Australian Retirement Trust

Your Super Account

Super Savings Product Disclosure Statement for Accumulation Account

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Contents

13 11 84 art.com.au

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL 228975,
trustee of Australian Retirement Trust ABN 60 905 115 063

1. About Super Savings accounts

About this product disclosure statement

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

When we say 'account' in this PDS, we mean your Super Savings Accumulation account.

This PDS refers to important information at the web address listed below and in the guides that are available at **art.com.au/pds**. These guides and the web address listed each form part of this PDS:

- Super Savings Accumulation Guide
- Super Savings Investment Guide
- Super Savings Insurance Guide
- **art.com.au/fee-definitions**

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 'ART’). 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/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. QSuper accounts and the Lifetime Pension are products in the Government 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 is general advice or information only. It’s not based on your personal objectives, financial situation or needs. Think about your personal circumstances and read the relevant Product Disclosure Statement and target market determination at **art.com.au/pds** before you make any decision about our products. 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. Where those changes are not materially adverse, we will publish the updated information on our website **art.com.au/pdsupdates** 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 $370 billion of their retirement savings.

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

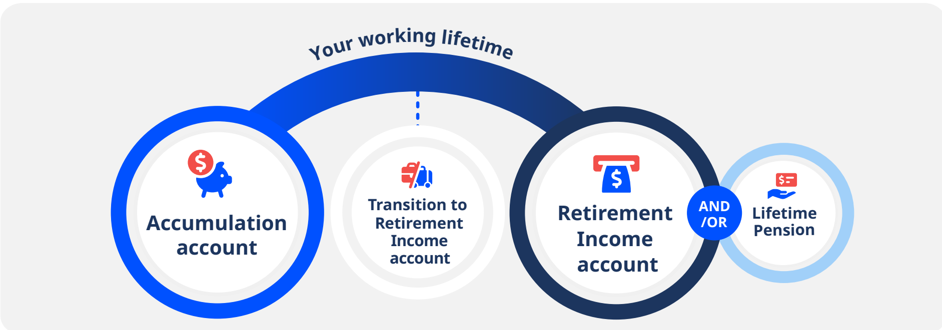
We can help manage your super for your lifetime

This PDS covers our Super Savings Accumulation account. When you open an account, we'll invest your super in our MySuper investment option, Lifecycle Investment Strategy.

Once your account is set up you can make changes to your investments via **Member Online**, on our app or by completing and sending us an Investment choice form that you can find at **art.com.au/forms-and-tasks**. We offer a range of investment options including diversified and single asset class options, designed to meet our members' needs.

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/pds** and target market determinations at **art.com.au/tmd**

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
- Paid Parental Leave super contributions.

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/pds** 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 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/pds**

Note: You should read the important information about benefits and features before making a decision. Go to **art.com.au/pds** 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 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/pds** 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

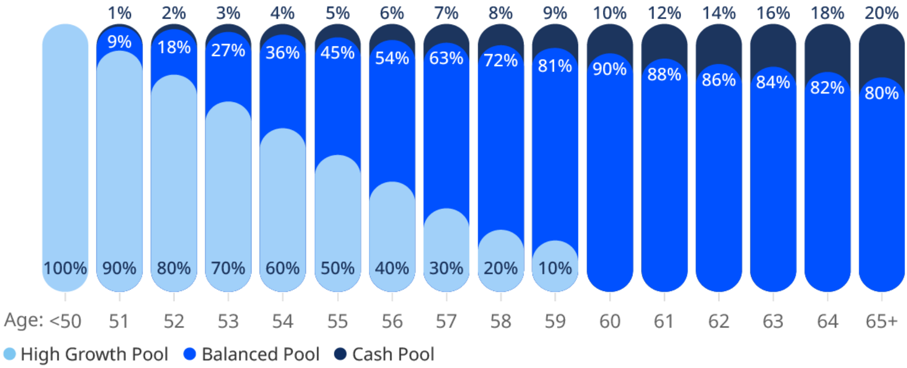
We'll invest your super in our MySuper investment option, Lifecycle Investment Strategy if:

- 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/pds**



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	Medium to High – 5		Medium to High – 5		Very low – 1
Negative returns	Expect 3 to less than 4 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	31.25	20-50	25.0	10-40	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	34.0	20-50	26.75	10-40	
Unlisted assets and alternatives	32.0	0-60	32.0	0-60	
Fixed income	1.75	0-20	15.25	0-30	
Cash	1.0	0-15	1.0	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 class options. 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 2050[1], 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/sustainable-investing** and our Investment Guide at **art.com.au/pds**

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/pds** 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 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	$1.10 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.
	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.
	Plus 0.06% p.a.	When the administration costs exceed member administration fees collected, these costs are met from our reserves, not from your account balance or investment returns. We estimated this amount as 0.06% for the year ending 30 June 2026.
Investment fees and costs [2,3]	0.41% - 0.51% 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.	

Super Savings Accumulation account – Lifecycle Investment Strategy		
Type of fee or cost	**Amount**	**How and when paid**
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 0.16% p.a. for performance fees for the High Growth Pool, and 0.14% 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 0.41% 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.

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	**0.16%** p.a.[1] of your account balance plus **$1.10** p.w.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$80** in administration fees and costs, plus **$57.20** regardless of your balance.
PLUS Investment fees and costs	**0.51%** p.a.	**And**, you will be charged or have deducted from your investment **$255** 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 **$417.20** for the superannuation product.

Note: *Additional fees may apply. If you have insurance, premiums will apply. Premiums will include an insurance fee. 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 0.06%, which for a $50,000 balance is $30 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.

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. Transaction costs may include stamp duty. Commencing from 1 July 2026, any stamp duty incurred in a financial year is evenly spread over a 7-year period. 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/pds** to see our Accumulation Guide and **art.com.au/fee-definitions** to see our Fees and costs definitions web page. 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, Paid Parental Leave super contributions 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.

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/pds** 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 use our size and scale, and work hard to provide you flexible and more affordable cover through your super.

We offer:

- Death cover
- Total & Permanent Disability Assist (TPD Assist) cover or Total & Permanent Disability (TPD) cover
- Income Protection cover

There are costs associated with insurance cover. You pay for these costs with the premiums we deduct (if any) from your Super Savings Accumulation account.

How to get cover with us

Get Standard cover: Get Standard Death and TPD Assist cover automatically when you meet the requirements for it to start, by asking for it early, or at any time by applying for it.

Choose extras:

- Add Opt-In Income Protection cover within 120 days of joining us.[1]
- Apply for White Collar cover if you work in a White Collar role.
- Apply to Top Up your Standard or White Collar cover once every 12 months.
- Transfer cover to us from another fund or insurer.

1. Or, if you joined the Fund before turning 15, within 120 days of us receiving your first superannuation guarantee contribution after you turn 15.

Tailor it: You can apply at any time for Tailored Death, TPD Assist, TPD, or Income Protection cover.

Standard cover

Get Standard Death and TPD Assist cover automatically with your super account with us.

Our Death cover pays a one-off lump sum benefit. Or you may be able to claim a terminal illness benefit.

Our TPD Assist cover offers wellness, rehabilitation and financial support.

If you don't want Standard cover, you can say no to cover when you join. Otherwise, you get Standard cover automatically when you meet the requirements for cover to start. Standard cover will generally start automatically on the date we receive a SG contribution for you after you meet these requirements:

- You reach the age of 25, and
- Your account balance reaches $6,000

If you want Standard cover before you meet these requirements, you can opt in to get it early. You can cancel or apply to change any or all of your cover at any time. Visit **Member Online** or contact us on **13 11 84**.

Check if you're eligible for Standard cover

We generally won't assess your eligibility for insurance cover until you make a claim. You're not eligible for Standard cover if:

- You already have cover in your account
- You left ART, but within 6 months of you leaving ART, we got a late SG contribution from the employer who made contributions before you left
- You said no to cover when you joined
- The Insurer approves your application to transfer cover to us or get Tailored cover before you're eligible to get Standard cover
- You're a 'self employed person'
- You're an 'unemployed person'
- You previously received or are eligible to receive any of these benefits from a super fund or insurer:
  - terminal illness
  - terminal medical condition
  - permanent incapacity
  - total and permanent disability.

TPD Assist: ART offers TPD Assist cover. If you get sick or injured and can't work, we believe it's important to help you quickly and support you to get better if you can. So, we offer rehabilitation and financial support in your cover. Wellness support, early intervention, rehabilitation, re-skilling and re-training are all part of TPD Assist cover.

The maximum TPD Assist financial support benefit is 4 support payments over a minimum of 3 years. The first support payment is 40% of your maximum benefit. If you're eligible, you'll get up to 3 additional payments of 20% each. In some cases, you can receive the maximum financial benefit as a lump sum.

Warning: If you're eligible for Standard cover to start, we'll deduct the cost from your Super Savings Accumulation account unless you say no to cover when you join or cancel it

Amount and cost of Standard cover

How much cover you receive: Your amount of cover depends on your age. The amount and cost of your cover changes as you get older.

How much cover costs: From time to time, the insurer may change premium rates, which may result in an increase or decrease to your premiums.

- Your premiums depend on a range of factors including the insurer's premium rates, your amount of cover, your age and gender, and government taxes and charges.
- We aim to be inclusive but can only offer premium rates for either female or male gender. If you tell us your gender is female, you pay female premium rates. If you tell us your gender is not female, or don't disclose your gender, you pay male premium rates.
- Premiums include an insurance fee of 7% of your premium (inclusive of stamp duty) to offset our costs of administering insurance arrangements'. You can check your premiums each year in your annual statement and annual insurance summary.

When we deduct premiums: We calculate your insurance premiums weekly and deduct them monthly from your Super Savings Accumulation account with us. Premiums for partial weeks are not pro-rated.

The following table shows examples of the amount and cost of cover. We don't show all ages. You need to opt in to get Standard cover early for cover to start before you turn 25. TPD Assist cover stops at age 67. Death cover stops at age 70. For more information about when cover stops, please see our Super Savings Insurance Guide at **art.com.au/pds**

Age[1]	Standard cover			
	Amount of cover ($)		Premium per week ($)[4]	
	Death	TPD Assist[2] (Maximum Benefit)[3]	Male	Female
15 - 21	62,500	125,000	2.28	1.28
22 - 29	125,000	175,000	3.84	2.40
30 - 33	250,000	250,000	7.72	4.36
34	246,000	246,000	7.72	4.36
35	240,000	240,000	7.72	4.36
40	186,000	186,000	10.56	6.24
45	132,000	132,000	10.16	6.08
50	83,000	83,000	10.16	6.08
55	42,000	42,000	9.16	5.80
60	25,000	25,000	9.16	5.80
65 - 66	16,000	16,000	9.16	5.80
67 - 69 (Death cover only)[5]	16,000	N/A	3.16	1.52

1 All ages are not listed. See our Insurance Guide for full details. If you're under 25, Standard cover is only available to you if you opt in (other eligibility criteria apply). **2** TPD Assist means Total & Permanent Disability Assist. **3** For details of the initial and subsequent support payments that apply at various ages, please see our Insurance Guide. **4** Premiums for partial weeks are not pro-rated. **5** Cover from age 67 is Death only.

Choose extras

Opt-in Income Protection cover : Pays you a replacement income if you can't work for a time because you're sick or injured. If you're eligible for Standard cover to start, you can request Opt-In Income Protection cover within 120 days of joining us.[1] It's not available to you after 120 days. Opt-In Income Protection cover pays you a replacement income of monthly payments, after a 'waiting period' of 90 days, for up to 2 years

1. Or, if you joined the Fund before turning 15, within 120 days of us receiving your first superannuation guarantee contribution after you turn 15.

White Collar cover: If you work in a white-collar occupation, you can apply for White Collar cover. White Collar cover gives you 50% more cover than Standard Death and TPD Assist cover for the same premium. And it means you pay less for Opt-In Income Protection cover. If you're eligible for Standard cover to start, you can apply for White Collar cover within 120 days of joining us without answering questions about your health. If you want White Collar cover after 120 days of joining us, your application is subject to a health assessment and acceptance by the Insurer.

Top up cover: Top Up your Standard or White Collar cover. You can generally apply to increase your cover once every 12 months. For more information about Top Up cover, please see our Super Savings Insurance Guide at **art.com.au/pds**

Tailor it

Apply for Tailored cover at any time. Your 'occupational category' determines the premium rates that apply to you. We have 6 occupational categories from professional with the lowest premiums, to hazardous with the highest premium rates.

Conditions and exclusions on cover

Standard cover starts as 'limited cover' until you meet the 30-day in a row 'at work' rule. If you don't meet this rule from the start of your cover, 'limited cover' lasts for at least 12 months. The Insurer must approve any application you make for other cover. Exclusions apply to all cover. For more information, please see our Insurance Guide.

Warning: Some of the additional information about eligibility, conditions and exclusions in the Super Savings Insurance Guide may affect your entitlement to cover. This includes when 'limited cover' applies and when you won't receive a benefit. There are also costs associated with insurance. You should read the additional information before deciding whether cover is appropriate for you and consider the impact the cost of insurance has on your retirement savings.

Definitions: While we do our best to explain everything as we go, some phrases and words have special meanings. We display these phrases and words differently, such as 'at work'. We explain them in our Insurance Guide.

The insurer

Insurance cover is provided through group life insurance policies issued by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510 (Insurer) to the Trustee.

If you make a claim, the Insurer will assess it against the relevant insurance policy. In this document, we provide key information about the cover provided through the policies. In the event of any inconsistency, the group life policies issued by the insurer will override the information in this PDS and the Super Savings Insurance Guide, subject to applicable law. For a copy of the relevant policy, please contact us.

The Insurer may contact you when you make a claim or apply for cover if they need more information from you.

Change, reduce or cancel your cover: If you don't want cover, you can say no to cover when you join. You can also change, reduce or cancel any or all of your cover at any time. Visit **Member Online** or contact us on **13 11 84**.

Note: You should read the important information about insurance in your super before making a decision. Go to **art.com.au/pds** to see our Insurance Guide. 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 an Accumulation account is easy

- Join online at **art.com.au/join**
- Complete the Open an Accumulation Account form in the back of this PDS and either give it to your employer (if your employer gave you the PDS), or upload the completed document on our website **art.com.au/contact-us**
- You become an Australian Retirement Trust member when we accept your application to join.

Through a family law split: If you are entitled to any super from your spouse and they are a Super Savings account holder, we may open a Super Savings Accumulation account to process the split.

If you are an employer and would like to register with us, it's easy

- Visit **art.com.au/employeronline**

Cooling-off period

For Accumulation account members not employed by participating employers

You generally have a 14-day period to decide if a Super Savings Accumulation account is right for you. The 14-day period starts on the day you receive confirmation your Accumulation account is open, or 5 days after we accept your application, whichever happens first. Contact us during this period to cancel your membership application. You cannot cancel your application under the cooling-off period where you have exercised a right or power you have under the product (e.g. by making an insurance claim).

For participating employers and your employees

Employers have a 14-day period to decide if Super Savings 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 an account holder, whichever happens first. Contact us during this period to cancel an application to become a participating employer of Australian Retirement Trust.

If you choose to exercise your cooling-off rights

Any contributions will be adjusted for tax (if payable), for changes to investment values during this period, and for reasonable administration costs. Contributions will be rolled over to a complying fund. A nomination of an alternative fund must be made within one month of requesting cancellation.

Concerns and complaints

If you have a complaint in relation to any Australian Retirement Trust group entity, including about any financial products or services we've provided, please let us know about it as soon as possible. More information about our complaints process can be found here **art.com.au/complaint**

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/email-us

In Person: Visit **art.com.au/contact-us** for locations

Contact AFCA

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)

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

Web: www.afca.org.au

Email: **info@afca.org.au**

10. Additional information

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/pds** 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.

Get advice from the start

If you already have a financial adviser, they're your best source of personalised guidance. If you don't have an adviser, you can get financial advice about your super account with ART as part of your membership with us.[1]

1 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. Please read the Financial Services Guide at **art.com.au/fsg** for more information.

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.

Australian Retirement Trust Pty Ltd
ABN 88 010 720 840
AFSL 228975

Australian Retirement Trust
ABN 60 905 115 063

Preparation date: 2 June 2026
2579 (07/26)

Super Savings

Open an Accumulation Account

Use this form to apply to join Australian Retirement Trust and open a Super Savings Accumulation account.

Australian Retirement Trust

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

Please read the Super Savings Product Disclosure Statement for Accumulation Account (PDS) for all the risks and benefits of opening this account.

Important: Before completing this form please read and understand your duty to take reasonable care not to make a misrepresentation located on page 2 of this form or at **art.com.au/duty**

If you have any questions, call us on **13 11 84** or visit **art.com.au**

Where there's a *, it means you must give us that information. If you don't, it'll slow down your application.

On page 5 of this form you'll find buttons to easily save and print this form.

Member number

If already a member

Prefer to apply online?

To save time, you can apply online in just a few minutes at **art.com.au/join**

1 Personal details

Title

First name*

Middle name

Last name*

Date of birth*

D D M M Y Y Y Y

Sex*

Male Female

Home address* (must not be a PO Box)

Suburb*

State*

Postcode*

Postal address (if different from your home address)

Suburb

State

Postcode

Daytime contact number*

Mobile number (if different from daytime number)

Email* Use your personal rather than a work email address, so we can contact you if your work situation changes.

Tax file number

How we'll contact you

Where we can, we'll provide information about your account electronically rather than by post. We may contact you by email or SMS when information is available.

If you'd prefer to receive paper documents, you can change your preferences in **Member Online** or call us on **13 11 84**.

Providing your tax file number (TFN) could save you from paying extra tax on your super contributions.

If we already have your TFN, you do not 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.

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 Super Savings 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.**

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Your duty to take reasonable care not to make a misrepresentation

About your duty

When you apply for life insurance as a member of Australian Retirement Trust, the insurer may conduct a process called underwriting. It's how the insurer decides whether it will cover you, and if so on what terms and at what cost. If your application is underwritten, you will be asked questions which the insurer needs to know the answers to. These will be about your personal circumstances and may include questions about your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you provide in response to the questions is vital to the insurer's decision.

The duty to take reasonable care

When applying for insurance, you have a legal duty to take reasonable care not to make a misrepresentation before your application is accepted by the insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Please note that there may be circumstances where the insurer later investigates whether the information you provided was true. For example, the insurer may do this when a claim is made.

Guidance for answering questions

When answering questions as part of an application for insurance cover, you should:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely.
- If you are unsure about whether you should include information or not, you should include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), you should check every answer (and if necessary, make any corrections) before the application is submitted.
- You must not assume that Australian Retirement Trust or the insurer will contact your doctor for any medical information.

Changes before your cover starts

Before your application is accepted, the insurer may ask about any changes that mean you would now answer the questions differently. As any changes might require further assessment or investigation, it could save time if you let us or the insurer know about any changes when they happen.

If you need help

It's important that you understand this information and the questions that you are asked. Ask us or the insurer for help if you have difficulty understanding the process of applying for insurance or answering our or the insurer's questions. If you're having difficulty due to a disability, understanding English or for any other reason, we are here to help and can provide additional support for anyone who might need it.

What can the insurer do if the duty is not met?

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to the insurer. These are set out in the *Insurance Contracts Act 1984* (Cth). These are intended to put the insurer in the position they would have been in if the duty had been met.

For example, the insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- whether you took reasonable care not to make a misrepresentation (this depends on all of the relevant circumstances);
- what the insurer would have done if the duty had been met – for example, whether they would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before the insurer exercises any of these remedies, they will explain their reasons, how to respond and provide further information, including what you can do if you disagree.

For information about the cover we offer, including eligibility, please see our Insurance Guide. You need to be a member, age 15 or over, actively employed by an Australian employer and receiving Superannuation Guarantee (SG) contributions to get cover with us. We deduct premiums for your cover from your Accumulation account.

Change or cancel your cover at any time through our secure online service **Member Online**, or by contacting us.

Transfer your cover to us

You can apply at any time to transfer your existing death, total and permanent disability, and/or income protection cover from another Australian insurer. This includes insurance you hold directly or through an Australian super fund. For more information see our Insurance Guide at **art.com.au/pds**

Opt-In Income Protection cover

Opt-In Income Protection pays you a replacement income, after a 'waiting period' of 90 days, for up to 2 years if you can't work because you're sick or injured.

Apply for Tailored cover

Once you have an account with us, you can apply for Tailored cover at any time. To apply, visit **Member Online**, select Your Account from the top menu, choose Insurance and follow the prompts, or complete and send us a form. You'll need to complete a health assessment and the Insurer must approve your application. For more information, please see our Insurance Guide at **art.com.au/pds**

2 Insurance

If you join us and don't say no to cover, you get Standard Death and TPD Assist cover automatically when you meet the requirements for cover to start.

If you're not eligible for Standard cover, you can apply for Tailored cover when your account is set up.

Do you want Standard cover?

☐ Yes, I want insurance - Standard Death and TPD Assist cover will start automatically when you meet the requirements for cover to start

○ No, I don't want insurance - skip to section 3

Warning: By selecting no, you are opting out of Standard cover.

2.1 When Standard cover starts

Standard cover starts automatically on the date we get the first SG contribution for you after you turn age 25 and reach a $6,000 account balance.

Do you want to get Standard cover sooner?
You can opt in to have your Standard cover start from the date of the first SG contribtion we receive from your employer, even if you haven't reached age 25 and/or your balance is less than $6,000.

☐ I want my Standard cover to start as soon as you receive my first SG contribution, **or**

☐ I want my Standard cover to start once I meet all the start requirements

2.2 Add extra options to your Standard cover

If you complete this section within 120 days of joining us, you can add these extra options to your cover. You don't need to supply medical evidence or complete a health assessment.

White Collar cover

White Collar cover entitles you to 50% more cover than Standard Death and TPD Assist cover for the same premium.

☐ As well as being eligible for Standard cover, I am a white collar worker as I:

- work at least 15 hours per week, **and**
- spend at least 80% of my time in an office environment, **and**
- do not do more than 10% light or heavy manual duties, **and**
- only have clerical, administrative, or managerial (or similar) duties.

OR

○ I am not a white collar worker.

Opt-In Income Protection cover

As well as being eligible for Standard cover, I meet the following requirements for Opt-In Income Protection cover. I am:

- aged 15 to 64 and request Standard Death and TPD Assist cover when joining (above)
- actively employed for at least 15 hours a week
- not employed under a work visa
- not a casual employee, or a contractor on a contract of less than 6 months

Do you want Opt-In Income Protection?

☐ Yes, I want Opt-In Income Protection cover | Your annual salary | $

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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 Taxation 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**

3 Declaration and sign

I apply to open a Super Savings Accumulation account and 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 have received, read and understood the accompanying Super Savings Product Disclosure Statement for Accumulation Account (PDS) which summarises the significant information about the Super Savings Accumulation account. I understand that other important information which forms part of the PDS is contained in the Super Savings Accumulation Guide, Super Savings Insurance Guide, 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 understand my money will be invested into the Lifecycle Investment Strategy by default, have read the Investment Guide, and understand that I can manage my investment choice online.
- I understand all the conditions I must meet to be eligible to obtain insurance cover, and have read the Super Savings Insurance Guide.
- I acknowledge and have read my duty to take reasonable care not to make a misrepresentation on page 2 of this form or at **art.com.au/duty**
- I have read the Personal Information Collection Statement in the Super Savings Accumulation Guide 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 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.
- To the best of my knowledge, the information I have provided on this form are true and correct.
- I am the person named on this form or have a power of attorney to act on the applicant's behalf.[1]

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 yours and the applicant's proof of identity documents. Refer to our Proof of Identity Requirements factsheet at **art.com.au/poi** for instructions on how to prove your identity using your identity documents.

Important: If you are under 15 years of age, this form must be signed by a parent or guardian.

Signature*

Date signed* (DD-MM-YYYY)

D D - M M - 2 0 Y Y

Please note, we accept digital signatures using Adobe Sign or DocuSign only. Digitally signed requests must include the Audit Trail PDF. If Adobe Sign or DocuSign is not available, the form must be signed manually.

Parent/guardian name (Print in CAPITAL letters if you are signing on behalf of a member aged under 15 who is not joining via an employer)

Please attach proof of parent or guardianship, such as a birth certificate or guardianship order.

4 Send us your form

Send your completed form to us by:

Post: **Australian Retirement Trust**
Reply Paid 2924 Brisbane Qld 4001

Online: You can upload your forms securely using our website at **art.com.au/contact-us**

Save form

Print form

What next?

1 **We'll send you an email confirming your account is up and running.**

2 **Setup online access**

3 **Download the ART mobile app**

Download our app at **art.com.au/app** or scan the QR code.

Once online, you can:

- make a death benefit nomination
- manage your investment strategy
- tailor your insurance
- add money to your account
- learn some super smart strategies.

4 **Add money to your account**

- Ask your employer to pay your super to your account
- Setup direct deposit instructions online once your account is setup
- BPAY® using the details we send you after your account is open
- Your spouse can make a deposit or split super into your account using one of our forms

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