Annual Statement

1 July 2024 - 30 June 2025

Australian Retirement Trust
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Accumulation account
Prepared for Jamie Jurgeleit
Member Number: 900696224

Your starting balance	**$154,362.84** on 1 July 2024
Your investment earnings	**$18,865.62** after investment fees, costs and taxes, and transaction costs
Your finishing balance	**$186,577.13** on 30 June 2025

Balance on 1 July 2024	**$154,362.84**
+ Contributions	$16,418.38
+ Transfers-in	$0.00
+ Net Investment earnings	**$18,865.62**
- Withdrawals and transfers-out	$0.00
- Tax you paid	-$2,355.65
- Insurance premiums and fees	-$480.48
- Administration fees	-$233.58
= Balance on 30 June 2025	**$186,577.13**

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			
High Growth Pool	11.65%	11.76%	9.38%

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.

Australian Retirement Trust

Your retirement forecast

