

View in a web browser



This email is best viewed by clicking the 'view in a web browser' link above

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 Super Savings account 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 well as access to new investment and retirement options.

Your Australian Retirement Trust account will be part of the general public-offer product offering, which means after the transfer, your communications will be different as they will come from and have Australian Retirement Trust's logo.

As we continue to make good progress towards the merger moving forward, 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.



Australian Retirement Trust's retirement options

Retirement for some of us may be 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

[Privacy Policy](#)

[Member login](#)

This information provided by Commonwealth Bank Officers Superannuation Corporation Pty Limited ABN 76 074 519 798, AFSL 246418, the trustee of Commonwealth Bank Group Super ABN 24 248 426 878. This document is for general information only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you, having regard to these matters, to act on the information. In addition, before making a decision about your super, please read the Product Disclosure Statement Member Guide and Reference Guides at oursuperfund.com.au/pds. You should also consider seeking professional financial advice tailored to your personal circumstances from an authorised financial adviser. The target market for our products can be found in the product's Target Market Determination at oursuperfund.com.au/tmd

In relation to information provided concerning Australian Retirement Trust, this is general information only and does not take into account your personal objectives, financial situation or needs. You should refer to australianretirementtrust.com.au and in particular the Product Disclosure Statements; Target Market Determinations and relevant investment guides. We provide these references for information only. Neither Commonwealth Bank Officers Superannuation Corporation Pty Limited nor Commonwealth Bank of Australia guarantees or is responsible for the performance of products issued by Australian Retirement Trust Pty Ltd as trustee for Australian Retirement Trust. If you have any questions on Australian Retirement Trust products, you can call 13 11 84.

To unsubscribe or update your communication preferences [click here](#)