



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

Dear ,

With the proposed merger progressing well, we wanted to let you know about some of the changes you can expect as part of the merger - such as your investment options.

Your investment options - what's changing?

If the merger proceeds, Group Super members would be transferred to the Super Savings product within Australian Retirement Trust. The Super Savings product offers members a choice of 19 investment options.

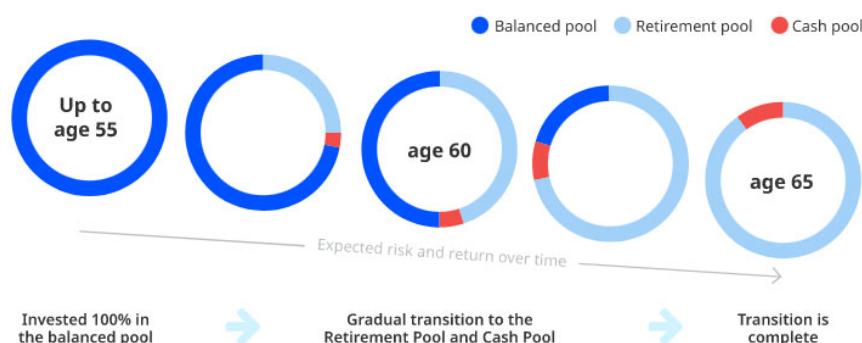
If you haven't made an investment choice since 1 March 2022 and your account is 100% invested in the Group Super Balanced (MySuper) option, your super will transfer to the Super Savings Lifecycle Investment Strategy option. Just a reminder that you can change your investment selection at any time.

How it works

The Lifecycle strategy is made up of three pools, as shown in the diagram below from the Super Savings Investment Guide (Issue date: 1 July 2022). If you can't see the diagram, please click the 'view in a web browser' link at the top of this email.

The Balanced pool focuses on growing your super and maximising returns up to age 55. Between ages 55 and 65, as you approach retirement, your balance will be gradually moved to the lower risk Retirement and Cash pools.

Super Savings refers to 'Pools' as a way to separate the Lifecycle Investment Strategy from the individual Balanced, Retirement and Cash investment options.



Indicative image only. Read the Super Savings Investment guide available at australianretirementtrust.com.au/pds for full details of how the Lifecycle Investment Strategy works.

Important to know

The risk profiles and return objectives for each stage of the Lifecycle Investment Strategy option are different to those in the Accumulate Plus Balanced (MySuper) option. For example, up until age 55, your account's allocation to growth assets such as shares will be greater in the Super Savings Balanced pool.

Please read the investment option summary in the [Super Savings Investment Guide](#) which explains how much each of the Lifecycle pools are invested in assets like shares and fixed interest and cash.

The choice investment options after the merger

Upon the completion of the merger, Group Super members who have made an investment choice will have their investments moved to the appropriate and agreed options within Super Savings. Group Super and Australian Retirement Trust will establish an agreed 'investment mapping' approach where your account balance will be transferred to the Australian Retirement Trust investment option(s) that most closely match your existing investment option(s).

While we expect there to be some differences between the agreed options, generally the options selected would have a reasonably similar risk profile. More information about the agreed investment mapping will be provided in the near future.

Being part of a larger fund will give you access to more investment opportunities across a broader range of asset classes. This means you can also choose from a range of [ready-made diversified options](#), or you can [build your own](#) investment strategy.

Access to a range of tools and support

As an Australian Retirement Trust member, you'll continue to have access to a range of tools and support about your account – just like you do now. These include:



Tools and advice

Receive advice about your account over the phone or via a face-to-face, attend a webinar or seminar about super.



Member portal and app

As well as digital communications designed to be personalised to your circumstances.



Help with your account

Just like Group Super currently provides, you can continue to access support about your account, 8:00am–7:30pm AEST/AEDT Monday to Friday.



A rewards program

Plus a new feature to help you access rewards and everyday discounts.

Where to find out more

In the coming months, you'll continue to receive information from us about the proposed merger. In the meantime, you can always 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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