



SuperRatings Assessment

Winner of the 2025 MySuper of the Year, 2025 Lifetime Return and 2025 Employer Servicing awards, Australian Retirement Trust is one of Australia's largest superannuation funds following the merger of QSuper and Sunsuper in March 2022. The fund was further nominated as a finalist for the 2025 Net Benefit, 2025 Smooth Ride, 2025 Best Low-Cost Offering, 2025 Adviser Servicing and 2025 Choice Insurance Offering awards.

The MySuper Lifecycle investment strategy reduces investment risk by transitioning members to more conservative strategies as they get older, with investments switched from the High Growth Pool to Balanced and Cash Pools gradually. The Lifecycle Balanced Pool option outperformed the relevant SuperRatings Index over all time periods assessed to 30 June 2024.

Fees are lower than the industry average across all account balances assessed, with the asset-based administration fee charged on account balances up to \$500,000 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) Assist cover automatically provided to eligible members upon joining the fund. Opt-In Income Protection (IP) cover provides eligible new members with a 2-year benefit period 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, interactive tools and calculators, and a Member Rewards scheme. 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.

Investments

Performance*	●●●●	110
Process	●●●●	75-100%

Fees and Charges

Small Account (10K)	●●●●	80
Medium Account (50K)	●●●●	51-74%
Large Account (250K)	●●●●	

Insurance

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

Help and Guidance

Member Education	●●●●	110
Internally Provided Advice	●●●●	75-100%
Externally Provided Advice	●●●●	

Digital and Service

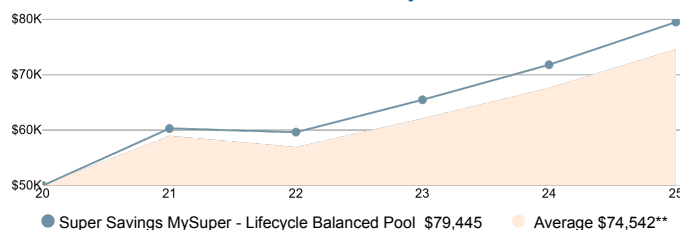
Digital	●●●●	110
Service	●●●●	75-100%

Governance

Trustee Structure & Risk	●●●●	110
		75-100%

* 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)

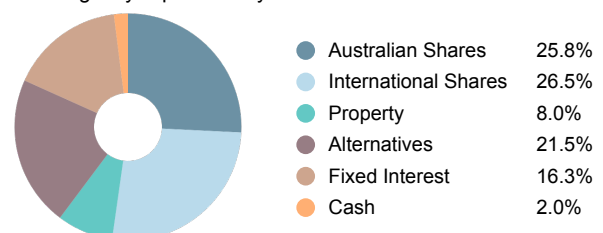
Admin Fee (\$)*	\$62
Admin Fee (%pa)*	0.17%
Investment Fee (%pa)	0.59%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.07%
Switching Fee	\$0

Fee Comparison	\$10K	\$50K	\$250K
This Fund's Basic Fees	\$145	\$477	\$2,137
Average Fees	\$205	\$549	\$2,309
Better than Average	✓	✓	✓

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

Investment Allocation

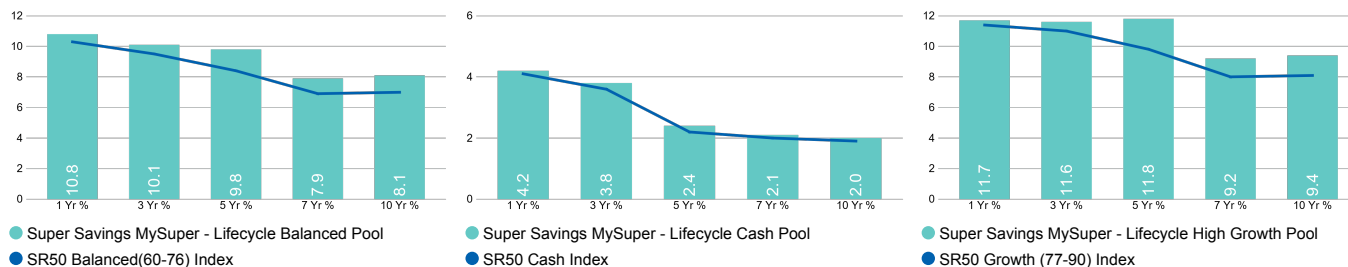
Super Savings MySuper - Lifecycle Balanced Pool



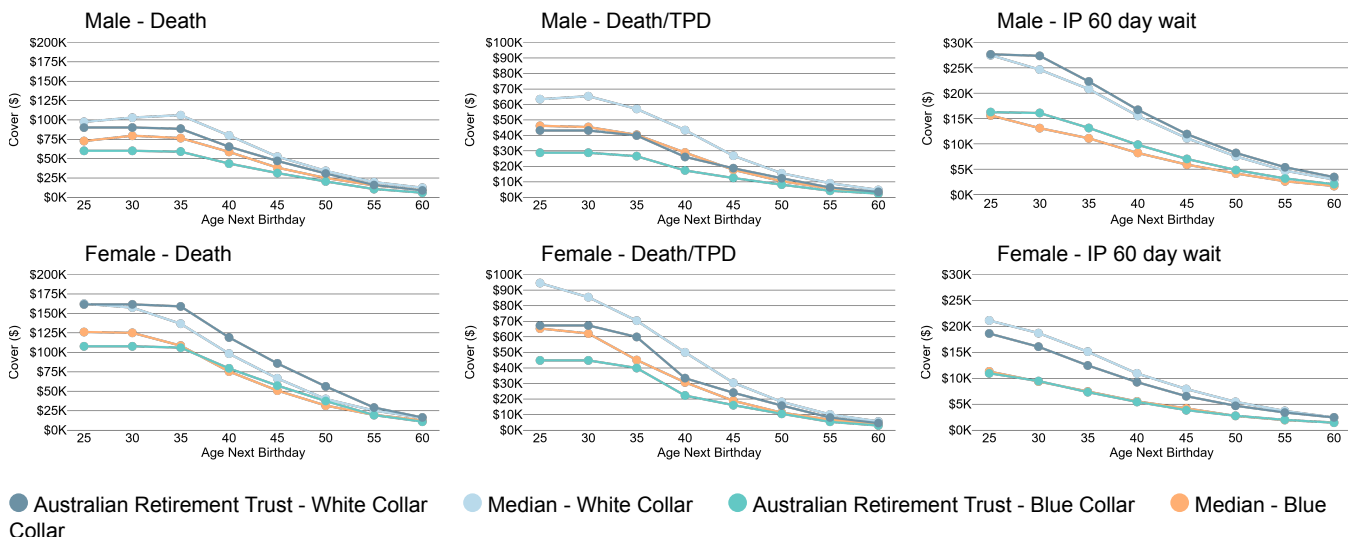
Investment Menu Available

Diversified Options	Growth Assets
Super Savings MySuper - Lifecycle Balanced Pool	70%
Super Savings MySuper - Lifecycle High Growth Pool	85%

Investment Performance - Key Options



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	No
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

About This Fund

No. of Members	2,378,272
Fund Size	\$315,720,063,681
Public Offer	Yes
Fund Type	Industry - MySuper

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%

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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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