

## Register of Relevant Duties

The APRA *Prudential Standard SPS 521 Conflicts of Interest* provides the following definition for ‘relevant duty’:

**Relevant Duty** – Refers to any duty owed by the RSE (Registrable Superannuation Entity) licensee, or Responsible Persons of the RSE licensee, to beneficiaries or to any other person (including organisations) that the RSE licensee has determined is relevant because it might reasonably have potential to have a significant impact in regards to acting in the best interests of members.

The table below shows current “relevant duties” in respect of *Australian Retirement Trust Pty Ltd* ABN 88 010 720 840, the RSE licensee of the *Australian Retirement Trust* and its Responsible Persons.

Name	Position involving Duties to Beneficiaries of the Fund	Position involving Duties to other Persons or Organisations
Aaron Santelises	<ul style="list-style-type: none"> <li>Member Nominated Director</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>Committee Member, Industrial Law Committee of the Queensland Law Society</li> <li>Industrial Advocate and Legal Advisor, The Australian Workers’ Union of Employees, Queensland (ABN 54 942 536 069)</li> </ul>
Andrew Fraser	<ul style="list-style-type: none"> <li>Chair</li> <li>Employer Nominated Director</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>President and Chair, Confederation of Australian Motor Sport (trading as Motorsport Australia) Ltd (ACN 069 045 665)</li> <li>Chair, Orange Sky Australia Ltd (ABN 85 890 622 990)</li> <li>Chancellor, Griffith University</li> <li>Director, Anthanel Pty Ltd (ABN 80 165 090 200)</li> <li>Director, Bank of Queensland Limited (ABN 32 009 656 740)</li> <li>Director, Brisbane Broncos Ltd (ACN 009 570 030)</li> <li>Director, Hear and Say Centre Ltd (ABN 32 058 430 069)</li> <li>Director, Midge Point Investments Pty Ltd</li> <li>Director, BESIX Watpac (Corporate Services) Pty Ltd (ACN 128 658 104)</li> <li>Member, Advisory Council of Climate Governance Initiative Australia, AICD</li> <li>Member, Treasurer’s Investor Roundtable (Cth)</li> </ul>
Beth Mohle	<ul style="list-style-type: none"> <li>Deputy Chair</li> <li>Member Nominated Director</li> </ul>	<ul style="list-style-type: none"> <li>Ex-Officio of QNMU Law Board (temporary)</li> <li>Director, Super Members Council of Australia Limited (ABN 64 671 146 688)</li> <li>Life Member, Queensland Nurses &amp; Midwives’ Union</li> </ul>
Bruce Cowley	<ul style="list-style-type: none"> <li>Employer Nominated Director</li> </ul>	<ul style="list-style-type: none"> <li>Chair, Griffith University Business School Advisory Board</li> <li>Chair, Queensland Trust for Nature</li> <li>Director, Bermingham Investments</li> <li>Director, Counter Ruck Pte Ltd (trading as Fijian Drua)</li> <li>Director, Klarna Australia Pty Ltd</li> <li>Director, QSuper Board Pty Ltd</li> <li>Director, Shed B Consulting</li> <li>Director, South Bank Corporation (ABN 95 927 817 538)</li> </ul>

		<ul style="list-style-type: none"> <li>▪ Director, Welbeck Investments</li> <li>▪ Director, Sunshine Coast Hospital and Health Service Board</li> <li>▪ Member, Expert Council on University Governance</li> </ul>
Jennifer Thomas	<ul style="list-style-type: none"> <li>▪ Member Nominated Director</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Member, ALP Electoral College (Qld Branch)</li> <li>▪ Executive President, Queensland Services Industrial Union of Employees</li> <li>▪ Vice President and Executive Member, Qld Council of Union Exec and Management Committee</li> <li>▪ Assistant Secretary, Executive President &amp; Executive Member, The Australian Municipal, Administrative, Clerical and Services Union, Qld Branch (trading as The Services Union)</li> <li>▪ National Vice President and Executive Member, The Australian Municipal, Administrative, Clerical and Services Union (National Union)</li> <li>▪ Committee Member, Social Services Industry Reference Group – Qld Government</li> </ul>
Helen Rowell	<ul style="list-style-type: none"> <li>▪ Independent Director</li> </ul>	<ul style="list-style-type: none"> <li>▪ Chair, General Insurance Code of Practice Review Panel</li> <li>▪ Director, Mental Health Australia Ltd (ABN 57 600 066 635)</li> <li>▪ Director, State Insurance Regulatory Authority (SIRA NSW) (ABN 19 241 815 442)</li> </ul>
Kate Ruttiman	<ul style="list-style-type: none"> <li>▪ Member Nominated Director</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Director, Member Representatives Nominees</li> <li>▪ Director, QCU Property Custodian</li> <li>▪ General Secretary, Queensland Teachers Union</li> <li>▪ Member, Brisbane Trades Hall Trust</li> <li>▪ President, Queensland Council of Unions</li> </ul>
Linda Apelt	<ul style="list-style-type: none"> <li>▪ Employer Nominated Director</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Chair, Opera Queensland</li> <li>▪ Member, Australian Government, Treasury, Foreign Investment and Review Board</li> <li>▪ Member, University Council, Griffith University (ABN 78 106 094 461)</li> </ul>
Mark Burgess	<ul style="list-style-type: none"> <li>▪ Independent Director</li> </ul>	<ul style="list-style-type: none"> <li>▪ Advisory Committee Chair, Jamieson Coote Bonds</li> <li>▪ Advisory Committee Member, IP Group PLC (Australia)</li> <li>▪ Chair (Asia), Advisory Member, Official Monetary and Financial Institutions Forum</li> <li>▪ Chair, David Burgess Foundation</li> <li>▪ Director, Avant Insurance Limited (ABN 82 003 707 471)</li> <li>▪ Director, Avant Group Holdings Limited (ABN 72 077 283 884)</li> <li>▪ Director, Emerging Policy Pty Ltd</li> <li>▪ Director, Merton Hall Foundation</li> <li>▪ Governor, Cerebral Palsy Research (ABN 45 000 062 288)</li> </ul>
Marnie Baker	<ul style="list-style-type: none"> <li>▪ Employer Nominated Director</li> <li>▪ Member of Australia Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Member, Reserve Bank of Australia Monetary Policy Board</li> <li>▪ Director, Regional Australia Institute Ltd (ABN 65 152 955 667)</li> <li>▪ Director, Fintech Australia Limited – (ABN 36 611 745 585)</li> <li>▪ Director, SALT Sport and Life Training</li> </ul>

Martin Parkinson	<ul style="list-style-type: none"> <li>Independent Director</li> </ul>	<ul style="list-style-type: none"> <li>Chair, Sir Ronald Wilson Foundation</li> <li>Chancellor, Macquarie University (ABN 90 952 801 237)</li> <li>Co-Chair, Great Barrier Reef Foundation (ABN 82 090 616 443)</li> <li>Director O'Connell Street Associates Pty Ltd (ABN 38 001 289 434)</li> <li>Director, Worley Limited (ABN 17 096 090 158)</li> <li>Director, World View Indo-Pacific Pty Ltd</li> <li>Director &amp; Secretary, Stratec Advisory Pty Limited (ABN 61 641 575 573)</li> <li>Member, Advisory Board, Bain and Company (29 003 850 619)</li> <li>Member, Advisory Council, Thrive Refugee Enterprise Limited (50 612 682 381)</li> <li>Member, Asia Society Australia Advisory Board (62 079 890 814)</li> </ul>
Michael Clifford	<ul style="list-style-type: none"> <li>Member Nominated Director</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	
Shayne Maxwell	<ul style="list-style-type: none"> <li>Member Nominated Director</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	
Anne Browne	<ul style="list-style-type: none"> <li>Chief People &amp; Impact Officer</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>Director, ART Group Services Limited (ABN 50 125 248 286)</li> <li>Director, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>Director, Precision Administration Services Pty Ltd (ABN 47 098 977 667)</li> <li>Director, QInvest Limited (ABN 35 063 511 580)</li> <li>Director, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818)</li> </ul>
David Anderson	<ul style="list-style-type: none"> <li>Chief Executive Officer</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	
Darryl Burke	<ul style="list-style-type: none"> <li>Chief Risk Officer</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>Director, ART Group Services Limited (ABN 50 125 248 286)</li> <li>Director, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>Director, Precision Administration Services Pty Ltd (ABN 47 098 977 667)</li> <li>Director, QInvest Limited (ABN 35 063 511 580)</li> <li>Director, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818)</li> </ul>
Ian Patrick	<ul style="list-style-type: none"> <li>Chief Investment Officer</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>Director, Fund Executives Association Limited (ABN 21 086 016 131)</li> <li>Director, QSuper Asset Management Pty Limited (ABN 67 608 694 471)</li> <li>Director, QSuper Global Assets Pty Limited (ACN 607 685 441)</li> <li>Director, QSuper Investment Company Pty Limited (ABN 21 163 107 060)</li> <li>Director, QSuper Investment Holdings Pty Limited (ACN 153 817 120)</li> <li>Director, QS Cash Pty Limited (ACN 609 272 344)</li> <li>Director, QS Diversified Alternatives Pty Limited (ACN 607 847 183)</li> </ul>

		<ul style="list-style-type: none"> <li>▪ Director, QS Fixed Interest Pty Limited (ACN 169 054 951)</li> <li>▪ Director, QS Infrastructure Pty Limited (ACN 607 844 324)</li> <li>▪ Director, QS Iona Holdings Pty Limited (ABN 64 608 437 298)</li> <li>▪ Director, QS Real Estate Pty Limited (ACN 607 846 140)</li> <li>▪ Director, The Investor Group on Climate Change (ABN 15 519 534 459)</li> <li>▪ Member, ASIC FICC Consultative Panel</li> </ul>
Kathy Vincent	<ul style="list-style-type: none"> <li>▪ Chief Operating Officer</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Director, ART Group Services Limited (ABN 50 125 248 286)</li> <li>▪ Director, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>▪ Director, Precision Administration Services Pty Ltd (ABN 47 098 977 667)</li> <li>▪ Director, QInvest Limited (ABN 35 063 511 580)</li> <li>▪ Director, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818)</li> </ul>
Philip Fraser	<ul style="list-style-type: none"> <li>▪ Chief Financial Officer</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Director, ART Group Services Limited (ABN 50 125 248 286)</li> <li>▪ Director, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>▪ Director, Precision Administration Services Pty Ltd (ABN 47 098 977 667)</li> <li>▪ Director, QSuper Asset Management Pty Limited (ABN 67 608 694 471)</li> <li>▪ Director, QInvest Limited (ABN 35 063 511 580)</li> <li>▪ Director, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818)</li> </ul>
Simonne Burnett	<ul style="list-style-type: none"> <li>▪ Chief Member Experience Officer</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	
Stephen McKay	<ul style="list-style-type: none"> <li>▪ Chief Commercial Officer</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	
Kristy Huxtable	<ul style="list-style-type: none"> <li>▪ General Manager Secretariat and Accountability</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Director, Matthew Flinders Anglican College Limited (ABN 89 010 901 032)</li> <li>▪ Director, Project Galaxy Holdings Pty Limited (ACN 624 545 893)</li> <li>▪ Company Secretary, Australian Retirement Trust (ABN 88 010 720 840)</li> <li>▪ Company Secretary, ART Group Services Limited (ABN 50 125 248 286)</li> <li>▪ Company Secretary, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>▪ Company Secretary, Precision Administration Services Pty Ltd (ABN 47 098 977 667)</li> <li>▪ Company Secretary, QSuper Board Pty Limited (ACN 657 707 009)</li> <li>▪ Company Secretary, ART Life Insurance Ltd (ABN 79 607 345 853)</li> <li>▪ Company Secretary, QSuper Investment Company Pty Limited (ABN 21 163 107 060)</li> <li>▪ Company Secretary, QSuper Asset Management Pty Limited (ABN 67 608 694 471)</li> <li>▪ Company Secretary, QSuper Investment Holdings Pty Limited (ACN 153 817 120)</li> <li>▪ Company Secretary, QSuper Global Assets Pty Limited (ACN 607 685 441)</li> <li>▪ Company Secretary, QS Cash Pty Limited (ACN 609 272 344)</li> <li>▪ Company Secretary, QS Diversified Alternatives Pty Limited (ACN 607 847 183)</li> </ul>

		<ul style="list-style-type: none"> <li>▪ Company Secretary, QS Fixed Interest Pty Limited (ACN 169 054 951)</li> <li>▪ Company Secretary, QS Infrastructure Pty Limited (ACN 607 844 324)</li> <li>▪ Company Secretary, QS Real Estate Pty Limited (ACN 607 846 140)</li> <li>▪ Company Secretary, QS Iona Holdings Pty Limited (ABN 64 608 437 298)</li> <li>▪ Member, Sunshine Coast and South Burnett Advisory Committee, Lifeflight Rescue</li> </ul>
Krystle Rae	<ul style="list-style-type: none"> <li>▪ Company Secretary – Trustee Secretariat</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Company Secretary, Australian Retirement Trust (ABN 88 010 720 840)</li> <li>▪ Company Secretary, ART Group Services Limited (ABN 50 125 248 286)</li> <li>▪ Company Secretary, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>▪ Company Secretary, ART Life Insurance Ltd (ABN 79 607 345 853)</li> <li>▪ Company Secretary, QInvest Limited (ABN 35 063 511 580)</li> <li>▪ Company Secretary, QSuper Investment Company Pty Limited (ABN 21 163 107 060)</li> <li>▪ Company Secretary, QSuper Asset Management Pty Limited (ABN 67 608 694 471)</li> <li>▪ Company Secretary, QSuper Investment Holdings Pty Limited (ACN 153 817 120)</li> <li>▪ Company Secretary, QSuper Global Assets Pty Limited (ACN 607 685 441)</li> <li>▪ Company Secretary, QS Cash Pty Limited (ACN 609 272 344)</li> <li>▪ Company Secretary, QS Diversified Alternatives Pty Limited (ACN 607 847 183)</li> <li>▪ Company Secretary, QS Fixed Interest Pty Limited (ACN 169 054 951)</li> <li>▪ Company Secretary, QS Infrastructure Pty Limited (ACN 607 844 324)</li> <li>▪ Company Secretary, QS Real Estate Pty Limited (ACN 607 846 140)</li> <li>▪ Company Secretary, QS Iona Holdings Pty Limited (ABN 64 608 437 298)</li> </ul>
Trevor Golden	<ul style="list-style-type: none"> <li>▪ Company Secretary &amp; Governance Advisor</li> <li>▪ Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>▪ Company Secretary, ART Group Services Limited (ABN 50 125 248 286)</li> <li>▪ Company Secretary, ART People Services Pty Limited (ABN 90 601 938 774)</li> <li>▪ Company Secretary, Precision Administration Services Pty Ltd (ABN 47 098 977 667)</li> <li>▪ Company Secretary, Project Galaxy Holdings Pty Limited (ACN 624 545 893)</li> <li>▪ Company Secretary, QSuper Board Pty Limited (ACN 657 707 009)</li> <li>▪ Company Secretary, ART Life Insurance Ltd (ABN 79 607 345 853)</li> <li>▪ Company Secretary, QInvest Limited (ABN 35 063 511 580)</li> <li>▪ Company Secretary, QSuper Investment Company Pty Limited (ABN 21 163 107 060)</li> <li>▪ Company Secretary, QSuper Asset Management Pty Limited (ABN 67 608 694 471)</li> <li>▪ Company Secretary, QSuper Investment Holdings Pty Limited (ACN 153 817 120)</li> <li>▪ Company Secretary, QSuper Global Assets Pty Limited (ACN 607 685 441)</li> <li>▪ Company Secretary, QS Cash Pty Limited (ACN 609 272 344)</li> <li>▪ Company Secretary, QS Diversified Alternatives Pty Limited (ACN 607 847 183)</li> <li>▪ Company Secretary, QS Fixed Interest Pty Limited (ACN 169 054 951)</li> <li>▪ Company Secretary, QS Infrastructure Pty Limited (ACN 607 844 324)</li> <li>▪ Company Secretary, QS Real Estate Pty Limited (ACN 607 846 140)</li> <li>▪ Company Secretary, QS Iona Holdings Pty Limited (ABN 64 608 437 298)</li> </ul>

		<ul style="list-style-type: none"> <li>Company Secretary, Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818)</li> </ul>
Vimbai Mhlanga	<ul style="list-style-type: none"> <li>RSE Auditor to Australian Retirement Trust</li> </ul>	
Angela Hartl	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (Government Division - Scheme Actuary)</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)</li> </ul>
Anthony Chan	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for APSS only)</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)</li> </ul>
Guy Holley	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for the IAG Superannuation Plan and NRMA Superannuation Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>Actuarial Consultant, Insurance Australia Group Services Pty Ltd (ACN 008 435 201)</li> <li>Actuarial Consultant, National Roads and Motorists' Association Ltd (ABN 77 000 010 506)</li> <li>Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)</li> </ul>
Jacqueline Downham	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for Unilever Superannuation Plan and CCEP Superannuation Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>Director, Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256)</li> <li>Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)</li> <li>Consultant/Actuary, Unilever Australia Limited (ABN 66 004 050 828)</li> <li>Consultant/Actuary, Coca-Cola Amatil (Aust) Pty Ltd (ABN 68 076 594 119)</li> <li>RSE Actuary, Mercer Master Trust (ABN 17 092 607 725)</li> <li>RSE Actuary, Equip Super</li> <li>RSE Actuary, Retirement Portfolio Services Superannuation Fund</li> <li>RSE Actuary, MLC Super Fund (ABN 70 732 426 024)</li> <li>RSE Actuary, Russell Investments (ABN 73 008 730 630)</li> </ul>
Jeffrey Humphreys	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for Aviation Super Plan)</li> </ul>	<ul style="list-style-type: none"> <li>Principal, CHR Consulting Pty Ltd (ABN 95 094 545 892)</li> <li>Board Member, Life Section International Actuarial Association</li> </ul>
Louise Campbell	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for RB Superannuation Plan and CBA Group Super Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>Director, Towers Watson Australia Pty Ltd (ABN 45 002 415 349)</li> <li>Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)</li> </ul>
Luke Carroll	<ul style="list-style-type: none"> <li>RSE Actuary to the Australian Retirement Trust Pty Ltd as RSE</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)</li> <li>Director, Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256)</li> </ul>

	<p>Licensee to the Australian Retirement Trust Fund (for the Otis Elevators Superannuation Plan only)</p> <ul style="list-style-type: none"> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>Actuary/Advisor, Reserve Bank of Australia</li> </ul>
Mark Samuels	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for RACV Superannuation Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)</li> </ul>
Nicholas Wilkinson	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Fund (for Woolworths Group and Endeavour Group Plans only)</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL No. 229921)</li> </ul>
Saffron Sweeney	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for DXC Technology Superannuation Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Aon Solutions Australia Limited (ABN 48 002 288 646, AFSL No. 236667)</li> <li>RSE Actuary, Equity Trustees Superannuation Limited (ABN 50 055 641 757)</li> <li>RSE Actuary, N.M. Superannuation Pty Limited (ABN 31 008 428 322)</li> <li>RSE Actuary, Total Risk Management Pty Limited (ABN 62 088 644 353)</li> <li>RSE Actuary, Mercer Superannuation Limited (ABN 79 004 717 533)</li> <li>RSE Actuary, Onepath Custodians Pty Limited (ABN 12 008 508 496)</li> <li>RSE Actuary, Diversa Trustees Limited (ABN 49 006 421 638)</li> </ul>
Shane Mather	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund</li> <li>Member of Australian Retirement Trust Fund</li> </ul>	
Timothy Jenkins	<ul style="list-style-type: none"> <li>RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for Alcoa Superannuation Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>Employee, Mercer Consulting (Australia) Pty Ltd (ABN 55 153 168 140, AFSL No. 411770)</li> <li>RSE Actuary, Aware Super</li> <li>RSE Actuary, Prime Super</li> <li>RSE Actuary, NGS Super</li> <li>RSE Actuary, Mercer Super</li> <li>RSE Actuary, Retirement Portfolio Service</li> <li>RSE Actuary, Alcoa Plan</li> </ul>

Travis Dickinson	<ul style="list-style-type: none"> <li>▪ RSE Actuary to Australian Retirement Trust Pty Ltd as RSE Licensee to the Australian Retirement Trust Fund (for Qantas Group Superannuation Plan only)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employee, Wills Towers Watson (ABN 90 000 321 237)</li> <li>▪ Director, Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256)</li> <li>▪ RSE Actuary, Telstra Super</li> <li>▪ RSE Actuary, Vision Super</li> <li>▪ RSE Actuary, Harwood Superannuation</li> <li>▪ RSE Actuary, Viridian Superannuation Plan</li> <li>▪ RSE Actuary, UniSuper</li> </ul>
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## Register of Relevant Interests

The APRA *Prudential Standard SPS 521 Conflicts of Interest* provides the following definition for 'relevant interest':

**Relevant Interest** – An interest of the RSE (Registrable Superannuation Entity) licensee, an associate of the RSE licensee or a Responsible Person of the RSE licensee refers to any interest, gift, emolument or benefit, whether pecuniary or non-pecuniary, directly or indirectly held by the RSE licensee, the associate or the Responsible Person that the RSE licensee has determined is relevant because it might reasonably have potential to have a significant impact in regards to acting in the best interests of members.

The table below shows relevant interests held by *Australian Retirement Trust* (ABN 88 010 720 840), the RSE licensee of the *Australian Retirement Trust*, associates of the RSE licensee and Responsible Persons of the RSE licensee:

Owner of Relevant Interest	Details of Relevant Interest	Additional Details (net of GST where applicable)
<b>RSE Licensee</b>		
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to Precision Administration Services Pty Ltd <sup>1</sup> for employer and member administration services it provided to the Fund during the 2023-24 financial year under the terms of the administration agreement between the two parties.	Value of these fees in the 2023-24 financial year was \$294,658,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to ART Group Services Ltd <sup>3</sup> for procurement and project related services it provided to the Fund during the 2023-24 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2023-24 financial year was \$228,341,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to QInvest Limited <sup>4</sup> for financial planning services it provided to the Fund during the 2023-24 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2023-24 financial year was \$34,913,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to ART People Services Pty Ltd <sup>5</sup> for labour hire services it provided to the Fund during the 2023-24 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2023-24 financial year was \$145,518,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to QSuper Asset Management Pty Ltd <sup>6</sup> for investment services it provided to the Fund during the 2023-24 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2023-24 financial year was \$57,327,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid fees to ART Life Insurance Ltd <sup>7</sup> for claims management services it provided to the Fund during the 2023-24 financial year under the terms of an agreement between the two parties.	Value of these fees in the 2023-24 financial year was \$6,551,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust paid other expenses to its subsidiaries (Precision Administration Services Pty Ltd <sup>1</sup> and ART People Services Pty Ltd <sup>5</sup> ) during the 2023-24 financial year.	Value of these expenses in the 2023-24 financial year was \$380,000.

Australian Retirement Trust Pty Ltd	The RSE licensee charged fees to Australian Retirement Trust (Fund) and the Sunsuper Pooled Superannuation Trust (Trust) for Trustee services provided during the 2023-24 financial year. These charges were determined on the basis of the Fund and the Trust's use of the Company's trustee services.	Value of these fees in the 2023-24 financial year was \$2,636,805.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust charged its subsidiary (Precision Administration Services Pty Ltd <sup>1</sup> ) for office rental, salaries and other operating expenses that were incurred by the Fund during the 2023-24 financial year.	Value of these charges in the 2023-24 financial year was \$1,248,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust charged its subsidiary (ART Group Services Pty Ltd <sup>1</sup> ) for labour hire / procurement fees that were incurred by the Fund during the 2023-24 financial year.	Value of these charges in the 2023-24 financial year was \$14,397,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust received interest on a loan made to Precision Administration Services Pty Ltd <sup>1</sup> .	Value of interest received on the loan during the 2023-24 financial year was \$516,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust received repayments on a loan made to Precision Administration Services Pty Ltd <sup>1</sup> .	Value of repayments received on the loan during the 2023-24 financial year was \$10,000,000.
Australian Retirement Trust Pty Ltd	The RSE licensee on behalf of Australian Retirement Trust (Fund) received superannuation contributions from Australian Retirement Trust Pty Ltd, ART People Services Pty Ltd <sup>5</sup> and Precision Administration Services Pty Ltd <sup>1</sup> in relation to superannuation guarantee, salary sacrifice, and member voluntary contributions made on behalf of their directors and employees who are Fund members.	Contributions to the Fund are made on the same terms and conditions as other members of the Fund.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Australian Workers' Union of Employees as the employer of the following director, Aaron Santelises. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2023-24 financial year was \$86,791.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Council of Unions as the employer of the following director, Michael Clifford. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2023-24 financial year was \$7,207.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Police Union as the employer of the following director, Shayne Maxwell. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2023-24 financial year was \$46,111.
Australian Retirement Trust Pty Ltd	The RSE licensee made payments to the Queensland Teachers Union as the employer of the following director, Kate Ruttiman. The fee for service as a director is not paid directly by Australian Retirement Trust Pty Ltd to the individual directors.	Value of payments during the 2023-24 financial year was \$101,594.

Associates of RSE Licensee	
Sunsuper Financial Services Pty Ltd <sup>2</sup>	<p>The RSE licensee on behalf of Australian Retirement Trust has a secondee and services agreement with Sunsuper Financial Services Pty Ltd<sup>2</sup> to provide financial product advice and actuarial services to members and employers of the Fund.</p> <p>Sunsuper Financial Services Pty Ltd remits a portion of its revenue to Australian Retirement Trust for an allocation of operating expenses and also charges Australian Retirement Trust fees for financial services and other expenses.</p>

<sup>1</sup> Precision Administration Service Pty Ltd is wholly owned by Australian Retirement Trust and is an associate of Australian Retirement Trust. Its predominant activity is to provide employer and member administration services to Australian Retirement Trust.

<sup>2</sup> Sunsuper Financial Services Pty Ltd is wholly owned by ART Group Services Ltd and is an associate of Australian Retirement Trust. Its predominant activity is to provide financial product advice services for members and employers of Australian Retirement Trust and actuarial services to superannuation funds including Australian Retirement Trust.

<sup>3</sup> ART Group Services Ltd (formerly QSuper Limited) is wholly owned by Australian Retirement Trust and is an associate of Australian Retirement Trust. Its predominant activity is to provide procurement and member administration services to Australian Retirement Trust.

<sup>4</sup> QInvest Limited is wholly owned by ART Group Services Ltd and is an associate of Australian Retirement Trust. Its predominant activity is to provide advice and other regulated services to Australian Retirement Trust.

<sup>5</sup> ART People Services Pty Ltd (formerly One QSuper Pty Ltd) is wholly owned by ART Group Services Ltd and is an associate of Australian Retirement Trust. Its predominant activity is to provide labour hire services to Australian Retirement Trust.

<sup>6</sup> QSuper Asset Management Pty Ltd is wholly owned by ART Group Services Ltd and is an associate of Australian Retirement Trust. Its predominant activity is to provide investment management services to Australian Retirement Trust.

<sup>7</sup> ART Life Insurance Ltd is wholly owned by ART Group Services Ltd and is an associate of Australian Retirement Trust. Its predominant activity is to provide group lump sum (death and total permanent disability (TPD)) and group disability (income protection) insurance and claims management services to Australian Retirement Trust.

Responsible Persons – Gifts & Non-monetary Benefits				
Responsible Person	Date Gift Received	Description of Gift	Amount of Gift	Donor
Andrew Fraser	29/10/2024	Complimentary Registration to AFR Super & Wealth Summit 2024	\$1,890.00	Deloitte
David Anderson	29/10/2024	Dinner following the AFR Super & Wealth Summit 2024	\$296.00	JP Morgan
David Anderson	29/10/2024	Complimentary Registration to AFR Super & Wealth Summit 2024	\$1,890.00	Deloitte
David Anderson	17/07/2024	Dinner and Ticket to State of Origin 3 Game	\$400.00	JP Morgan
David Anderson	08/06/2024	2 x Tickets to Chairman's Lounge - Brisbane Broncos v Cronulla Sharks	\$1,000.00	Brisbane Broncos
Mark Burgess	03/01/2025	2 x Tickets to KPMG Event	\$300.00	KPMG
Dianna Orbell	15/01/2025	Dinner and Ticket to the Australian Open	\$550.00	KPMG
Kristy Huxtable	14/04/2025	CEW Annual Dinner	\$425.00	KWM