
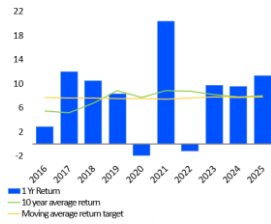
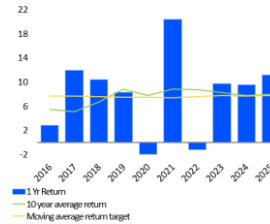
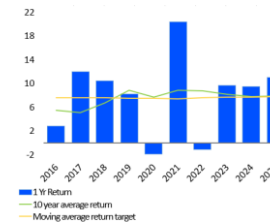
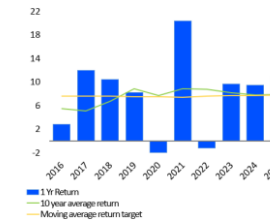



Super Savings MySuper Dashboard (1 July 2025)

Use this dashboard to compare our Super Savings Lifecycle Investment Strategy with other MySuper products.


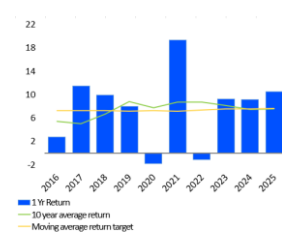



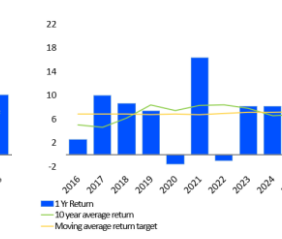
The Lifecycle Investment Strategy changes your investment strategy based on your age. Up to age 50, your investment is invested 100% in the High Growth Pool. From age 50 to 65 your investments are gradually transitioned from the High Growth Pool to the Balanced and Cash Pools monthly. This means that the return target and level of investment risk slowly moves during this period.

	Age 50 and under	Age 50 to 51	Age 51 to 52	Age 52 to 53	Age 53 to 54	Age 54 to 55
Return target (above inflation) ^{1,2}	5.37%	5.33%	5.25%	5.17%	5.09%	5.01%
Return (10-year average return to 30 June 2025) ^{3,4}	7.95%	7.94%	7.93%	7.92%	7.91%	7.89%
Comparison between return target and return ^{4,5}						
Level of investment risk - Risk band ^{2,6}	High - 6	High - 6	High - 6	High - 6	High - 6	High - 6
Expected number of negative returns over a 20-year period ^{2,6}	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6
Statement of fees and other costs ⁷	\$413	\$411	\$408	\$405	\$401	\$398

Super Savings MySuper Dashboard (1 July 2025)

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The Lifecycle Investment Strategy changes your investment strategy based on your age. Up to age 50, your investment is invested 100% in the High Growth Pool. From age 50 to 65 your investments are gradually transitioned from the High Growth Pool to the Balanced and Cash Pools monthly. This means that the return target and level of investment risk slowly moves during this period.


	Age 55 to 56	Age 56 to 57	Age 57 to 58	Age 58 to 59	Age 59 to 60	Age 60 to 61
Return target (above inflation) ^{1,2}	4.94%	4.86%	4.78%	4.70%	4.62%	4.54%
Return (10-year average return to 30 June 2025) ^{3,4}	7.78%	7.57%	7.36%	7.14%	6.93%	6.72%
Comparison between return target and return ^{4,5}						
Level of investment risk - Risk band ^{2,6}	High - 6	High - 6	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium to High - 5
Expected number of negative returns over a 20-year period ^{2,6}	4 to less than 6	4 to less than 6	3 to less than 4	3 to less than 4	3 to less than 4	3 to less than 4
Statement of fees and other costs ⁷	\$395	\$391	\$388	\$385	\$381	\$377

Super Savings MySuper Dashboard (1 July 2025)

Use this dashboard to compare our Super Savings Lifecycle Investment Strategy with other MySuper products.

The Lifecycle Investment Strategy changes your investment strategy based on your age. Up to age 50, your investment is invested 100% in the High Growth Pool. From age 50 to 65 your investments are gradually transitioned from the High Growth Pool to the Balanced and Cash Pools on a monthly basis. This means that the return target and level of investment risk slowly moves during this period.

	Age 61 to 62	Age 62 to 63	Age 63 to 64	Age 64 to 65	Age 65 and over
Return target (above inflation) ^{1,2}	4.46%	4.37%	4.29%	4.21%	4.16%
Return (10-year average return to 30 June 2025) ^{3,4}	6.51%	6.30%	6.08%	5.87%	5.77%
Comparison between return target and return ^{4,5}					
Level of investment risk - Risk band ^{2,6}	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium to High - 5
Expected number of negative returns over a 20-year period ^{2,6}	3 to less than 4	3 to less than 4	3 to less than 4	3 to less than 4	3 to less than 4
Statement of fees and other costs ⁷	\$372	\$367	\$362	\$357	\$354

 The information shown in the tables above gives examples of how the fees and other costs in the Lifecycle Investment Strategy can affect your superannuation investment over a 1-year period and are based on a Representative Member. A Representative Member is a member who is fully invested in the Lifecycle Investment Strategy, does not incur any activity fees during the year, and has an account balance of \$50,000 throughout that year. The proportion a member has invested in each Pool does not affect administration fees and costs but will affect the investment fees and costs and transaction costs. The investment fees and costs and transaction costs used in this example are estimates only. Remember, this is an example and the actual investment fees and costs and transaction costs in any year may be different. Refer to your Super Savings Product Disclosure Statements (PDS) for Accumulation Account, Super Savings - Business PDS for Accumulation Account or Super Savings - Corporate PDS for Accumulation Account for more information about how fees and costs are calculated.

Note: The above examples assume the Representative Member holds no insurance cover and does not incur member activity related fees and costs. Some Super Savings - Business and Super Savings - Corporate plans may have different fee arrangements. Refer to your Super Savings - Business PDS or Super Savings - Corporate PDS for more information.

- 1 The return target is after administration fees and costs, investment fees and costs, transaction costs and taxes have been deducted and is the mean annualised forward-looking estimate of the percentage rate of return above inflation (as measured by the Consumer Price Index (CPI)) for a Representative Member. It is measured over 10 years from 1 July 2025. This is different to the Investment objectives shown in the PDS.
- 2 The return target, level of investment risk and expected number of negative annual returns over 20 years is calculated using the midpoint of the expected glide path for a Representative Member within each age cohort.
- 3 The 10-year average return is the average return for the relevant stage of the Lifecycle Investment Strategy over the 10 years to 30 June 2025. We made some changes to the Lifecycle Investment Strategy on 1 July 2024. Before 1 July 2024, the Lifecycle Investment Strategy invested in the Balanced Pool, Retirement Pool and Cash Pool. From 1 July 2024, the Lifecycle Investment Strategy invests in the High Growth Pool, Balanced Pool and Cash Pool. Returns for periods up to 30 June 2024 reflect the investment mix for the relevant stage based on the pre-1 July 2024 design. Returns for the period from 1 July 2024 reflect the investment mix for the relevant stage based on the post-1 July 2024 design. The returns are after fees, costs and taxes have been deducted. Past performance is not a reliable indicator of future performance. The return assumes that the glide path for a Representative Member applies.
- 4 The Balanced Pool, Retirement Pool and Cash Pool (**Super Savings Pools**) within the Lifecycle Investment Strategy commenced on 28 February 2022 and, at that date, adopted respectively the investment strategy of the Sunsuper Balanced Pool, Retirement Pool and Cash Pool (**Sunsuper Pools**). The Sunsuper Pools commenced on 4 October 2013 and adopted respectively the investment strategies of the Sunsuper Balanced Option, Retirement Option and Cash Option (**Sunsuper Options**) at that date. To show the 10-year average returns, we have used the returns for the respective Sunsuper Pools and Sunsuper Options for the period up to 28 February 2022, and the returns of the Super Savings Pools from that date. Past performance is not a reliable indicator of future performance.
- 5 The return target used in the comparison between return target and return represents the moving average return target over a rolling 10-year period in annualised percentage terms that includes the change in the CPI for the relevant years. The comparison between return target and return includes a return for each financial year, plus the 10-year average return.
- 6 The level of investment risk is shown based on the standard risk measure (SRM), which assigns a risk level (ranging from very low to very high) and band (ranging from 1-7) based on the anticipated number of years of negative returns for the product over 20 years. More information can be found in our Super Savings Investment Guide available at art.com.au/pds

- 7 The statement of fees and other costs is indicative based on the financial year ending 30 June 2025, is subject to change, and will not necessarily be the amount of fees and costs that are incurred for a financial year by a particular member.

Explanatory Notes

How to interpret this dashboard

If you are invested in the Lifecycle Investment Strategy, your money may be allocated in up to three investment pools – High Growth, Balanced, Cash. Your pool mix – the proportion of your money that is invested in each pool – will change based on your age, as explained in the following sections. Refer to the dashboard on the previous pages for detail on how the target returns and risks that are associated with the Lifecycle Investment Strategy can change as you get older.

How to determine your pool mix

If you are currently invested in the Lifecycle Investment Strategy, your exact pool mix is available on Member Online at art.com.au/memberonline, or by calling Australian Retirement Trust on 13 11 84. A summary of how the Lifecycle Investment Strategy transfers your money between pools is discussed below.

How your pool mix changes over time

Your investments in the Lifecycle Investment Strategy are allocated 100% to the High Growth Pool until age 50 (i.e. if you are under 50, all of your money is invested in this pool). From age 50, your balance is gradually transitioned to the Balanced and Cash Pools on a monthly basis, until you reach age 65. The following table shows the pool mix that will apply on or around your birthday each year. The pool mix will gradually change between birthdays. After age 65, your pool mix will vary depending on investment earnings and contributions. Refer to the Super Savings Investment Guide for more information.

Age	Proportion in each pool		
	High Growth Pool	Balanced Pool	Cash Pool
Up to age 50	100%	0%	0%
51	90%	9%	1%
52	80%	18%	2%
53	70%	27%	3%
54	60%	36%	4%
55	50%	45%	5%
56	40%	54%	6%
57	30%	63%	7%
58	20%	72%	8%
59	10%	81%	9%
60	0%	90%	10%
61	0%	88%	12%
62	0%	86%	14%
63	0%	84%	16%
64	0%	82%	18%
65	0%	80%	20%

This is general information only. It's 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 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 information 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').