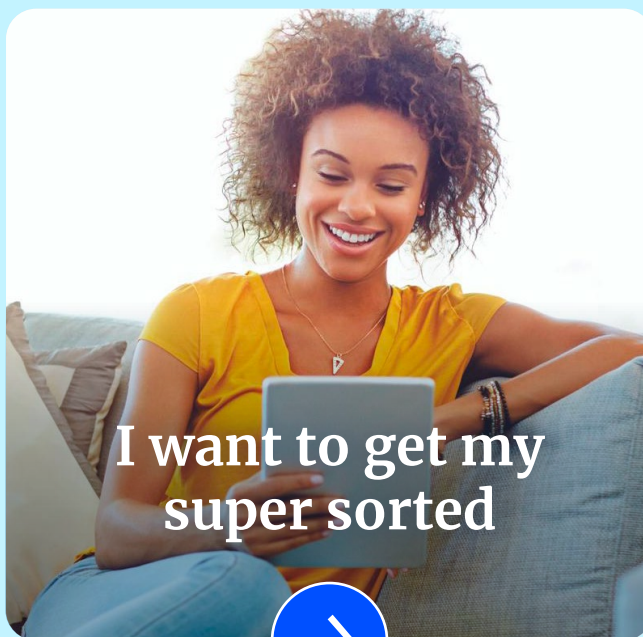
**GET STARTED**



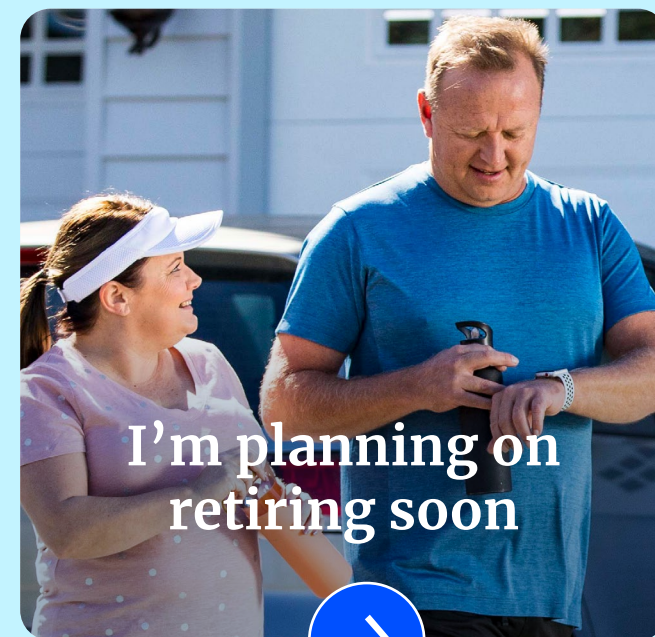
# What are you looking for?



I'm starting  
a new job



I want to get my  
super sorted



I'm planning on  
retiring soon



# I'm starting a new job



## The choice is yours

Super stapling rules mean you will keep your existing super fund when you change jobs – that is your super account will be ‘stapled’ to you, unless you choose elsewhere. But if you’re starting your first job and you have never had a super account before you will need to choose one, or your employer will create an account for you to a default fund they have chosen.

Remember not all superannuation funds are the same, so it’s important for you to take charge of your super and choose the right fund that will help grow your retirement savings. That’s why if you’re an Australian Retirement Trust member, we encourage you to let your employer know you’d like them to pay your super into your Australian Retirement Trust account to help grow your retirement savings through sound investment performance, low fees and member benefits designed to help you grow your super for the future.

→ [Choose where your super goes](#)

## Why choose Australian Retirement Trust?

As one of Australia’s largest super funds, Australian Retirement Trust (ART) is proud to take care of over \$330 billion in retirement savings for 2.4 million Australians. As a profit-for-member super fund open to all Australians, we don’t pay shareholders, which means we are focused on lower fees and can reinvest profits back to members as better value products and services.

Whether our members are starting out their working life, already retired, or somewhere in between, we’ll guide them to help ensure they’re secure, confident and protected. We’re here to help you retire well with confidence, focused on strong long-term investment returns, lower fees and the information and access to advice you need to manage your super and retirement.

→ [Learn more about ART](#)





# Get your super sorted with ART

## 1. Find your super and consider combining

If you have more than one super account, consider combining them so you can focus on growing your long-term savings with only one account to manage. At ART, we can help consolidate your funds or find any lost super money, so you can take charge of your super.

→ [More](#)

## 5. Nominate a beneficiary

Who will inherit your super and insurance benefits? It's not easy to plan ahead in the event that the worst should happen but being prepared could make a difficult time a lot easier for your loved ones.

→ [More](#)

## 2. Grow your super

There are several ways you can grow your super savings on top of your employer contributions. Making personal contributions, or checking if you're eligible for a government contribution, can make a positive difference to your retirement dreams.

→ [More](#)

## 6. Get financial advice

The right advice from a qualified financial adviser can provide peace of mind that your finances are on the right track towards a comfortable retirement. At ART, our qualified financial advisers can provide simple advice about your ART account at no additional cost quickly over the phone.<sup>1</sup> If you need more comprehensive advice for your financial needs, we may refer you to an accredited external financial adviser.<sup>1</sup>

→ [More](#)

## 3. Choose investments

Choosing how your super is invested is important. Whether you choose your own investment mix or leave it to the Australian Retirement Trust experts, you should consider your personal circumstances, financial goals and attitude to risk.

→ [More](#)

## 7. Take charge of your super, manage your super online

Your super is savings for your future, so it's important to stay on top of your super savings. As an ART member, we make it easy for you to take charge of your super - simply register to Member Online or download the ART app to securely access and manage your account online at your fingertips.

→ [More](#)

## 4. Review your insurance

Do you have enough insurance for your needs? There are some great benefits to being insured through your super and making sure you have the right insurance in place can financially protect you and your family when the unexpected occurs.

→ [More](#)

## 8. Keep your details up-to-date

Keeping your address, email and phone number up to date will ensure you get information, updates and tips to help you manage your super and retire well with confidence.

→ [More](#)



# Plan your retirement

## Take charge of your retirement

Will you be in position to live your dream lifestyle in retirement? With an ART Retirement Income account, you can turn your super into a regular income when you retire. It gives you the option to choose how much and when you get paid from your Retirement Income account, while your super savings keep building, giving you the flexibility and confidence to enjoy the next stage of life.

→ [Find out more about ART's Retirement income account](#)

## Get some financial advice

It's important to consider how the right financial advice from a qualified financial adviser can steer you in the right direction to your best possible retirement. As an ART member, you can access expert financial advice about your ART account for no extra cost.<sup>1</sup>

→ [Learn More](#)



 13 11 84 [australianret](https://australianretirement.com.au)

**1** For Super Savings, you can find out more at [art.com.au/advice](https://art.com.au/advice) or by calling us on **13 11 84**. 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 for more information.

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