



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 2025 Retirement Offering of the Year, 2025 Net Benefit, 2025 Smooth Ride, 2025 Best Low-Cost Offering, and 2025 Adviser Servicing awards.

Members have access to an investment menu comprising 8 Diversified options which include a range of actively and passively managed options, and 7 Asset Class options for members looking to invest in particular sectors. The Balanced 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.

An excellent level of flexibility is offered, with members able to select from 5 payment frequencies, ranging from fortnightly to annually. Members with more than one investment option can have their payments made proportionately across investments by default, or nominate the percentage of, and order in which, payments are to be drawn from each option. Beneficiary options include both binding and non-binding nominations, as well as reversionary pensions.

Additional benefits available include access to financial planning services, high quality educational materials, interactive tools and calculators, as well as 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 (50K)	●●●●	80
Medium Account (250K)	●●●●	51-74%
Large Account (750K)	●●●●	

Help and Guidance

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

Digital and Service

Digital	●●●●	110
Service	●●●●	75-100%

Retirement

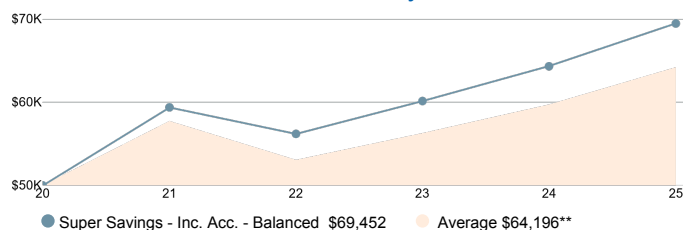
Product and Service	●●●●	110
		75-100%

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.

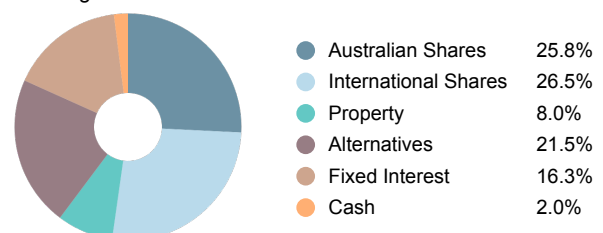
Typical Fees on \$50K

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	\$50K	\$250K	\$750K
This Fund's Basic Fees	\$477	\$2,137	\$6,037
Average Fees	\$612	\$2,461	\$6,652
Better than Average	✓	✓	✓

Investment Allocation

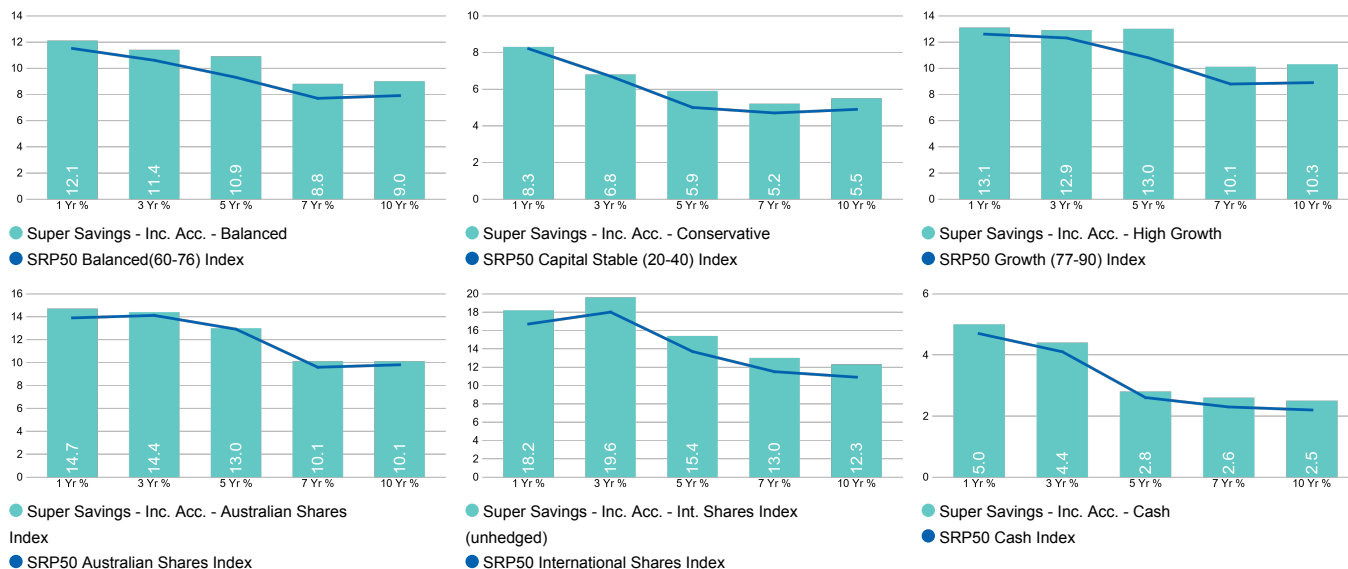
Super Savings - Inc. Acc. - Balanced



Core Investment Options Available

Diversified Options	Growth Assets
Super Savings - Inc. Acc. - Balanced	70%
Super Savings - Inc. Acc. - Conservative	31%
Super Savings - Inc. Acc. - Balanced Risk-Adjusted	63%
Super Savings - Inc. Acc. - High Growth	85%
Single Sector Options	
Super Savings - Inc. Acc. - Australian Shares Index	
Super Savings - Inc. Acc. - Int. Shares Index (unhedged)	
Super Savings - Inc. Acc. - Listed Property Index	
Super Savings - Inc. Acc. - Cash	
Individual Shares	Term Deposits
Not Available	Not Available

Investment Performance - Key Options



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

Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available
- Pension payment date set by the fund
- Ability to select a fixed percentage drawdown order for pension payments or pro-rata across investments
- Transition to retirement pension available
- Automatic annual Pension payment increase by CPI

Minimum Pension Payment Limits ' 24/25

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

Pension Features

Retirement / Pension Transfer Bonus	Yes
Pension Account Join Online	Yes
Online Withdrawals	Yes
Automatic Annual Pension Increases	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
Product Start Date	2001
Fund Type	Industry - Allocated Pension

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

75-100%

Excellent: Score 75% - 100%
Well Above Benchmark

80

51-74%

Good: Score 51% - 74%
Above Benchmark.

60

26-50%

Average: Score 26% - 50%
Benchmark.

40

< 25%

Below Average: Score below 25%
Below Benchmark.

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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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