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Dear ,

As we outlined in our June email update, if the merger proceeds as planned, your account balance and current account arrangements with Group Super will be transferred to a newly established plan with Australian Retirement Trust. In this new plan, if you have insurance now, you will continue to have customised insurance, as well as access to more investment choices and retirement options.

As we continue to make good progress towards the merger, we wanted to provide you with some information about the investment options and retirement options.

You'll have more choice when it comes to investment options

As an Australian Retirement Trust member, you'll have the flexibility to choose from a wider range of investment options and management styles. These options include diversified and single asset classes, actively managed and index options and hedged and unhedged options.

You'll also be able to invest in new asset classes such as alternatives which fall outside of the traditional asset classes such as shares, bonds, or cash investments and are generally not traded on public markets.

If you'd prefer to invest according to a set of ethical criteria, the Socially Conscious Balanced option excludes companies that have a material exposure to socially or environmentally harmful practices.

Australian Retirement Trust options

If you can't see the diagram below, please click the "view in a web browser" link at the top of this email.

Lifecycle Investment Strategy
Invests in the following Pools according to your age:

- Balanced Pool
- Retirement Pool
- Cash Pool

Diversified options

Actively Managed

- Growth
- Diversified Alternatives
- Balanced
- Retirement
- Socially Conscious Balanced
- Conservative

Index

- Balanced-Index

Single asset class options

Actively managed

- Shares
- Australian Shares
- Property
- Diversified Bonds
- Cash

Index

- Australian Shares-Index
- International Shares-Index (hedged)
- International Shares-Index (unhedged)
- Emerging Markets Shares
- Australian Property-Index
- Diversified Bonds-Index

Australian Retirement Trust's retirement options

Retirement for some of us is closer than it is for others. Either way it may be reassuring to know that there are a number of options available with Australian Retirement Trust.

Australian Retirement Trust offers a Transition to Retirement Income account, a Retirement Income account and a purchased Lifetime Pension. More information on these options will be provided in the near future.

In addition, members who open a Retirement Income account or purchase a Lifetime Pension may be eligible for a Retirement Bonus. The Retirement Bonus is a tax saving paid to you when you open either of these two income accounts after being a member for at least 12 months. Visit art.com.au and search retirement bonus for more information.

We're here to help

You can find more information and answers to other questions about the merger by visiting www.oursuperfund.com.au/merger. Or you can give us a call on 1800 023 928 between 8am and 7pm (AEST/AEDT) Monday to Friday, or +61 8306 0977 if you are calling from overseas.

Kind regards,

The Group Super team



1800 023 928
(8am-7pm AEST)



Contact us



oursuperfund.com.au

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