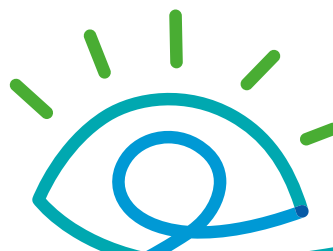


Rest product comparison

A comparison of all products



Rest product comparison				
	Rest Super	Rest Corporate	Acumen	Rest Pension
Overview				
Product description	An award winning product with a MySuper offering and Default insurance cover (subject to eligibility)	A product with a MySuper offering and default insurance tailored to salary	A choice product with a fully tailored super and insurance solution through the employer	An award winning retirement product with a regular income stream
Suitable for	<ul style="list-style-type: none"> Casual employees Part-time employees Full-time employees Self-employed 	<ul style="list-style-type: none"> Permanent employees and Fixed Term Contractors working a minimum of 15 hours per week 	Employers seeking a fully tailored super product for their employees	For retirees or those transitioning to retirement
Insurance cover for casual employees	Yes	No	Employer agreed cover for casuals Generally only Death and restricted TPD cover is available to casuals	N/A
Can anyone join?	Employers: Yes Members: Yes	Employers: Yes# Members: must be invited to join Rest Corporate by employer	Employers: Yes Members: must be invited to join Acumen by employer	Yes, if retired or transitioning to retirement
Product features				
MySuper authorised	Yes	Yes	No	N/A
Range of convenient contribution methods (BPAY®, EFT, Direct debit, Authorised Bank Transfer)	Yes	Yes	Yes	N/A
Fees				
Administration fees	\$1.30 per week plus 0.1%pa of account balance at the end of the month (capped at \$800 per annum)		\$0 to \$1.60 per week plus from 0.00% to 0.65%pa of account balance at the end of the month	\$1.30 per week, plus a yearly asset based fee based on your account balance (capped at \$1,040 per annum)
	From 1 July 2019, if your account balance is less than \$6,000 at the end of the financial year, or if you leave Rest, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of your account balance for the year (or the period until you left). Any amount charged above the cap will be refunded.			
Withdrawal fee From 1 July 2019, this fee no longer applies	First withdrawal is free (regardless if full or partial), thereafter \$25 per withdrawal			Nil

	Rest Super	Rest Corporate	Acumen	Rest Pension
Investments (for more information, refer to the Investment Guide or Rest Pension PDS available at rest.com.au/pds)				
Default option		Yes, Core Strategy	No, members must make an investment choice	Yes, Balanced option
Range of investment options	Members can choose one option or a combination of different options to create their own portfolio			
Switch investment options online	Yes	Yes	Yes	Yes
Insurance (for more information on terms and conditions, refer to the relevant Insurance Guide available at rest.com.au/pds)				
Insurance design	Life stage based insurance	Salary based insurance Additional insurance designs available on request by employer	Tailored via employer	N/A
Death cover	Yes	Yes	Yes	N/A
Total and Permanent Disablement (TPD)*	Yes	Yes	Yes	N/A
Income Protection (IP)	Yes	Yes (if provided by your employer)	Yes	N/A
Default cover	Yes, subject to eligibility	Yes (employer default may differ)	Yes	N/A
Voluntary cover	Yes	Yes	Dependent on employer and cover design	N/A
Death cover formula	Default: between 1 and 5 units depending on age Unit based life stage cover with cover per unit and number of units varying by age	Default: 15% x Salary x Future Service to age 70, subject to employer Automatic Acceptance Limit Member choice options: 5%, 10%, 20%, 25%	Employer agreed cover formula	N/A
Total and Permanent Disablement (TPD) cover formula	Default: 2 units Unit based cover with cover per unit decreasing from age 60 onwards	Employer choice options: 10%, 15%, 20%, 25%	Employer agreed cover formula	N/A
Income Protection (IP) cover formula	Default: 5 units Unit based life stage cover with cover per unit varying by age	87% x Salary (includes 75% income benefit and 12% superannuation component), subject to employer Automatic Acceptance Limit	Employer agreed cover formula	N/A
Members able to opt out of default insurance	Yes	Yes	Yes	N/A





	Rest Super	Rest Corporate	Acumen	Rest Pension
IP Waiting Period	Default: 60 days	Default: 60 days Member & Employer choice: 30 or 90 days	Employer agreed IP waiting period	N/A
IP Benefit Period	Default: Up to Age 60 If waiting period ends on or after age 58, a benefit period of up to 2 years (or to age 65 if earlier) applies	Default: Up to Age 65 Member & Employer choice: up to 2 years (or to age 65 if earlier)	Employer agreed IP benefit period	N/A
Insurance costs	Default: Age based (gender neutral) Voluntary cover: Age, gender and occupation based	Age, gender and occupation based A Plan Rating Factor may apply and if insurance cover is subject to underwriting, a premium loading may also impact the cost of cover	Dependent on employer and cover design	N/A
Default cover for new members	Yes, for members aged 18 or over and upon receipt of first employer contribution Default cover is not applicable to self-employed individuals	Yes, upon joining Subject to eligibility and the employer Automatic Acceptance Limit	Subject to plan design and employer Automatic Acceptance Limit	N/A
Special offer for new members	Increase level of Default cover up to a total of 2 additional units for each of Death, TPD and IP within 120 days of joining, without the need for health evidence (conditions apply, including not applicable for self-employed individuals)	If you joined Rest within 120 days of commencing employment, increase the percentage for Death and TPD cover up to certain limits and reduce the IP waiting period within 120 days of first joining without the need for health evidence (conditions apply)	No	N/A
Maximum cover limit	Death: Unlimited TPD: \$5 million (\$1 million if age 65 or over) plus Default Cover IP: \$30,000 per month plus Default Cover	Death: Unlimited TPD: \$5 million (\$1 million if age 65 or over) IP: \$30,000 per month	Dependent on employer and cover design	N/A
Transfer cover from another fund	Yes, up to \$1 million of existing Death and TPD cover [^]		No	N/A

Member services

Regular super updates	Yes	Yes	Yes	Yes
Over the phone help	1300 300 778 8am - 10pm weekdays AEST	1300 300 778 8am - 10pm weekdays AEST	1300 305 779 8am - 6pm weekdays AEST	1300 305 778 8am - 6pm weekdays AEST
Access to financial education, calculators and workshops	Yes	Yes	Yes	Yes

	Rest Super	Rest Corporate	Acumen	Rest Pension
Live Chat at rest.com.au	Available from 8am - 10pm Monday to Friday, 9am - 6pm Saturday and 10am - 6 pm Sunday AEST			
Member benefits including offers on banking products, private health cover packages and discounted travel insurance	Yes	Yes	Yes	Yes
Range of beneficiary options	Non-binding or Binding beneficiary nomination (lapses after 3 years)			Reversionary Non-binding Non-lapsing
Financial advice	Yes	Yes	Yes	Yes
Rest App	Download the Rest App for super as mobile as you			
Employer services				
Online access to manage employees' super	Yes	Yes	Yes	N/A
Regular super updates	Yes	Yes	Yes	N/A
Employer relationship, account management and resource centre support	Yes	Yes	Yes, including Policy/Management committee support	N/A
Access to workplace seminars	Yes	Yes	Yes	N/A
Access to clearing house facility	Yes	Yes	Yes	N/A
Over the phone help	1300 305 775 8am - 8pm weekdays AEST	1300 305 775 8am - 8pm weekdays AEST	1300 305 775 8am - 8pm weekdays AEST	N/A

If there's anything we can do

-  rest.com.au
-  **Live Chat at rest.com.au**
Monday to Friday 8am - 10pm, Saturday 9am - 6pm
and Sunday 10am - 6 pm AEST
-  **1300 300 778**
Monday to Friday 8am - 10pm AEST
-  **Download the Rest App**



Insurance offering may differ between various industry sectors

* Registered to BPAY Pty Ltd ABN 69 079 137 518

+ Note: Death and TPD cover are linked benefits, ie payment of a TPD benefit reduces your Death and TPD cover by the same amount. Additional terms apply as set out in the Insurance Guide available at rest.com.au

^ Subject to approval. Conditions apply.

As we have not taken into account your circumstances, please consider whether this information suits your needs. Go to rest.com.au/pds for a PDS to consider before deciding. Rest has no relationships that might influence our advice to you. Rest does not pay or receive commissions. Ratings or investment returns are only one factor to consider when deciding how to invest your super. More details, visit rest.com.au/awards. This information is provided by Retail Employees Superannuation Pty Ltd ABN 39 001 987 739 as Trustee of Rest (Retail Employees Superannuation Trust ABN 62 653 671 394). The issuer of the insurance products mentioned in this document is AIA Australia Limited (ABN 79 004 837 861, AFSL No. 230043). 1175.0 04/19 ISS7