

Super Savings – Business Product Disclosure Statement for Accumulation Account

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1. About Super Savings – Business accounts

About this product disclosure statement

This Product Disclosure Statement for Accumulation Account (PDS) is a summary of significant information about our Super Savings – Business Accumulation account.

This PDS refers to important information at the web address listed below and in the guides and factsheet that are available at your employer microsite. These guides, factsheet and the web address listed each form part of this PDS:

- Super Savings Accumulation Guide
- Super Savings Investment Guide
- Super Savings – Business Insurance Guide
- art.com.au/fee-definitions
- Super Savings – Business Plan Information Factsheet

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

We issue this PDS and all Australian Retirement Trust products. When we say 'we', 'us', 'our' or '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 'Australian Retirement Trust'). You can call us to request a copy of this document, free of charge.

Other important information

This PDS is intended only for people receiving it in Australia. Applications from outside Australia may not be accepted.

Product dashboards and additional information about Super Savings products are available at art.com.au/dashboard

For information about Australian Retirement Trust's executive remuneration, please see our Consolidated Annual Financial Report at art.com.au/about/annual-reports

The Trust Deed that contains the governing rules of the Fund and your membership, and other prescribed information is available at art.com.au/prescribed-information. Super Savings accounts are products in the Public Offer Division of the Fund.

Links to third party websites are provided for your convenience only. We do not endorse, and are not responsible for, any third party website content.

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.

General advice warning

This document contains general information only. It's not based on your personal objectives, financial situation or needs. So, think about those things before you make any decision about the product. And if you're still not sure, talk with a financial adviser.

Important: There may be changes from time to time to information in the PDS, including any of the guides and factsheet. Where those changes are not materially adverse, we will publish the updated information on our website art.com.au/pds-updates or you can call us on **13 11 84**. We will also send you a paper or electronic copy of the updated information on request, free of charge.

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

Around 2.4 million Australians trust us to take care of more than \$330 billion of their retirement savings.

All Australians can apply to join Australian Retirement Trust. Find out more about us at art.com.au

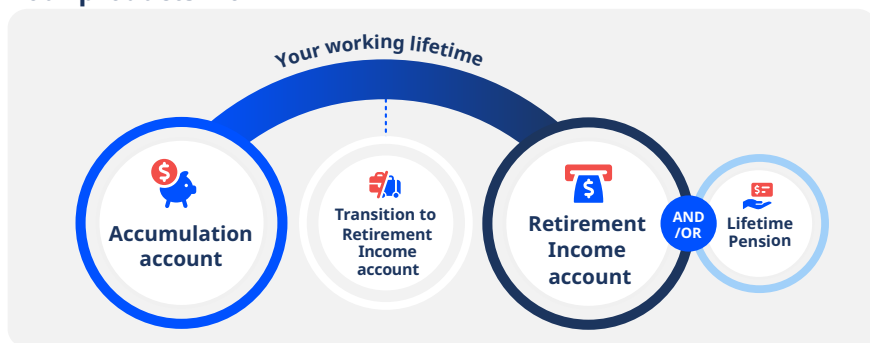
We can help manage your super for your lifetime

This PDS covers our Super Savings – Business Accumulation account. For information about our retirement solutions and before making a decision to acquire or continue to hold a Super Savings retirement product, please see our Product Disclosure Statement for Income Account and Lifetime Pension available at art.com.au/business and target market determinations at art.com.au/tmd

When you open an Accumulation account and don't make an investment choice, we'll invest your super in our MySuper investment option, the Lifecycle Investment Strategy.

If you want to take more active control over your investments, you can choose from our range of investment options including diversified (multi-asset class) and single asset class options and a variety of investment styles to suit your needs. You can make changes to your investments via , on our app or by getting in touch with us on **13 11 84**.

How our products work



2. How super works

Superannuation

Super is designed to help you save money during your working life to spend when you retire. Some of the savings are compulsory. The Australian Government also provides tax savings to make super a tax-effective way to save for your retirement. Earning long-term returns by investing those savings can help you grow your money.

Put money into your super

While you are working as an employee, your employer pays a compulsory amount to your super, known as Superannuation Guarantee (SG) contributions.

Most people can choose which super fund their employer pays their super into. Find out more by checking with your employer.

As well as SG contributions by your employer, you can choose to make extra contributions to help grow your super. This can include:

- salary sacrifice (before-tax contribution)
- voluntary after-tax contributions
- spouse contributions
- the Australian Government's co-contribution.

There are limits, or caps, on how much you can contribute to your super.

We explain these contributions and caps that apply in our Accumulation Guide.

Then, turn your super into income

There are limitations on withdrawing your super. You can generally access your super when you turn 65 or you have reached age 60 and permanently retired. You may be able to make withdrawals or start an Income account sooner in some circumstances.

Once you can access your super, you can use this money to apply for a Lifetime Pension and/or a Retirement Income account. Or, if you've reached age 60 and are under 65 and want to ease into retirement, you can use a Transition to Retirement Income account. Please see our Product Disclosure Statement for Income Account and Lifetime Pension.

Alternatively, you can request your superannuation be paid as a lump sum.

Note: You should read the important information about how super works before making a decision. Go to art.com.au/business to see our Accumulation Guide. The material relating to how super works may change between the time when you read this Statement and the day when you acquire the product.

3. Benefits of investing with a Super Savings – Business account

Your Super Savings accounts can provide for your super needs across your lifetime.

When you have an account with us you can enjoy our focus on:

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

With your Accumulation account, you have access to insurance through your super for when life doesn't go to plan.

You can choose from our range of investment options to suit your needs.

And we make it easy to manage your super through:

- 24/7 access to your account via our member portal and app
- access to financial advice about your super account with us
- tools and calculators on our website
- newsletters, seminars, webcasts and podcasts.

Plus a bonus when you retire

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

Special arrangements

Your employer has established and supports this specialised super plan for their employees. Refer to your Plan Information Factsheet for information about who is eligible to join the plan. You can also stay with us when you leave your employer, and request your new employer to contribute to your Super Savings account (your fees, insurance cover and premiums may change). The details of your plan are available online at your employer's Super Savings – Business microsite.

Insurance

Your employer has chosen the insurance cover that's available in your plan. Please see your Plan Information Factsheet available at your employer's Super Savings – Business microsite.

Note: You should read the important information about benefits and features before making a decision. Go to art.com.au/business to see our Accumulation Guide. The material relating to benefits and features may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super

There's risk to all investments. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. The risk may also depend on how long you invest for. Assets with the highest long-term returns may also carry the highest level of short-term risk.

Some risks of investing in super:

- The value of your investments will vary over time.
- Your investment returns will vary, and future returns may be different to past returns.
- Returns on your investments are not guaranteed and you may lose some money.
- The laws affecting your super may change in the future.
- The amount of your super savings (including contributions and returns) may not be enough to adequately provide for the retirement you want or be enough to last your remaining lifetime.

These general super risks apply to your Super Savings – Business Accumulation account. There are also risks associated with insurance in your account. We provide more details about these and other risks of investing in our Accumulation account in our Accumulation Guide. Your level of risk will depend on factors such as your age, investment timeframe, the value and form of other investments you have outside of super. It also depends on your tolerance for risk.

We show you investment risk for our investment options by using the standard risk measure (SRM). The SRM is a guide to the likely number of negative annual returns you can expect over any 20-year period. We show you the SRM for our MySuper investment option in Section 5. Please see our Investment Guide for more information on the SRM and the SRM for each of our other investment options.

Note: You should read the important information about the significant risks of super before making a decision. Go to art.com.au/business to see our Accumulation Guide and Investment Guide. The material relating to the significant risks of super may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

You can let us invest for you. Or you can choose how to invest your money.

Let us invest for you

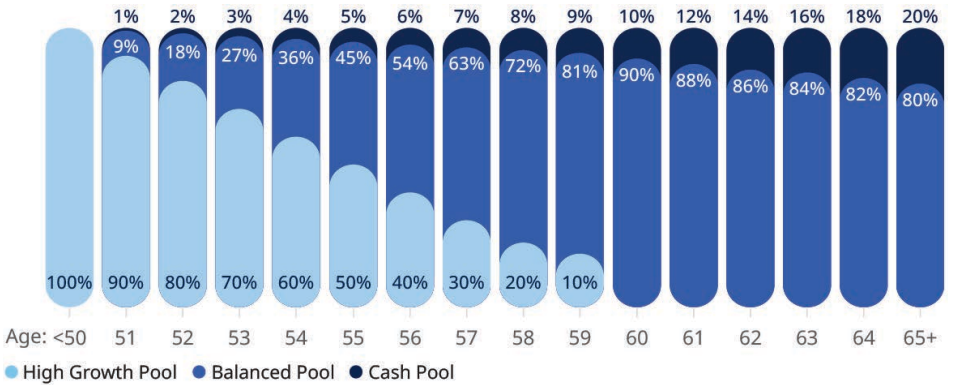
We'll invest your super in our MySuper investment option, Lifecycle Investment Strategy if:

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

Lifecycle Investment Strategy is suitable if you're an investor who wants to grow your super over the long term and gradually move your money to lower-risk investments as you approach age 65. We adjust your investments 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.

We invest 100% of your account balance in our High Growth Pool until you turn 50. Once you turn 50, we gradually move your money to the Balanced Pool and the Cash Pool.

The following graph shows an overview of how the strategy works. For more information on Lifecycle Investment Strategy, please see our Investment Guide at art.com.au/business



From age 50, we make regular transfers between pools, and rebalance your allocation so that it'll be invested as shown above on or around your birthday. After age 65, the actual proportion of money you have in the Balanced Pool and the Cash Pool will vary depending on your investment earnings and contributions.

We suggest you invest in this option for 7 years or more.

	High Growth Pool		Balanced Pool		Cash Pool
Risk label and Risk band	High – 6		Medium to High – 5		Very low – 1
Negative returns	Expect 4 to less than 6 negative annual returns in any 20 years.		Expect 3 to less than 4 negative annual returns in any 20 years.		Expect less than 0.5 negative annual returns in any 20 years.
Return objective ¹	CPI + 4.0% p.a. over 10-year periods ²		CPI + 3.5% p.a. over 10-year periods ²		Aims for returns above the Bloomberg AusBond Bank Bill Index over 3-year periods ³
Assets	Strategic allocation (%)	Range (%)	Strategic allocation (%)	Range (%)	Strategic allocation (%)
Australian shares	32.25	20-50	25.5	10-45	The Cash Pool has a 100% allocation to the cash asset class. This includes investments in money at call, bank bills and term deposits. A portion of these investments may be in interest bearing accounts with various banks (known as authorised deposit-taking institutions, or ADIs for short). Please see art.com.au/lifecycle for details on the ADIs and proportions invested.
International shares	33.25	20-50	27.25	10-45	
Unlisted assets and alternatives	31.5	0-60	30.0	0-60	
Fixed income	1.0	0-20	15.25	0-30	
Cash	2.0	0-15	2.0	0-15	
					100

1 The objectives may differ from the prescribed return target on our MySuper dashboard, which is calculated differently.
2 The objective is after investment fees and costs, transaction costs and investment taxes. 3 The objective is before investment fees and costs, transaction costs and investment taxes.

Choose how to invest your money

You can choose from diversified options that we've designed and manage. Or you can choose your own strategy from one or more asset classes. You can decide what's right for you.

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

Important: When choosing how to invest your super, you must consider the likely investment returns, the risk and your investment timeframe.

You can easily change your investment options. Go to **Member Online** or our app.

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

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 2050¹, 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/responsible-investing and our Investment Guide at art.com.au/business

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.

Note: You should read the important information about investments before making a decision. Go to art.com.au/business to see our Investment Guide. The material relating to investments may change between the time when you read this Statement and the day when you acquire the product.

6. 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

The following table shows the fees and costs that apply to the default investment option. You can use this fees and costs information to compare costs between different superannuation products. Fees and other costs may be deducted from your account, from the returns on your investment, or from assets of Australian Retirement Trust as a whole.

You can find fees and other costs for each investment option in our Accumulation Guide.

Fees and costs summary

Super Savings - Business Accumulation account – Lifecycle Investment Strategy		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs ¹		
Administration fees and costs	\$1.20 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. ⁵
	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. ⁵
	Plus 0.05% p.a.	When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns. We estimated this amount as 0.05% for the year ending 30 June 2025.
Investment fees and costs ^{2,3}	0.49% - 0.65% p.a.	Calculated on a daily basis and deducted from investment returns before we declare the unit price on business days.
Transaction costs ³	0.04% - 0.05% p.a.	

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 advice fees for personal advice and insurance fees. See 'Additional explanation of fees and costs' in our Accumulation Guide 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 include an amount of 0.29% p.a. for performance fees for the High Growth Pool, and 0.23% p.a. for performance fees for the Balanced Pool. The calculation basis for this amount is 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. The estimated investment fees and costs of 0.49% p.a. and transaction costs of 0.04% p.a. for the Lifecycle Investment Strategy are 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 in the Fees and costs section of our Accumulation Guide. 4 Refer to 'Additional explanation of fees and costs' in our Accumulation Guide. 5 We may have agreed different fee arrangements with your employer. Refer to your Plan Information Factsheet.

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 \$1.20 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 \$62.40 regardless of your balance.
PLUS Investment fees and costs	0.65% p.a.	And, you will be charged or have deducted from your investment \$325 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 \$487.40 for the superannuation product.

Note: *Additional fees may apply. If you have insurance, premiums will apply. 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' in our Accumulation Guide for more information.

Additional explanation of fees and costs

Changes to 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. Your administration fees may also change if you leave your employer, or you otherwise cease to be eligible for membership of the plan.

Low balance fee cap: If your account balance at the end of a financial year is less than \$6,000, certain administration and investment fees and costs are capped at 3% of the account balance and you'll be refunded any amount you pay over this cap.

Intra-fund advice fees: We provide access to simple phone-based advice about your account with us. The administration fees and costs we charge include the costs for you to access this advice. For more information about the advice you can access, please see art.com.au/advice

Important: We will not debit advice fees for personal financial product advice provided by your financial adviser about your Australian Retirement Trust account unless you've consented for advice fees to be paid to your financial adviser and our requirements are satisfied. Your financial adviser will explain their advice fee structure to you in their statement of advice.

Estimated fees and costs: The investment fees component of investment fees and costs (except for performance fees) is estimated based on recent experience and our expectations for the current financial year. The investment costs component, and the transaction costs, are generally calculated based on actuals and estimates of costs incurred for the previous financial year. Performance fees are generally calculated based on a 5-year average of performance fees incurred, up to the end of the previous financial year. The actual amount you'll be charged in a financial year will depend on the actual costs we incur in managing the investment option(s).

Note: You should read the important information about fees and costs before making a decision. Go to art.com.au/business to see our Accumulation Guide and art.com.au/fee-definitions to see our Fees and costs definitions web page. You should also read the Plan Information Factsheet available on your employer's Super Savings – Business microsite. The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

7. How super is taxed

Super can be a tax-effective way of saving for your retirement as it's generally taxed at a lower rate than most other investments. The tax you pay depends on your age, your account type, account balance and the amount and type of contributions you make to your account.

How tax is paid

Tax on contributions (money in) and withdrawals (money out) is generally paid directly from your account or deducted from the withdrawal itself.

Important: You should provide your Tax File Number (TFN) when you open an account with us. You do not have to provide your TFN, but if you don't, you may not be able to make some types of contributions. In some cases, you may have to pay additional tax.

Tax on contributions: If we have your TFN, the following tax rules apply (subject to satisfying the relevant contribution caps):

- Employer contributions, contribution replacement benefits, salary sacrifice and personal contributions you're claiming a tax deduction for are generally taxed at 15% of the contribution. If your income plus before-tax (concessional) contributions is more than \$250,000 per year, additional tax may apply.
- No tax applies to after-tax (non-concessional) contributions.

Tax rebate: We pass on the benefit of tax deductions we claim for certain costs of operating the Fund, including insurance premiums, either indirectly by retaining it in the Fund for the benefit of all members, or directly via a tax rebate. To be eligible for a tax rebate for administration fees and insurance premiums, you must have had contributions tax deducted for the period. We won't pay a tax rebate for these fees in excess of contributions tax deducted.

Important: Contribution caps apply to your super. It is important to be aware that there are tax consequences if you exceed the caps. Any fees or insurance premiums paid by your employer count towards the concessional contributions cap.

Tax on investment earnings: Tax on investment earnings is generally up to 15%.

Tax on withdrawals: If you're aged 60 or older, withdrawals are usually tax-free. If you're under age 60, you may need to pay tax on the taxable component of your super.

Note: You should read the important information about how super is taxed before making a decision. Go to art.com.au/business to see our Accumulation Guide. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

8. Insurance in your super

We design our insurance options to help you safeguard you and your family's future. We offer flexible:

- Death cover
- Total and permanent disability (TPD) cover
- Income protection cover

There are costs associated with insurance cover.

Generally, you can't automatically receive cover until you are age 25 and your account balance reaches \$6,000, where you are paying for your cover. The

age and balance requirements don't apply if your employer is paying the full cost of any Standard cover.

You can request Standard cover sooner if you are over the age of 15 and meet other eligibility conditions.

Your employer chooses insurance arrangements on their employees' behalf. Please see your Plan Information Factsheet for more information.

Warning: Your Plan Information Factsheet contains information that's necessary to calculate how much Standard cover is available to you and premiums for this cover. You should read the Super Savings – Business Insurance Guide and factsheet before deciding whether the insurance is appropriate for you and consider the impact the cost of insurance has on your account balance. The guide and factsheet is available on your employer's Super Savings – Business microsite.

Cover and options

Death cover pays your dependants or your beneficiaries a lump sum if you die. Or you can receive a 'terminal illness' benefit.

Total & Permanent Disability (TPD) cover provides a lump sum payment where you are permanently unable to work due to sickness or injury.

Income Protection cover pays you a replacement income if you are temporarily unable to work due to sickness or injury.

Super Savings – Business provides Standard Death and TPD cover. With your Super Savings – Business Accumulation account, you'll automatically receive Standard Death and TPD cover when you're eligible, unless you decide to opt out. If you don't want this cover, please let us know.

The amount of cover you receive depends on the insurance arrangements your employer has chosen on your behalf. You can also apply for Additional cover, and where applicable, apply to change your level of Standard cover, to better suit your needs. Please see your Plan Information Factsheet for the

levels of Standard cover that may be available to you.

Some employers include Income Protection cover as part of their plan's insurance arrangements. Your employer may have arranged Standard Income Protection cover or Voluntary Income Protection cover. Please see your Plan Information Factsheet for more information on the insurance arrangements your employer has chosen on your behalf.

How much cover you can get

Standard Death and TPD cover is generally calculated by one of these formulas:

- 1 'Years of future membership' formula
 $X\% \times \text{'salary'} \times \text{'years of future membership'}$ (to age 67)
X equals 10%, 15% or 20%
- 2 Multiple of salary formula
X multiplied by your 'salary'. X equals 3, 4 or 5

Standard Death and TPD cover stops at age 67.

Your employer may have chosen to include Income Protection cover in the insurance arrangements of your plan either as:

- 75% of your 'salary'
- 85% of your 'salary', where 75% is payable to you and 10% as a super contribution.

If your employer chose Standard Income Protection, you'll automatically receive cover if you're eligible unless you decide to opt out.

If your employer chose Voluntary Income Protection, you'll need to apply for cover and provide evidence of your health and the provision of cover will be subject to the approval of the insurer.

Income Protection cover is available to employees employed on a permanent basis, and if they are eligible to join the plan, to employees employed on a casual basis (and have been employed by the same employer for at least 12 consecutive months), or a contract of at least six months. Employees must be working a minimum of 15 hours per week.

'Waiting period' and 'benefit period': If your employer has chosen Income Protection cover, please see your Plan Information Factsheet for information on the 'waiting period' and 'benefit period' that will apply to you.

'Salary': Your employer tells us your 'salary' when you join. They'll update us on an ongoing basis, unless we let you know otherwise. Please see the Super Savings – Business Insurance Guide for more information on the definition of your 'salary'.

'Years of future membership': We calculate your 'years of future membership' each month, unless we let you know otherwise. This means your amount of cover will change monthly if this calculation applies to you.

Eligibility for Standard cover

The eligibility conditions for Standard cover are set out in the Super Savings - Business Insurance Guide.

Additional cover

You can apply for Additional Death and TPD cover or Voluntary Income Protection cover if:

- you're not eligible for Standard cover
- you want more cover to meet your specific needs
- you want to personalise your Income Protection (if applicable).

You may also be eligible to transfer any existing Death, TPD cover or Income Protection cover (if applicable) that you have into the plan. Limits apply. You'll need to provide satisfactory evidence of your health.

Note: Your employer selects default insurance arrangements on your behalf. Please see your Plan Information Factsheet on your employer's Super Savings – Business microsite.

Cost of cover

The cost of cover depends on your age, gender, employer occupation rating and amount of insurance cover.

These tables show the annual base premium for each \$1,000 of Death and TPD cover and each \$1,000 of annual Income Protection cover at different ages. Your premium may be different to these rates because of the number of members who are insured, the mix of occupations and the claims history of your employer plan. The 'waiting period' and 'benefit period' for any Income Protection cover (if applicable) may also impact premiums. Please

see your Plan Information Factsheet for the premium rates that apply to you.

Annual base premiums¹ for each \$1,000 of Death and TPD cover

Your age ²	Male (\$)		Female (\$)	
	Death	TPD	Death	TPD
15	0.39	0.01	0.15	0.01
20	0.53	0.05	0.17	0.02
25	0.53	0.09	0.16	0.04
30	0.47	0.13	0.20	0.07
35	0.50	0.19	0.28	0.19
40	0.67	0.37	0.45	0.36
45	0.96	0.64	0.69	0.65
50	1.49	1.21	1.03	1.12
55	2.49	2.44	1.56	1.96
60	4.36	4.89	2.71	3.80

Annual base premiums¹ for each \$1,000 of annual Income Protection cover (2 year benefit period, waiting periods as shown).

Your age ²	Male (\$)			Female (\$)		
	Waiting Period					
	30 days	60 days	90 days	30 days	60 days	90 days
15	2.05	1.24	0.89	2.25	1.28	0.87
20	2.05	1.24	0.89	2.25	1.28	0.87
25	1.84	1.01	0.66	2.36	1.34	0.90
30	2.00	1.04	0.64	2.85	1.63	1.09
35	2.51	1.29	0.78	3.81	2.09	1.34
40	3.35	1.79	1.11	5.17	2.92	1.95
45	4.61	2.65	1.81	6.95	4.29	3.15
50	6.52	4.16	3.14	9.27	6.33	5.08
55	9.51	6.74	5.55	12.43	9.16	7.75
60	14.37	11.11	9.70	17.07	12.82	10.99

Annual base premiums¹ for each \$1,000 of annual Income Protection cover (5-year benefit period, 90-day waiting period).

Your age ²	Male (\$)	Female (\$)
	Waiting Period	
	90 days	
15	1.65	1.65
20	1.65	1.65
25	1.27	1.79
30	1.27	2.24
35	1.60	2.82
40	2.36	4.21
45	3.93	6.99
50	6.99	11.55
55	12.66	18.00
60	20.58	23.61

¹ Please see your Plan Information Factsheet for the actual premiums payable in your employer plan.

² We haven't listed all ages. Please see the Super Savings – Business Insurance Guide for more information.

How are premiums for cover paid?

Premiums are calculated weekly and normally deducted from your Accumulation account each month, unless we let you know otherwise. Please see your Plan Information Factsheet for more information.

Premiums for partial weeks aren't pro-rated. A 5% insurance fee is included in these rates to offset our cost of providing the cover, along with stamp duty. We outline your cover and premiums each year in your annual statement and your annual insurance summary.

To confirm your cover and related premiums at any time log in to [Member Online](#) or contact us on **13 11 84**.

Warning: Receiving eligible contributions is important to maintain your insurance cover. Please see the Super Savings – Business Insurance Guide for more information on when your cover may be cancelled or stop.

Terms and conditions

You don't normally need to provide evidence of your health for default Standard Death and TPD or Income Protection cover.

But you do need to provide evidence of your health for Standard cover if your cover, worked out under the formula that applies to you, is:

- over \$1 million for Death and TPD cover¹
- over \$144,000 per annum for Income Protection cover.¹

¹ We may have agreed to higher limits with your employer. These limits will be outlined in your Plan Information Factsheet.

If your employer chose Voluntary Income Protection, you'll need to apply for cover and provide evidence of your health. The insurer will need to accept your application.

The insurer will assess increases to cover in all other circumstances. Your cover will begin once the insurer accepts your application.

'Limited cover' periods and 'at work' requirements apply to Standard cover. These conditions will depend on:

- whether you join us when you're first eligible
- when you obtain Standard cover.

Please see the Super Savings – Business Insurance Guide and Plan Information Factsheet for more information on eligibility, cover, costs and conditions that apply.

Increase, change or cancel your insurance cover

You can apply to increase, reduce or cancel your cover at any time.

To apply to increase your cover, please go to your employer's Super Savings – Business microsite.

To cancel or reduce your cover, please go to your employer's Super Savings – Business microsite or contact us. If you cancel or reduce your cover, it will be effective from the date we receive your instruction.

Warning: The cost for Standard cover will be deducted from your account if you don't cancel it, unless we let you know otherwise.

Super Savings – Business Insurance Guide and Plan Information Factsheet

You'll find the following additional information in the Super Savings – Business Insurance Guide and Plan Information Factsheet:

- Who is eligible for cover, when cover starts, and the levels, types and costs of cover
- Cancellation of cover
- Conditions and exclusions that may apply to cover
- Definitions of key insurance terms and occupational categories
- How to apply for Additional cover and other offers, including insurance offers you may receive

Warning: Some of the additional information about eligibility, conditions and exclusions in the Super Savings – Business Insurance Guide and your Plan Information Factsheet may be relevant in determining your entitlement to insurance cover. This includes when 'limited cover' applies and when we may decline a benefit. You should read the additional information before deciding whether the insurance is appropriate for you and consider the impact the cost of insurance has on your account balance.

Insurance cover is provided through group life policies for Death and Total & Permanent Disability, and Income Protection, issued by AIA Australia Limited (ABN 79 004 837 861, AFSL No. 230043) (AIA Australia) to the Trustee of Australian Retirement Trust. In the event of a dispute the policies override the information in this PDS.

AIA Australia Privacy

By acquiring a Super Savings account in Australian Retirement Trust, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and

handling of personal and sensitive information in the manner described in the AIA Australia Group Privacy Policy on AIA Australia's website aia.com.au/en/privacy-policy as updated from time to time.

Note: You should read the important information about insurance in your super before making a decision. Go to art.com.au/business to see the Super Savings – Business Insurance Guide. You should also read the Plan Information Factsheet on your employer's Super Savings – Business microsite. The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account

Opening a Super Savings – Business Accumulation account is easy

Complete the Membership Application form in the back of this PDS and give it to your employer. You become a Super Savings member when we accept your application to join. Your employment status may affect your eligibility to join this plan. Read your Plan Information Factsheet to determine if you are eligible.

Cooling-off Period

For participating employers and your employees

Employers have a 14-day period to decide if Super Savings – Business is right for them and their employees. The 14-day period starts on the day an employer receives confirmation that we have received their initial contributions, or 5 days after the first employee is admitted as a member of Super Savings – Business, whichever happens first. Contact us during this period to cancel an application to become a participating employer of Australian Retirement Trust.

If you're an employee who has become a member of Super Savings – Business through your employer's plan, you don't have access to a cooling-off period.

Concerns and complaints

If you have a complaint in relation to any Australian Retirement Trust entity, including about any financial products or services we've provided, please let us know about it as soon as possible.

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

In person: Please see our address in our Complaints Handling Guide at art.com.au/complaint

Contact the Australian Financial Complaints Authority

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)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

10. Additional information

Get advice from the start

Speak to your financial adviser or find out more about financial advice options at art.com.au/advice or by calling us on 13 11 84.

Privacy

We respect the privacy of the information you give us.

Note: You should read the important information about privacy before making a decision. Go to art.com.au/business to see our Accumulation Guide. The material relating to privacy may change between the time when you read this Statement and the day when you acquire the product.

If you change employer, your employer leaves the plan, or you become ineligible for the plan

We'll transfer your membership to a Super Savings Accumulation account. You'll no longer be part of the employer plan and any employer paid benefits (if applicable) will be removed.

- Your investments will remain unchanged, with 2 exceptions. If you've chosen for your investments to be rebalanced this will no longer apply. If you're transferred to an existing Super Savings Accumulation account, how new money coming into this account (e.g. future SG contributions) is invested won't change.
- Your beneficiary(s) will remain unchanged.

- Any insured Death and TPD benefits will normally continue (unless you instruct us otherwise), subject to the conditions outlined in the Super Savings Insurance Guide. The premium and basis for cover may alter, and the premiums will be funded by you (via your super fund) instead of your employer.
- Any Income Protection cover will stop (unless you've redirected your SG contributions, in which case it will continue), though you can request it to be restarted. Premiums may change.
- Your fees may change. Go to art.com.au/pds for a copy of the Super Savings Product Disclosure Statement for Accumulation Account.
- You can ask your employer to pay your contributions to your Super Savings account.

We'll let you know at least 30 days before if your employer's leaving the plan. It's important to refer to this PDS, your factsheet and your Super Savings – Business Insurance Guide and compare it to the Super Savings Product Disclosure Statement for Accumulation Account to understand how this may change your insurance cover and fees and costs.



**Australian
Retirement
Trust**



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.

Super Savings – Business Membership Application

↓ Use this form to apply to open a Super Savings – Business Accumulation account

Important: Before completing this form please ensure you read and understand your duty to take reasonable care not to make a misrepresentation located at art.com.au/duty and in the Super Savings – Business Insurance Guide.

Please provide us with as much information as possible. Please tick boxes where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated. Where there's a *, it means you must give us that information. If you don't, it'll slow down your application.

13 11 84 | art.com.au
Reply Paid 2924 Brisbane Qld 4001

Member number
if already a member

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F
Street address/PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number		Daytime phone number*
<input type="text"/>		<input type="text"/>
Personal email address		Mobile phone number
<input type="text"/>		<input type="text"/>

Note: Where we can, we'll electronically provide your documents, including statements and notices of changes to your account. We'll email or SMS you when information is ready to view in [Member Online](#). If you would prefer we post information to you, change your preferences in [Member Online](#), our [app](#), or contact us.

Providing your TFN

If we already have your TFN, you don't need to give it to us again. Under the *Superannuation Industry (Supervision) Act 1993*, we're authorised to collect, use and disclose your TFN.

If you transfer your super to another fund, we may disclose your TFN to the other provider when your benefits are being transferred, unless you tell us not to in writing.

It isn't an offence to not quote your TFN to us; however, if you do, the following advantages will apply:

- we'll be able to accept all permitted types of contributions to your account(s)
- other than the tax that may ordinarily apply, you won't pay more tax than you need to - this affects both contributions to your super and benefit payments when you start drawing down your super benefits
- it will make it much easier to find different superannuation accounts in your name, so that you receive all your superannuation benefits when you retire.

My TFN

Do you want us to search for your other super?

☐ **Yes, look for other super for me.** By ticking this box, you consent to Australian Retirement Trust using the Australian Taxation Office (ATO) SuperMatch service to use your TFN to search for any other super you may have. This super may be with other super funds or held with the ATO. If we find money with the ATO, you also consent to us requesting the ATO transfer these amounts into your Australian Retirement Trust account where possible. If we find money with other super funds, you'll have the choice of whether you transfer this or not. To help keep track of your super, we'll also conduct an ongoing annual search on your behalf. If at any time you wish to revoke your consent, please contact us on **13 11 84**.

Employer's trading name

– Your employer's company name may be different from its trading name. Please ensure you provide the trading name.

Employer's Super Savings – Business Plan no. (if applicable)

2 Your insurance cover

Important: Refer to the Super Savings – Business Product Disclosure Statement for Accumulation Account (PDS), Plan Information Factsheet and the Super Savings – Business Insurance Guide, available on your employer's microsite, for insurance details. Details of the Standard cover available in your plan are contained in the Plan Information Factsheet. If insurance premiums for any type of Standard cover are paid fully by your employer, then this cover is not affected by the age and balance criteria in section 2A below and the cover will be provided upon joining, subject to any other eligibility criteria being met. You will still need to make a decision on any types of Standard cover not paid for by your employer. 'Limited cover' and an 'at work' requirement will apply. Premiums will be deducted from your Super Savings – Business Accumulation account.

2A Standard cover

Select 1 of the following 3 options

*If you do not select an option, the default will be applied.

- ☒ 1. I would like Standard cover to start once I attain age 25 and reach an account balance of \$6,000^{1,3} **skip to section 3**

Default option

- ☐ 2. I would like to opt-in to Standard cover regardless of my age and account balance^{1,3} **continue to 2B**

1 Other eligibility conditions apply. For full details of eligibility and information on when cover starts and stops, refer to the Super Savings – Business Insurance Guide.

2 If you do not want Standard cover but would like to have cover in the future, you will need to apply. Any application for insurance cover will be subject to acceptance by the insurer and satisfactory evidence of health will be required.

3 If you want to change your Standard cover, please complete Super Savings – Business Change of Insurance Cover form available on your employer's microsite.

- ☐ 3. I do not want Standard cover² **skip to section 3**

2B Additional cover

You can apply for Additional cover at any time. Simply complete the Super Savings – Business Change of Insurance Cover form available on your employer plan's microsite.

Note: Any application for Additional cover may trigger your Standard cover to also start.

➔ Please continue over page

3 Your investment choice

Your Super Savings – Business Accumulation account balance will be invested in the Lifecycle Investment Strategy. For more information on our range of investment options, read the Super Savings Investment Guide available at art.com.au/pds or call us to request a copy. You can easily change your investments via [Member Online](#) or the [Australian Retirement Trust app](#).

4 Information collection statement and your privacy

We collect the information on this form so we can provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application. We collect this information directly from you, your authorised representative, or from other third parties such as your employer or the Australian Tax Office. We may not be able to process your application or administer your account if you do not provide this information. 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 to other third parties if we need to or have your consent for the disclosure. For more information, please read the Personal information collection statement on page 49 of the Super Savings Accumulation Guide, available at art.com.au/pds

5 Authorisation and declaration Sign this application form and return to Australian Retirement Trust:

I declare that:

- I apply to become a member of Australian Retirement Trust.
- I also agree to the Trust Deed and governing rules of the Fund in relation to the operation of my account.
- I apply to open a Super Savings – Business Accumulation account.
- I acknowledge and have read my duty to take reasonable care not to make a misrepresentation at art.com.au/duty
- I have received, read and understood the accompanying Super Savings – Business Product Disclosure Statement for Accumulation Account (PDS) which summarises the significant information about the Super Savings – Business Accumulation account. I understand that other important information which forms part of the PDS is contained in the Super Savings Accumulation Guide, Super Savings – Business Insurance Guide, Plan Information Factsheet, Super Savings Investment Guide and the fees and costs definitions at art.com.au/fee-definitions and the PDS should be read in its entirety.

- I acknowledge that the PDS, this application form, and other documents which form part of the PDS detail the interest I will have in Australian Retirement Trust if my application is accepted, and is not a contract between me and the Trustee.
- I understand all the conditions I must meet to be eligible to obtain Standard cover, as described in the Super Savings – Business Insurance Guide and the Business Plan Information factsheet for my plan. I acknowledge insurance cover is provided by an external insurance company.
- To the best of my knowledge the information I have provided on this form are true and correct.
- I have read the Personal Information Collection Statement in Section 4 and I understand how Australian Retirement Trust will use my personal information.
- I agree to make the Privacy Policy available to the persons (if any) that I have nominated as my beneficiaries.
- I am the person named on this form or have a power of attorney to act as on the applicant's behalf¹

¹ If you are acting on behalf of an applicant under a power of attorney, we require a certified copy of the power of attorney to be supplied with this application. You will also need to include certified copies of yours and the applicant's identification documents.

Once you've completed this form please sign and return it to your HR/Payroll department if requested to do so.

Please note, we accept digital signatures using Adobe Sign or DocuSign only. If Adobe Sign or DocuSign is not available to you, we require the form to be signed manually.

Please note that when submitting digitally signed requests, we also require the Audit Trail PDF to accompany the signed form.

Member to sign here*



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

6 Employer use only (if required)

Payroll ID

Location

Date joined employer

Date eligible to join Australian Retirement Trust

Annual salary

Employment status

☐ FT ☐ PT ☐ Contractor >6mths ☐ Casual

Category / Department

Average hours worked per week

☐ Under 15 hours ☐ 15 hours or more

Sign here on behalf of employer

Full name of signatory

Date signed

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit art.com.au/privacy or call **13 11 84**.
Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063