

# Australian Retirement Trust *Super Savings* is your employer's default super fund

Your employer has chosen Australian Retirement Trust's *Super Savings – Corporate* as their default superannuation product after carefully considering what we have to offer and how we compare to other super products.

**Want to become a member of the *HSBC Employees' Superannuation Plan*?**

Join the fund that works in its members' best interests above all else. Nominate the *HSBC Employees' Superannuation Plan* on the ATO's *Superannuation Standard Choice* form available at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper) in the *New Starter* section and return to your Payroll team or via your company's onboarding process.



Discounted  
administration  
fees



Flexible  
insurance  
cover



Stronger long-  
term investment  
returns



Get  
discounts  
with rewards



24/7 access  
to your  
account

As one of Australia's largest super funds, Australian Retirement Trust is proud to take care of over \$200 billion in retirement savings for more than two million members.<sup>1</sup> As a fund that works for members, not shareholders, we work in members' best interests and are committed to returning profits to them as lower fees<sup>2</sup> and better services.

Whether our members are starting out their working life, already retired, or somewhere in between, we'll guide them to help ensure they feel secure, confident and protected. We'll leverage our size and scale to be a force for good to make our members' world better, seeking out investments to guard and grow their retirement savings and income.

<sup>1</sup>Estimate based on the combined fund assets and memberships of Sunsuper and QSuper as at 28 February 2022. <sup>2</sup>For more information refer to [australianretirementtrust.com.au/lower-fees](https://australianretirementtrust.com.au/lower-fees)

# Here's just some of the benefits you will receive if you join the *HSBC Employees' Superannuation Plan*:

## Discounted administration fees

As a profit-for-members fund, we strive to keep our fees and costs low so we can pass on the savings to you. The less you pay in fees on your super account, the more money you'll have to live your retirement dreams. Furthermore, as a member of *HSBC Employees' Superannuation Plan* you will be eligible for discounted administration fees. The table below sets out the administration fees and costs payable in the *HSBC Employees' Superannuation Plan*:

Type of fee	Amount	How and when paid
Administration fees and costs	\$1.00 per week <b>plus</b> 0.06% p.a. of the first \$800,000 of your account balance only	Generally deducted from your account balance weekly
	<b>plus</b> 0.07% p.a. not deducted from your account balance	Deducted from the Fund's general reserve

The investment fees and transaction costs that apply to you depend on the option(s) you're invested in and are deducted daily from your investment option(s) as part of the calculation of the unit price. Other fees and costs may apply. For full details please refer to the *Super Savings Guide* available at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper). More information about administration fees and costs can be found in your *Super Savings - Corporate Product Disclosure Statement* available at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper)

## Flexible insurance cover

We know the right insurance cover can help make sure you and your family are protected should the worst happen. On joining Australian Retirement Trust, if you're eligible you'll automatically receive Standard Death and Total and Permanent Disability cover. **A key feature of your plan, your employer pays the premium for Standard Death cover.** Note that for Death and Total and Permanent Disability, you won't receive cover automatically until you attain age 25 and your balance reaches \$6,000 unless you opt in. You can opt-in to insurance by completing the *Membership Application* form available at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper) in the "New Starters" section and returning it to Australian Retirement Trust. You can also opt-in via *Member Online* once you're an Australian Retirement Trust member, regardless of your age or balance (subject to the other eligibility conditions). Once your account has been confirmed, simply log in to *Member Online* and select 'Opt-in for insurance cover' under **Insurance** or call us on **13 11 84**. You can also tailor your cover to suit your needs.

For more information about insurance cover, including the cover that's available, eligibility, and how much it costs, please refer to the *Super Savings - Corporate Insurance guide* and your insurance calculator available at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper)

## Stronger long-term investment returns

Australian Retirement Trust is a super fund with a track record of stronger long-term investment returns.<sup>3</sup>

To find out more about our investment options, read the *Super Savings Investment guide* available at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper)

## Make the most of your super

Do you want to find out more about Australian Retirement Trust and how you can make the most of your membership? Our complimentary webcast has been specifically designed for new members, or those that may be comparing Australian Retirement Trust to their current super fund. Register to attend our *'Make the most of your super'* webcast at [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper)

## Get Rewards deals and discounts

Save on things that matter now so you can have more for what matters in the future. Australian Retirement Trust members can access exclusive offers and discounts through our members-only Rewards program, helping you save on everyday expenses and little luxuries.<sup>4</sup> Visit [australianretirementtrust.com.au/rewards](https://australianretirementtrust.com.au/rewards)

## 24/7 access to your account

Feeling on top of your future starts with being on top of your super. We make it easy for you to take charge of your super with 24/7 access to your account through our secure, online portal or the Australian Retirement Trust app. Once you've registered you can download our Australian Retirement Trust app. Convenience at your fingertips! Visit [australianretirementtrust.com.au/app](https://australianretirementtrust.com.au/app)

## We're here to help

If you have any questions about the *HSBC Employees' Superannuation Plan*, you can call us on **13 11 84** or go to [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper)

<sup>3</sup>Warning: Past performance is not a reliable indicator of future performance. <sup>4</sup>Australian Retirement Trust is not an agent, dealer or promoter of the products and/or services offered. Australian Retirement Trust does not endorse these products or services. Offers are subject to change at any time. Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This document has been prepared and issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840) (AFSL 228975), the trustee and issuer of Australian Retirement Trust (ABN 60 905 115 063). Any advice contained in this document is general advice only and does not take into account any particular person's objectives, financial situation or needs. Accordingly, you should consider how appropriate the advice is to your own objectives, financial circumstances and needs before acting. You should consider the *Product Disclosure Statement ('PDS')* and Target Market Determination (TMD) before acquiring any financial product. A *PDS* and *TMD* is available by visiting [portal.australianretirementtrust.com.au/hsbcstaffsuper](https://portal.australianretirementtrust.com.au/hsbcstaffsuper)