Annual statement

1 July 2024 - 30 June 2025

Prepared for Melissa Wynne
Member Number: 003637188

Australian Retirement Trust
13 11 84 | art.com.au

Australian Retirement Trust Pty Ltd
ABN 88 010 720 840 AFSL 228975
Australian Retirement Trust
ABN 60 905 115 063
GPO Box 2924 Brisbane QLD 4001
13 11 84 art.com.au

Ms Melissa Wynne
20 Aldinga Street
REDBANK PLAINS QLD 4301

Your member number
003637188

Melissa, here's your 2025 Annual Statement

We've made some changes to beneficiary nominations. For more information, see the **Notes to your Annual Statement**.

Your statement is an important record of your super, so please keep it safe.

92% of our members get their statements online*

We had to send you this statement by post because we don't have an email address for you. If you take a few minutes to update your details, you can get important documents like your Annual Statement much sooner.

It's easy to make the change:

- ✓ Go to **art.com.au** and log in to (or register for) Member Online
- ✓ Click on 'Profile'
- ✓ Then add your email address under the 'Personal details' section

We're here to help

We're here to help with your questions, simply get in touch.

Yours sincerely,

Kathy Vincent

Kathy Vincent
Chief Operating Officer

*As recorded in May 2025, 91.71% of Australian Retirement Trust's Super Savings members receive their statements and letters digitally.

Annual Statement

1 July 2024 - 30 June 2025

Australian Retirement Trust

13 11 84 | art.com.au

Accumulation account
Prepared for Melissa Wynne
Member Number: 003637188

Your starting balance
$19,182.85
on 1 July 2024

Your investment earnings
$2,218.60
after investment fees, costs and taxes, and transaction costs

Your finishing balance
$21,318.78
on 30 June 2025

Balance on 1 July 2024	**$19,182.85**
+ Contributions	$0.00
+ Transfers-in	$0.00
+ **Net Investment earnings**	**$2,218.60**
− Withdrawals and transfers-out	$0.00
− Tax you paid	$0.00
− Insurance premiums and fees	No cover
− Administration fees	-$82.67
= **Balance on 30 June 2025**	**$21,318.78**

How our investment options have performed



Feel confident knowing you're with a fund that has a 5-star Canstar rating for outstanding value for 2025. To find out more, visit **art.com.au/awards**

This table shows the average yearly returns for the options you were invested in on 30 June 2025, over the last 1, 5, and 10 years. To see how the rest of our options have performed, check out the **Notes to your Annual Statement**.

Investment option	1 year %	5 years % (p.a.)	10 years % (p.a.)
Lifecycle Investment Strategy			
Balanced Pool	10.82%	9.81%	8.11%
High Growth Pool	11.65%	11.76%	9.38%
Cash Pool	4.21%	2.37%	1.95%

Past performance isn't a reliable indicator of future performance. These are the returns of the investment options, not yours individually. Your individual returns depend on a range of factors, including the timing of transactions on your account.

The High Growth Pool commenced on 1 July 2024 and has identical investments to the High Growth option. To show performance, we've used option returns to 30 June 2024, and Pool returns from 1 July 2024.

To show returns for options that adopted the strategies of pre-merger Sunsuper options on 28 February 2022, we've used returns for the equivalent Sunsuper option up to that date. The returns above are after investment fees and costs, transaction costs, and investment taxes (where applicable), but before administration fees.

Your 2025 Annual Statement is made up of this personalised statement and the **Notes to your Annual Statement**. Make sure you read the **Notes to your Annual Statement**, which has lots of important information that explains and adds to parts of this statement. Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975, trustee of Australian Retirement Trust ABN 60 905 115 063.

Your statement in detail
Accumulation account

We know there's a lot of information in your Annual Statement, but it's important so take the time to read it. The **Notes to your Annual Statement** has lots of important information that explains and adds to parts of this Annual Statement. This personalised statement, together with the **Notes to your Annual Statement**, make up your 2025 Annual Statement.

When you can access your super

Your preservation age is **60**.

Your 'preservation age' is set by the government and is generally the lowest age that you can access your super once you've stopped work or retired.

This table shows how much of your super was available for you to access on 30 June 2025.

Description	Amount
Available anytime (also known as 'Unrestricted non-preserved')	$0.00
Available when you leave your employer (also known as 'Restricted non-preserved')	$0.00
Available when you meet one of the access rules (also known as 'Preserved')	$21,318.78
Total	**$21,318.78**

For more information about when you can access your super, see the **Notes to your Annual Statement**.

Your preferred beneficiaries

This section shows who your beneficiaries were, on 19 September 2025.

A beneficiary is the person or people you choose to get the money from your super and any insurance (death benefit) when you die.

Name	Relationship	% of benefit	Expiry date
Jessica Maree Pimm	Daughter	50.00%	No expiry
Shane Danny Pimm	Defacto	50.00%	No expiry

Are these details still correct?

It's important to make sure your beneficiaries are always up-to-date.

Did you know that we only use preferred beneficiaries as a guide when deciding how to pay your death benefit? That means we might not end up paying exactly how you nominated. Whereas if you have a valid binding beneficiary, we must pay to who you've nominated.

To make your nomination binding, you can update it via **Member Online**.

It might be a good idea to get legal or financial advice to help with nominating your beneficiaries. Find out more about beneficiaries at **art.com.au/beneficiary**

Your investments

This section shows how your money's invested and what your earnings were. You get to choose how your super's invested and can make changes to it any time. If you want to learn more about the investment options we have available, check out **art.com.au/investments**

Your investments made **$2,218.60**[1]

How your money was invested on 30 June 2025

Investment option	Unit price on 1 July 2024	Unit price on 30 June 2025	Units you held on 30 June 2025	Your balance on 30 June 2025
Lifecycle Investment Strategy				
High Growth Pool	2.13374	2.61448	6,661.5626	$17,416.53
Balanced Pool	2.34163	2.59509	1,354.7745	$3,515.77
Cash Pool	1.20936	1.26026	306.6649	$386.48

What's a unit?
Because your super is invested, any time money is added to your account, you purchase 'units' with that money. How many units you buy depends on how much each unit costs (or is worth) that day. When investment markets do well, the price of your units go up, which is how you end up earning money from your investments (and vice versa). Some fees and costs are included in the unit price, while others are paid by selling units. So in the table above, you can see that your balance on 30 June 2025 is just the number of units you held multiplied by the price of those units on that date.

[1] After investment fees and costs, transaction costs, and investment taxes (where applicable).

When looking at performance, keep in mind that past performance isn't a reliable indicator of future performance. The change between the unit price at 1 July 2024 and the unit price at 30 June 2025 shows the rate of return for each investment option (after investment fees and costs, transaction costs, and where applicable, investment taxes). These rates of return are for money that was invested in that option for the period indicated above. Your individual returns will vary based on the timing of the transactions on your account. You can find the unit prices for the full range of options at **art.com.au/unit-prices**

How we'll invest any money paid into your account in the future

This is the investment option we had recorded on your account on 19 September 2025 for where we'll invest the money from any future contributions or transfers you get.

Investment option	Allocation percentage
Lifecycle Investment Strategy	100.0%

Can I change this?
If you want to, you can invest any future money you receive into your account differently to the money that's already in your account. Or if you want it to be invested the same way, you can do that too. You can see or change any of these options any time in **Member Online.**

Your investment earnings

This section shows the total amount of money your investments made within your super account in the 2024-25 financial year (after investment taxes). It also shows how much your investment fees and costs and transaction costs were.

Description	Amount
Investment earnings	$2,324.73
Investment fees and costs	-$94.17
Transaction costs	-$11.96
Total	**$2,218.60**

What are these fees and costs for?

Investment fees and costs and transaction costs don't come directly out of your account balance the way other fees like administration fees do. Instead, we deduct them from the daily unit prices before we apply any investment earnings to your account. Here's a quick summary of what they're for:

- Investment fees and costs – These are what we charge, and the costs we incur, to manage each investment option (including performances fees).
- Transaction costs – This covers costs that we incur when buying and selling the assets that make up your investment options.

Fees you paid

Administration fees and costs

This section shows how much you spent on administration fees and costs each month, and overall for the financial year.

Month	Dollar fees	Percentage fees	Total administration fees you paid
July 2024	-$4.80	-$1.38	-$6.18
August 2024	-$6.00	-$1.86	-$7.86
September 2024	-$4.80	-$1.52	-$6.32
October 2024	-$4.80	-$1.53	-$6.33
November 2024	-$6.00	-$1.94	-$7.94
December 2024	-$4.80	-$1.58	-$6.38
January 2025	-$6.00	-$1.98	-$7.98
February 2025	-$4.80	-$1.60	-$6.40
March 2025	-$4.80	-$1.56	-$6.36
April 2025	-$2.40	-$0.76	-$3.16
May 2025	-$8.40	-$2.76	-$11.16
June 2025	-$4.80	-$1.80	-$6.60
Total	**-$62.40**	**-$20.27**	**-$82.67**

The fees in the table above were deducted directly from your account. There are also other costs that are not deducted directly from your account (Costs met from reserves) that form part of your administration fees and costs. These are shown further down in your statement, in the section called 'Fees and costs deducted from your investment'.

You can see a list of each individual fee payment in **Member Online**. If you need a hard copy, call us on **13 11 84**.

Fees and costs summary

Fees deducted directly from your account

Description	Amount
Administration fees and costs	-$82.67
Other fees and costs	$0.00
Total fees deducted directly from your account	**-$82.67**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment

Description	Amount
Investment fees and costs	-$94.17
Transaction costs	-$11.96
Administration fees and costs met from reserves	-$10.10
Total fees and costs deducted from your investment	**-$116.23**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. Refer to the **Notes to your Annual Statement** for more information.

Total fees and costs you paid

-$198.90

This approximate amount includes all the fees and costs that affected your investment during the period. Refer to the Additional explanation of fees and costs in the **Notes to your Annual Statement** for more information.

Make sure you read the **Notes to your Annual Statement**, which has lots of important information that explains and adds to parts of this Annual Statement. This personalised statement, together with the **Notes to your Annual Statement**, make up your 2025 Annual Statement.

This statement was prepared on 19 September 2025.

[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. Read the Financial Services Guide at **art.com.au/fsg** for more information.

[2] The Trustee has established a panel of accredited external financial advisers who are not employees of the Australian Retirement Trust group. The Trustee is not responsible for the advice provided by these advisers and does not receive or pay any referral fees.

This statement doesn't explain everything that could affect the amount and availability of your benefits. It shouldn't be seen as a promise of a certain benefit. Any payments we make must follow the rules of our Fund, any insurer (if relevant), and any government legislation. Even though we do everything we can to make sure the information in this statement is correct, you still shouldn't make financial decisions or commitments based on the amounts shown in this statement. If we make any mistakes or leave anything out, we're within our rights to correct it later. Please contact us on **13 11 84** if any of your personal details on this statement are wrong.

This statement may contain general advice that has been prepared without taking into account your objectives, financial situation or needs. So think about those things 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 about whether our products are right for you.

We issue this statement and all Australian Retirement Trust products. When we say 'we', 'us' or 'the 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) ('the Fund' or 'ART').

We're careful with your personal information. Our privacy policy explains how we handle it. You can find it at **art.com.au/privacy**

Notes to your Annual Statement

These Notes to your Annual Statement and your personalised statement together make up your 2025 Annual Statement.

Australian Retirement Trust

The purpose of these Notes is to help you better understand your statement and your super. If there's anything in your statement that you aren't sure about, check to see if it's explained here. We've included important information and descriptions to explain terms used in your statement. There might be information in these Notes that don't relate to any parts of your statement, and that's okay. That just means it's not relevant to you this year.

Your 2025 Annual Statement shows your superannuation benefits as at 30 June 2025. You shouldn't interpret it as a guarantee of any benefits because the benefits and amounts will change between 30 June 2025 and the date we pay your benefit. Superannuation legislation and rules may also change, which could affect your benefits. If you are thinking of closing your account, you should contact us to find out the value of your benefits at that time.

We are obliged to provide you with any information that you'd reasonably require to understand your benefit entitlements. If you've read through your Annual Statement and still have questions, or if you would like more information on your benefit entitlements, investment options, insurance cover and options, or contribution options, visit **art.com.au** or contact us on **13 11 84**. We're happy to help with anything super related.

We've made some changes to beneficiary nominations

We're making it easier for you to ensure your wishes are followed if you die. Your super doesn't automatically form part of your estate, so we rely on you to tell us who you want it to go to. A beneficiary is the person or people you choose to get the money from your super and any insurance (death benefit) when you die.

What's changing?	How is it different?
Preferred nominations	**You can no longer make a new preferred beneficiary nomination.** Any existing preferred nominations remain in place. This started from 1 July 2025. And from late 2025, you'll be able to replace your preferred nomination with a binding nomination in **Member Online**.
Ways to nominate a binding beneficiary	From late 2025, you'll be able to use **Member Online** to nominate a binding beneficiary. Prior to this, the paper form was the only way to nominate or change a binding beneficiary. The paper form option continues to be available.
Expiry options for binding beneficiaries	From late 2025, you'll be able to choose to have your binding beneficiary nomination **expire after 3 years, or have it last forever.** Prior to this, all binding nominations expired (or had to be renewed) after 3 years.
Beneficiary nominations for multiple account holders	From late 2025, **beneficiary nominations will apply to all accounts you have with us.** Prior to this, members were able to have different nominations for different accounts. Income account members continue to have the option to nominate a reversionary beneficiary that applies only to their Income account.

What do I need to do?

Keep an eye on our website to see when the new services are available.

For most members, there won't be any changes to your existing beneficiary nominations.

But if you have multiple accounts with different nominations, there are some circumstances where later this year we'll 'extend' your nomination from one account to your other accounts. We won't override any reversionary nominations on Income accounts though.

- If you have an account with a binding nomination, and other account/s with a preferred nomination or no nomination, we'll automatically extend your binding nomination across all other accounts you have.
- If you have multiple different binding nominations across your accounts, we'll use your most recent nomination to override any older ones, so you have the same nomination across all your accounts with us. If this impacts you, we'll write to you directly to explain these changes in more detail.

Here's some things you can do to stay on top of your nominations:

- ✔ Check that your nomination is up to date, and reflects your current circumstances.
- ✔ If you have a preferred nomination, consider making it binding. Preferred beneficiaries only act as a guide when deciding how to pay your death benefit. That means we might not end up paying exactly how you nominated. Whereas if you have a valid binding beneficiary nomination, we must pay to who you've nominated.
- ✔ If you already have a binding nomination, review your expiry date and consider whether you want to leave it as is, or change it so it doesn't expire.

Important: Making a valid binding nomination is the best way to ensure that your death benefit is paid according to your wishes, and in a timely manner, but it's important to make sure it's up to date. That's why we're giving you the option of making the nomination online, so you can quickly and easily make updates if your circumstances change.

You can find out more about making a nomination at **art.com.au/beneficiary**

Our 2024-25 Annual Report

From October, our 2024-25 Annual Report will be available at **art.com.au/annual-reports**. If you'd rather have a printed copy (for free), please **contact us**.

Account summary

Your opening balance: This is how much money you had in your account on 1 July 2024. Or if you opened your account after that, then it's how much money you had in your account when it was opened. If you'd left Australian Retirement Trust then, that's how much your withdrawal benefit would've been.

Your closing balance: This is how much money you had in your account on 30 June 2025. If you'd left Australian Retirement Trust then, that's how much your withdrawal benefit would've been.

We calculate your balance by multiplying the number of units you have in each investment option by the unit price for each option. So the reason your balance is different every business day is because unit prices change every day, depending on how investment markets are doing.

Tax you paid: This is the total amount of tax you paid from your account in the 2024-25 financial year.

When we claim tax deductions against certain costs to do with operating the Fund, we pass the benefit of those tax deductions back to our members in 2 different ways:

- If you've paid contributions tax during the reporting period, we pass it on directly to your account as a tax rebate at the end of the financial year (capped at the total amount of contributions tax you paid).
- If you haven't paid contributions tax, we pass it on indirectly, by retaining it in the Fund for the benefit of all members.

How our investment options have performed to 30 June 2025 – for Accumulation accounts

The table below outlines the performance for Super Savings investment options that are available to Accumulation account holders. The figures shown reflect the Fund's returns for each investment option, not your individual returns. Your individual returns will vary based on the timing of the transactions on your account. Investment returns are after investment fees and costs, transaction costs and investment taxes, but before administration fees (except for returns of Balanced Risk-Adjusted). Past performance is not a reliable indicator of future performance.

		10 years (p.a.)	7 years (p.a.)	5 years (p.a.)	3 years (p.a.)	1 year
Lifecycle Investment Strategy	**High Growth Pool[1]**	9.38%	9.24%	11.76%	11.64%	11.65%
	Balanced Pool[2]	8.11%	7.90%	9.81%	10.14%	10.82%
	Cash Pool[2]	1.95%	2.05%	2.37%	3.77%	4.21%
Diversified options	**High Growth[2]**	9.40%	9.27%	11.81%	11.72%	11.90%
	Balanced[2]	8.19%	8.00%	9.94%	10.34%	11.17%
	Conservative-Balanced[2]	6.40%	6.25%	7.56%	8.10%	9.28%
	Conservative[2]	4.83%	4.60%	5.24%	5.97%	7.29%
	Balanced Risk-Adjusted[3]	6.27%	5.80%	6.26%	6.78%	10.48%
	Socially Conscious Balanced[2]	6.97%	7.40%	8.91%	9.68%	10.15%
	High Growth Index[4]	-	-	-	-	12.11%
	Balanced Index[2]	7.42%	7.63%	8.84%	11.60%	11.78%
Asset class options	**Australian Shares Index[2]**	9.09%	9.10%	11.83%	13.24%	13.44%
	International Shares Hedged Index[2]	9.53%	9.57%	12.36%	14.92%	11.93%
	International Shares Unhedged Index[2]	11.40%	11.97%	14.10%	17.93%	16.50%
	Listed Property Index[2]	7.18%	6.41%	9.91%	11.26%	7.40%
	Unlisted Assets[2,5]	-	7.97%	9.65%	6.02%	6.69%
	Bonds Index[2]	1.92%	1.25%	-0.45%	2.61%	5.13%
	Cash[2]	2.16%	2.19%	2.40%	3.78%	4.21%

1 The High Growth Pool commenced on 1 July 2024, and has identical investments to the High Growth option. To show our performance for the High Growth Pool, we've used the returns of the High Growth option up to 30 June 2024, and the returns of the High Growth Pool from 1 July 2024.

2 These options commenced on 28 February 2022 and adopted the investment strategy of equivalent pre-merger Sunsuper investment options. To show the returns for these options, we have used returns for the relevant Sunsuper option up to merger date.

3 This option became available to Super Savings account holders on 1 July 2024 but had previously been available to QSuper account holders. It was called QSuper Balanced before 1 July 2024. To show long-term returns, we've used QSuper Balanced option returns. For periods up to 30 June 2024, investment returns for this option are after administration fees, investment fees and costs, transaction costs and investment taxes. From 1 July 2024, investment returns are after investment fees and costs, transaction costs and investment taxes, but before administration fees.

4 The High Growth Index option commenced on 1 July 2024.

5 The Unlisted Assets option was called Diversified Alternatives before 1 July 2024. The option originally commenced on 30 September 2017. Between this date and 30 June 2025 the option returned 8.27% p.a.

For the most recent or historical investment returns visit **art.com.au/investments**

How much super could I have in retirement – Your retirement forecast

About your retirement estimate

Your projection is just an estimate, not a guarantee, and has been rounded to three significant figures. You shouldn't make decisions about your retirement savings arrangements based on this estimate. The actual money you get in your retirement may be very different from this estimate.

Your actual outcome will depend on a range of factors outside of our control, and changes to any of these factors may have a significant effect on your retirement outcome. For this reason, we recommend that you review your super arrangements when your circumstances change. Some of these factors include:

- the investment options you choose, and how they perform
- wage and price inflation
- the total fees charged in relation to your account
- when you retire and get access to your super
- the super contributions you receive
- any salary changes from job changes or promotions, or time taken off work
- any changes to rules and legislation
- whether you receive any age pension or other government benefit.

How we work out your estimate

Because we are estimating the amount of super you'll have in the future, but showing it to you today, we converted your projected amount into "today's dollars" to account for future inflation. To do this, we use a rate of 3.7% p.a. (the wage inflation rate) for the period between now and when you retire (assumed age 67). After that, we use a rate of 2.5% p.a. (the consumer price inflation rate).

Other assumptions and figures we used to work out your estimate are:

- your balance in your super fund as at 30 June 2025 as stated on page 1 of your Annual Statement
- investment earnings of 2.3% per year between now and retirement, and 4.0% per year during retirement (after inflation, taxes, and investment fees and costs)
- administration fees of $1.20 per week plus 0.10% p.a. (percent fee component capped at a total of $500 p.a.) to continue unchanged
- your rate of super contributions from the 2024-25 financial year will continue unchanged until retirement
- your salary (and therefore net contributions) will increase in line with wage inflation
- you retire at age 67
- you want your super to last for 25 years, that is, until age 92
- the amount of tax and insurance premiums and fees you paid in the 2024-25 financial year will continue unchanged until retirement
- current tax and superannuation laws remain unchanged.

We believe the assumptions in relation to:

- retirement age and inflation are reasonable as they comply with default assumptions for superannuation calculators set by ASIC.
- statutory rules, rates and thresholds are reasonable as they are determined having regard to the currently applicable rules, rates and thresholds.
- net investment earnings are reasonable as they have been set by the Australian Retirement Trust Actuary having regard to expected returns. However, it is important to note that these are indicative only and do not necessarily reflect the way your super is currently invested.
- administration fees and costs are reasonable because the reflect the standard Australian Trust fees and costs.
- insurance premiums and contribution rates are reasonable because they reflect (if applicable) your current premiums and contribution rates in Australian Retirement Trust.

There are also some things that aren't included in the estimate:

- any other super accounts you hold
- potential increases to the government's minimum Superannuation Guarantee rate and any impact that may have to contributions received
- Government contributions such as co-contributions or the low income super tax offset
- any changes to the investment fees and taxes you pay
- Transfer Balance Cap – a legislated limit on the amount of super you can transfer into an income account in retirement
- any potential changes to your taxation or legal condition.

Retirement lifestyles

We have provided information on the Association of Superannuation Funds of Australia (ASFA) Retirement Standard to help you understand how much may be needed by the average Australian retiree depending on lifestyle. The figures presented do not consider your personal circumstances, and the amount that you need in retirement may vary. The figures relate to expenditure by household, which can be greater than household income after income tax, where there is a drawdown on capital over the period of retirement. For more information on how ASFA developed the Retirement Standard, including a detailed breakdown of expenditure, please visit **superannuation.asn.au/retirement-standard**

Getting help

You shouldn't make changes to your retirement savings arrangements based on this estimate. Before you make changes, you should get further information or advice.

Online calculators let you explore your potential retirement income in more detail. They let you personalise the estimate and show how you can improve your retirement income. These calculators include:

- Our Retirement calculator available at **art.com.au/learn/tools**, and
- ASIC's MoneySmart retirement planner at **moneysmart.gov.au**

If you have a personal financial adviser, speak to them before making any decisions about your super. We also have qualified financial advisers who can give you advice about your Super Savings account. This service is included in your membership.[1] If you need more detailed advice, we can connect you with an external adviser[2]. You might have to pay for this kind of help. Learn more at **art.com.au/advice**

Your statement in detail

When you can access your super

To be able to access your super, you have to meet one of the government's rules, which is called a 'condition of release'. Until then, your super is 'preserved', which means you generally aren't allowed to access it.

The three main conditions of release are:

- leaving a job or retiring, after turning 60
- starting a Transition to Retirement Income account, after turning 60, even if you're still working
- turning 65.

There are also some special circumstances for when the government might let you access your super early, but only if you meet the specific rules. Some of these circumstances include:

- severe financial hardship or compassionate grounds claims
- if you worked here as a temporary resident and have since left the country
- the First Home Super Saver Scheme
- permanent incapacity or terminal medical condition claims.

Your beneficiaries

The beneficiary nominations shown on your Super Savings Annual Statement are for your Super Savings account(s) only. If you also have QSuper account, your beneficiaries for that account are managed separately and will be shown on your QSuper Annual Statement.

If you need more information about beneficiaries than what's in your statement, go to **art.com.au/beneficiary** or **contact us**.

Your rebalancing nomination

You can choose to rebalance your investments yearly (on 31 March) or twice-yearly (on 31 March and 30 September). If the rebalance date is a business day, we'll use the unit prices from that date. But if it's not a business day, we'll use the unit price from the next business day.

Your investment earnings

This section shows the amount of money your super has made (or lost) over the year, after investment fees and costs, transaction costs and investment taxes.

Your insurance at 1 July 2025

This section shows your amount of insurance cover and how much it costs, as of 1 July 2025. Your premiums are calculated weekly but are usually deducted from your account monthly. You should take the time to make sure your cover is still right for you and your circumstances. You can make changes to your cover any time, including applying for different cover, more cover, less cover, or even cancelling your cover. Think carefully before cancelling your cover though, because if you want to restart it later, you might have to provide detailed health information. It's also important to remember that changing employers or redirecting your employer super contributions to another fund can impact your insurance so make sure you check with us first.

The insurance cover shown in your Annual Statement is subject to the terms and conditions outlined in the PDS, Insurance Guide and the insurer's group life policy documents in effect on the date we prepared your statement. Your cover might be based on certain assumptions about you that might not be right, which may result in you being ineligible to claim insurance benefits or being ineligible for different levels of cover. Read the Insurance Guide relevant to you for more information. These eligibility conditions include, but are not limited to, employment status, cover type and the receipt of employer contributions.

For more information about insurance cover and making changes to it, call us **13 11 84**.

Your Death benefit

Your Death benefit is the total amount that would be paid to your beneficiaries when you die. It's the combination of your account balance (at the time the benefit is paid) and your insurance cover amount (if you have active cover with us) at the time of your death.

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. Read the Financial Services Guide at **art.com.au/fsg** for more information.

2 The Trustee has established a panel of accredited external financial advisers who are not employees of the Australian Retirement Trust group. The Trustee is not responsible for the advice provided by these advisers and does not receive or pay any referral fees.

Your Total & Permanent Disability benefit

Your Total & Permanent Disability (TPD) benefit is the total amount that you could access if you became totally and permanently disabled. It's the combination of your account balance and your insurance cover amount (if you have active cover with us) at the time you become disabled.

Extra insurance information

Super Savings account holders — Your cover amount and how much your premiums are might change on your birthday each year. If you have insurance cover through your Super Savings account, and leave your current employer, generally your cover will continue until you cancel it (or until it stops for one of the reasons listed in the Super Savings Insurance Guide, including automatic cancellation which is discussed below).

Super Savings – Business account holders — Your cover is reviewed monthly, usually on the first day of the month. The amount of cover you have is based on the latest salary your employer has given us for you. Because premiums are based on the cover amount, your premiums might also vary during the year. If you leave your Business plan employer, you should let us know. Any Income Protection cover will generally stop if you stop working for your employer. If you start working for a new company within 60 days, it can restart without proof of health, as long as you can give the insurer acceptable proof of your new employment and occupational status. There's more information about insurance options and what happens if you leave your employer available in your PDS, Business Insurance Guide and Plan Information Factsheet.

Super Savings – Corporate account holders — If you leave your Corporate plan employer, you should let us know. Depending on your plan's rules, any Income Protection cover might stop if you stop working for your employer. If it does, then you start working for a new company, your Income Protection cover can restart without proof of health. If this applies to you, then generally you just need to let us know within 60 days of when you finished up with your previous employer, and be able to give the insurer acceptable proof of your new employment and occupational status. There's more information about insurance options and what happens if you leave your employer available in your PDS and Corporate Insurance Guide.

Automatic Cancellation

We'll automatically cancel your insurance cover if:

- it's been more than 12 months since money was added to your account by you, your employer, or from another super fund (co-contributions and low income super tax offset don't count) – unless you've opted to keep your cover in these circumstances.
- your account doesn't have enough money to pay for your insurance, and your premiums stay overdue for four months.

If we have working contact details for you, we'll contact you in advance to let you know when your cover will be cancelled, and what you can do to stop that happening.

Need to make a Claim?

Call us on **13 11 84** as soon as you can. Our Claims team is here to help between 8:00am and 5:00pm AEST, Monday to Friday. Otherwise, you can visit **art.com.au/claims** for more information on the claim process.

Additional explanation of fees and costs

You can find more information about our fees and costs in the Super Savings Accumulation Guide.

Administration fees and costs

We charge administration fees to cover the costs of administering the Fund. The dollar-based administration fee is generally deducted weekly. The percentage administration fee is generally deducted monthly. The Administration fees and costs table shows the total administration fees deducted from your account in the 2024/25 financial year. You can find a detailed list of each individual transaction in **Member Online**.

Low balance fee cap refund

If your account balance at the end of a financial year is less than $6,000, your administration fees and costs, transaction costs, and investment fees and costs in total are capped at 3% of your account balance. We'll refund any amount you pay over that cap. We use each individual account balance to test eligibility and pay the refund per account on 30 June each year, or on exit if you close your account before 30 June. So even if you have multiple Super Savings accounts that have a combined balance of over $6,000, you'll still be eligible for the refund for any individual account that has a balance of less than $6,000. In your account summary table, the low balance fee cap refund is included in the Net administration fees amount.

Other fees and costs deducted from your account

Here is some more information about the different types of advice fees.

One-off advice fees

One-off advice fees are paid as a lump sum and may be categorised as an initial advice fee, a review advice fee, or a lump sum fixed term advice fee.

- Initial advice fees are paid for providing and implementing new personal advice (for example, via a Statement of Advice).
- Review advice fees are paid for providing and implementing personal advice to do with reviewing your circumstances (based on previous personal advice), where you don't already have an ongoing fee arrangement or a fixed term arrangement.
- Lump sum fixed term advice fees are paid for providing personal advice under a fixed term arrangement for a period of less than 12 months. You can cancel the arrangement at any point during fixed term period by contacting either your adviser or us. We'll then do what we can to refund you the portion of the fee that would've covered the amount of time left in the fixed term period.

Monthly advice fees

Monthly advice fees are paid monthly, and are either ongoing or fixed term.

- Ongoing monthly advice fees are paid monthly, under an ongoing fee arrangement. This is usually for providing personal advice services for a period of more than 12 months. You can cancel the arrangement at any point by contacting either your adviser or us.
- Fixed term monthly advice fees are paid under a fixed term arrangement. This is usually for providing personal advice services for a period of less than 12 months. You can cancel the arrangement at any time by contacting either your adviser or us.

If required, we may adjust the payment of your monthly advice fee to account for the difference between an old or new advice fee arrangement, and so the amount debited each month might be slightly different to the arrangement you have with your financial adviser.

Advice fee refunds

If you need a refund because you cancelled your advice services or if you've overpaid any of your advice fees, we'll refund your account with the agreed amount.

Investment fees and costs

Investment fees and costs reflect the fees charged and costs we incur for managing each investment option. These include performance fees. Investment fees are not deducted directly from your account balance, instead they are deducted from investment returns prior to the calculation of daily unit prices. Investment costs are incurred by the underlying investment managers as part of managing investments, in addition to investment fees. They are incurred indirectly and are included in the net investment returns.

Transaction costs

Transaction costs are separate to our 'investment fees and costs' and are charged to cover the expenses involved with buying and selling assets. For example, if your money was invested in real property, a transaction cost could be stamp duty for the purchase of that property. Transaction costs are incurred indirectly and are included in the net investment returns.

Administration fees and costs met from reserves

We maintain a general reserve to help meet our operating expenses and help manage operational risks. We hold the fees we deduct from you to administer your account within the general reserve. Costs met from this reserve represent the operating expenses that are more than the administration fees we collect from members within the financial year.

MySuper Product Dashboard

The MySuper Product Dashboard has important information that you can use to compare our Lifecyle Investment Strategy's investment returns and fees with other funds' MySuper products, to make an informed choice about your super. You can find our latest MySuper Product Dashboard for the Lifecycle Investment Strategy at **art.com.au/dashboard**

Superannuation contribution follow up

We don't know when your contributions are due because we aren't given enough information about your working status and other relevant personal circumstances. It's important that you check your statement to make sure all your employer and other contributions are there.

If you think contributions are missing, talk to your employer first. Different employers pay super at different frequencies so it's worth finding out what your employer does, so you can know when to expect them. If you can't resolve it with your employer, contact the Australian Tax Office (ATO) on **13 10 20** and they can help you chase up unpaid super.

Concerns and complaints

If you have any questions or want to talk things through in more detail, you can contact us on **13 11 84**.

If you have a complaint in relation to Australian Retirement Trust, including about any financial products or services we've provided, we want to know about it as soon as possible. Here's how you can lodge a complaint with our complaints manager:

Phone: **13 11 84**

Email: **art.com.au/contact-us/email-us**

In person: Refer to our Complaints Handling Guide at **art.com.au/contact-us/email-us/complaint** for more information and how to contact us by post or in person.

If you're unhappy about the outcome of your complaint and 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, and their service is free to use. You can contact AFCA by:

Phone: **1800 931 678** (free call)

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

Website: **www.afca.org.au**

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

13 11 84 (+61 7 3516 1009 when overseas)

GPO Box 2924 Brisbane QLD 4001

art.com.au

This statement may contain general advice. Geneal advice is not based on your personal objectives, financial situation or needs. So think about those things and read the relevant Product Disclosure Statement and Target Market Determination at **art.com.au/pds** (or your employer's Australian Retirement Trust microsite) before you make any decision about our products. And if you're still not sure, talk with a financial adviser about whether our products are right for you.

While we do everything we can to make sure the information in this statement is correct, if we make any mistakes or leave anything out, we reserve the right to correct it later.

We're careful with your personal information. Our privacy policy explains how we handle it. You can find it at **art.com.au/privacy**

If you have a QSuper account as well, you'll get your Annual Statement for that account separately.

Your 2025 Annual Statement was prepared on the date shown on the last page of your statement. It's based on information we held and transactions we'd processed up to 30 June 2025, except for your personal details, nominated beneficiaries, rebalancing nomination and future contribution investment allocation, all of which are based on the information we had on the date your statement was prepared.

We issue this Annual Statement and all Australian Retirement Trust products. When we say 'we', 'us' or 'the 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) ('the Fund' or 'Australian Retirement Trust').

These Notes to your Annual Statement were prepared on 12 August 2025. 258400. 08/25.