

QSuper MySuper Dashboard (1 October 2025)

The QSuper Lifetime investment option changes your investments automatically based on your age and how much money you've invested in Lifetime. Your account slowly moves from focusing on growth when you're younger or have a lower balance, to focusing on less risk as you approach retirement or have more super.

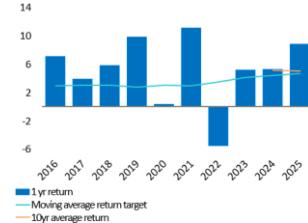
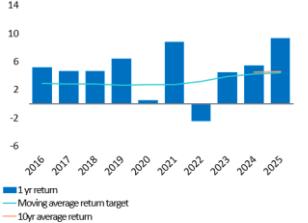
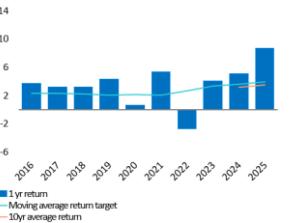
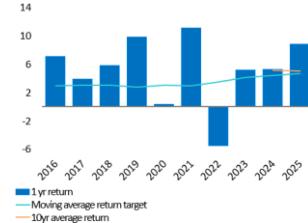
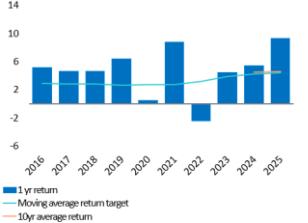
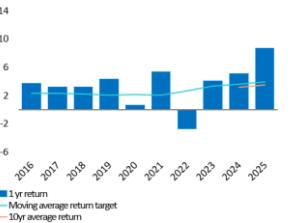
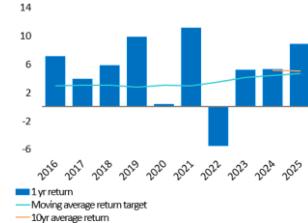
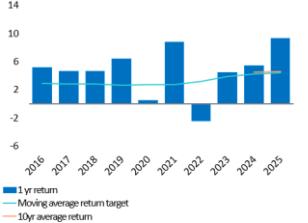
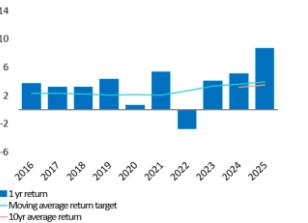
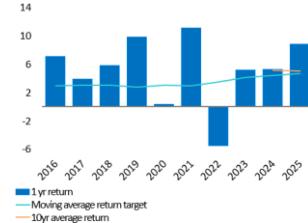
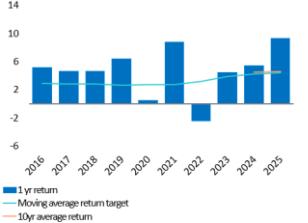
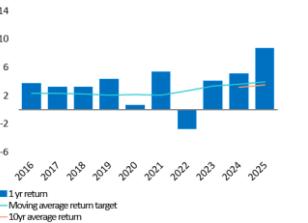
This dashboard has information you need to know about QSuper Lifetime investment returns, fees and other costs, and levels of risk. You can use this dashboard to compare QSuper Lifetime to other MySuper products.

	Outlook	Aspire 1	Aspire 2	Focus 1	Focus 2	
Age	Under 45	45-49 years	45-49 years	50-59 years	50-59 years	
Balance	Any Balance	Less than \$100,000	\$100,000 or more	Less than \$150,000	\$150,000 to less than \$450,000	
Return target (above inflation)¹	5.41%	5.41%	4.74%	4.73%	4.29%	
Return (10-year average return to 30 June 2025)²	6.98%	7.14%	6.17%	6.27%	5.69%	
Comparison between return target and return³	    	1-year return Moving average return target 10-year average return				
Level of investment risk - Risk band⁴	High - 6	High - 6	High - 6	High - 6	Medium to High - 5	
Expected number of negative returns over a 20-year period⁴	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6	3 to less than 4	
Statement of fees and other costs⁵	\$351	\$352	\$323	\$322	\$301	

QSuper MySuper Dashboard

The QSuper Lifetime investment option changes your investments automatically based on your age and how much money you've invested in Lifetime. Your account slowly moves from focusing on growth when you're younger or have a lower balance, to focusing on less risk as you approach retirement or have more super.

This dashboard has information you need to know about QSuper Lifetime investment returns, fees and other costs, and levels of risk. You can use this dashboard to compare QSuper Lifetime to other MySuper products.

	Focus 3	Sustain 1	Sustain 2	Sustain 3
Age	50-59 years	60 and over	60 and over	60 and over
Balance	\$450,000 or more	Less than \$200,000	\$200,000 to less than \$600,000	\$600,000 or more
Return target (above inflation)¹	3.86%	3.60%	3.39%	3.15%
Return (10-year average return to 30 June 2025)²	5.08%	4.60%	3.51%	8.80%
<p>(as this Lifetime Group commenced on 1 July 2024, this Return is the one year return to 30 June 2025)</p>				
Comparison between return target and return³	   	   	   	   
Level of investment risk - Risk band⁴	Medium to High - 5	Medium to High - 5	Medium to High - 5	Medium - 4
Expected number of negative returns over a 20-year period⁴	3 to less than 4	3 to less than 4	3 to less than 4	2 to less than 3
Statement of fees and other costs⁵	\$282	\$273	\$260	\$251

i The information shown in the tables above gives examples of how the fees and other costs in QSuper Lifetime 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 QSuper Lifetime, does not incur any activity fees during the year, and has an account balance of \$50,000 throughout that year. 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 QSuper Product Disclosure Statements for Accumulation Account (PDS) 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.

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's measured over 10 years from 1 July 2025. This is different to the investment objectives shown in the PDS.
2. Returns shown are after administration fees and costs, investment fees and costs, transaction costs and taxes for a Representative Member. For most Lifetime groups, the 10-year average return is displayed. The QSuper Lifetime group Sustain 3 commenced on 1 July 2024, so the return displayed is the one-year return from 1 July 2024 to 30 June 2025. Past performance is not a reliable indicator of future performance.
3. 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 (where applicable) a return for each financial year, plus the 10-year average return. Because the QSuper Lifetime groups Sustain 1 and Sustain 2 commenced on 16 December 2013, and the QSuper Lifetime Groups Outlook, Aspire 1, Aspire 2, Focus 1, Focus 2, and Focus 3 commenced on 26 May 2014, we are only able to show the 10-year average return for periods ending on or after 30 June 2024. The QSuper Lifetime group Sustain 3 commenced on 1 July 2024, which means no return target is available for prior years and a 10-year average return is not shown. Past performance is not a reliable indicator of future performance.
4. The standard risk measure (SRM) requires risk to be labelled in terms of the anticipated number of years of negative annual returns for the product over 20 years, with each number corresponding to a risk description that ranges from very low to very high. More information is in the [QSuper Investment Guide \(PDF\)](#).
5. 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. The fees and costs are for a Representative Member.

Explanatory Notes

How to interpret this dashboard

QSuper Lifetime is a lifecycle investment option. We use your age and Lifetime account balance to set an investment strategy that aims to suit your life stage. This means we invest your money in higher-growth, higher-risk investments when you're younger. Then we include some more lower-risk investments as you get closer to retirement. Refer to the dashboard on the previous pages for detail on how the target returns and risks that are associated with the QSuper Lifetime groups can change as you get older and accumulate a higher balance.

Changes to the Lifetime Investment Strategy

From 1 July 2024 the ages and balances at which members were invested in the different Lifetime groups were updated. The updated age and balance thresholds for each Lifetime group are shown in the tables above.

How we invest your super in Lifetime

Lifetime has 9 investment groups. We tailor each group to match a life stage. We recognise that if you're starting out at work, you may have very different investment needs than when you're approaching retirement.

We use 2 factors to work out which group we invest your money in:

1. Your age
2. Your Lifetime account balance

When you're younger we invest most of your money in growth assets, like shares, so we can help grow your super over the long term. We aim to maximise your returns while you're still in a life stage where you may be able to take on additional risk for the potential for higher returns.

When you're approaching retirement we move your money to a lower risk strategy to help protect your savings. We invest your balance in some growth assets but also invest in lower-risk assets that are expected to have fewer ups and downs.

We also consider your Lifetime balance. If you have a low account balance when you're approaching retirement, we maintain a slightly higher allocation to growth assets such as shares than if you have a higher account balance. If you have a low account balance, this approach gives you more of a chance to grow your super.

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').