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Dear,

As we outlined in our June email update, if the merger proceeds as planned, your account balance and current pension arrangements with Group Super will be transferred to a Super Savings Income account with Australian Retirement Trust.

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 rather than Commonwealth Bank Group Super's.

As we continue to make good progress towards the merger, we wanted to provide you with some further information about Australian Retirement Trust's investment 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 <u>investment options</u> 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.

# Diversified options Actively Managed Growth Balanced Socially Conscious Balanced Balanced Conservative Index Balanced-Index

### Single asset class options Actively managed Shares Diversified Bonds Australian Shares Cash Property Index Australian Emerging Shares-Index Markets Shares International Australian Shares-Index Property-Index (hedged) Diversified International Bonds-Index Shares-Index (unhedged)

# Your Super Savings Income account

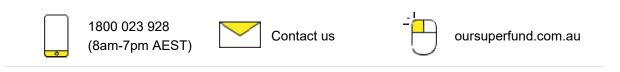
A new feature you'll receive with your Super Savings Income account includes the ability to add \$10,000 or more to your existing account, rather than having to open another pension account.

# We're here to help

You can find more information and answers to other questions about the merger by visiting <a href="https://www.oursuperfund.com.au/merger">www.oursuperfund.com.au/merger</a>. 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



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Member login

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