



Rest Corporate

Product Disclosure Statement

Effective 1 April 2019

Together towards tomorrow





hello

If there's anything we can do

 rest.com.au

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Monday to Friday 8am - 10pm,
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 **1300 300 778**
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This Product Disclosure Statement (PDS) is a summary of significant information about Rest Corporate. It links to other important information in the *'Rest Corporate Insurance Guide'*, *'Additional information on fees and costs'*, *'Your employer plan summary'* and *'Investment Guide'* which also form part of this PDS and are available at rest.com.au/pds

This PDS is general information only and doesn't take into account your personal financial situation or needs. Consider the PDS before making any decision in relation to the product and have a chat with a financial adviser if you need advice tailored to your needs.

The information in this PDS is up to date at the time of preparation and it may change from time to time. The Trustee (we or us) may update information that is not materially adverse to you, and you can find these updates at rest.com.au/governance

Contact us if you need any further information. This PDS, other important information, and our trust deed are available from us free of charge. This offer is available only to persons receiving (including electronically) the PDS and other important information within Australia.

Issued by Retail Employees Superannuation Pty Limited (Trustee) ABN 39 001 987 739 AFSL 240003
Retail Employees Superannuation Trust (Rest) ABN 62 653 671 394. PO Box 350 Parramatta NSW 2124.

Unique Superannuation Identifier RES0103AU

MySuper Product Unique Identifier is 62 653 671 394 831



Visit rest.com.au/governance for the Core Strategy product dashboard (Rest's MySuper product), and information about trustee and executive remuneration.



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01 | About Rest Corporate

Hello to a brighter tomorrow.

Super. It's your money, and your future. You want someone who can help you grow it and protect it.

That's what Rest does every day for around 2 million Australians, and the more than \$51 billion* in retirement savings they've entrusted to us.

Our low cost, award-winning super products are designed to keep pace with your changing life.

Our range of investment options means you choose how to invest your super. Or you can leave the investment decisions to us - and if you're a new member to Rest we'll automatically invest your money in our Core Strategy and you'll be a MySuper member (see Section 5 for further details).

And when life doesn't go to plan, our automatic insurance cover is there to lend a hand (subject to eligibility).

With every step, you're on your way to a bigger, brighter tomorrow - and Rest will be right there with you.

* as at 31 December 2018



Keep your insurance switched on

Under the government's Protecting Your Super package starting on 1 July 2019, your insurance will 'switch off' if there's no contribution to your super for 16 months and you don't elect to keep your insurance.

So if you stop working, or move jobs, it's important to keep in contact with us so your Rest insurance keeps you covered.

02 | How super works

About super

Superannuation is money you save now for when you're ready to kick back and relax in retirement. Super is partly compulsory, and there are limits to how much you can contribute each year.

There are different types of contributions you can make to your super, like employer contributions and voluntary contributions. You can even get the government to pitch in with a co-contribution, if you're eligible.

There are also rules and limits about when you can take money out of your super, like when you reach a certain age or can't work due to permanent disablement, and how much you can withdraw.

Choosing your fund

You can usually choose which super fund you'd like to be in. Sometimes, your conditions of employment will decide which fund.

If you don't have a choice, or don't tell your employer where you want your super to go, your Superannuation

Guarantee contributions (the bit your employer must pay into super for you) will be paid into a MySuper product.

Making contributions

Super is a tax-effective way to save for your future thanks to government tax concessions and savings. You can boost your super further by:

- deducting extra money from your before-tax salary. This is called 'salary sacrifice' and may even reduce your tax
- adding other savings (after-tax) into your Rest account - you may even be eligible for a government co-contribution if you do this.

Transferring low balances to ATO

From 1 July 2019, if your balance is under \$6,000 on 30 June or 31 December and you do not have insurance, your account balance will be transferred to the Australian Taxation Office (ATO) if there's no activity on your account, such as making a contribution or switching investment options over the past 16 months.

SUPER TIP #1

Combining your super is as quick as popping popcorn

It just takes 3 steps and you may save on fees[†]
Combine your super in the Rest App today.



[†] Before combining your super you should check how it might affect your insurance in other funds and if they have any exit fees. You might like to have a chat with a financial adviser.

03 | Benefits of investing with Rest Corporate



Competitive long-term returns

Our Core Strategy option is among the top performers compared to similar options of other super funds surveyed over 10 years*.



Diverse investment options

A range of investment options including low-cost indexed, diversified and single-sector options means you can choose how you'd like your super invested.



Insurance cover

Default insurance cover automatically provides death, total and permanent disablement, and income protection (if this has been arranged by your employer) without the need for health evidence (conditions apply).



Competitive fees

We aim to keep our fees as low as possible, so more money stays in your account.



The Rest App

Access your account, check your balance, consolidate your accounts and much more.



Advice with no extra costs

The right advice[#] can help you feel more confident about your future. And help with your simple super questions doesn't cost you anything extra.



Live Chat

Super help online 7 days a week at rest.com.au



AIA Vitality program

Check your fitness progress on the go and get rewarded for staying active via the Rest App[†].

SUPER TIP #2

Take Rest with you

If you change jobs again down the track, you can stay in Rest Corporate. The amount your insurance covers you for will be fixed and your insurance costs will change.

* SuperRatings Fund Crediting Survey - SR 50 Balanced (60-76) Index, January 2019. Ratings, awards or investment returns are only one factor that you should consider when deciding how to invest your super. Past performance is not an indicator of future performance.

[#] Rest financial advice is provided by Rest Advisers as authorised representatives of Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145.

[†] To be eligible for the AIA Vitality Program as a Rest member you must either receive employer contributions in last six months or have a minimum \$1,000 account balance and meet any other eligibility criteria or conditions as notified by AIA Vitality.



04 | Risks of super

Like all investments, super has risks. To balance risk, super funds generally invest in a broad range of asset classes such as cash, bonds, property and shares. Assets with the highest potential return over the long term (such as shares) may also be higher risk in the short term. How you invest your super depends on the level of risk you're OK with. Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Some things to keep in mind

- The value of investment options can go up and down
- Future returns may differ from past returns
- Returns are not guaranteed, will vary, and you may lose some of your money
- Superannuation, social security and tax laws may change in the future
- The amount of your future superannuation savings (including contributions and returns) may not be enough to adequately provide for your retirement.

Other significant risks include currency fluctuations, interest rate changes, company specific risks, investment liquidity risks (turning investments into cash), and global market conditions.

The right level of risk for you will depend on factors such as your age, investment time frames, where your other assets are invested and how comfortable you are with the possibility of any negative returns.



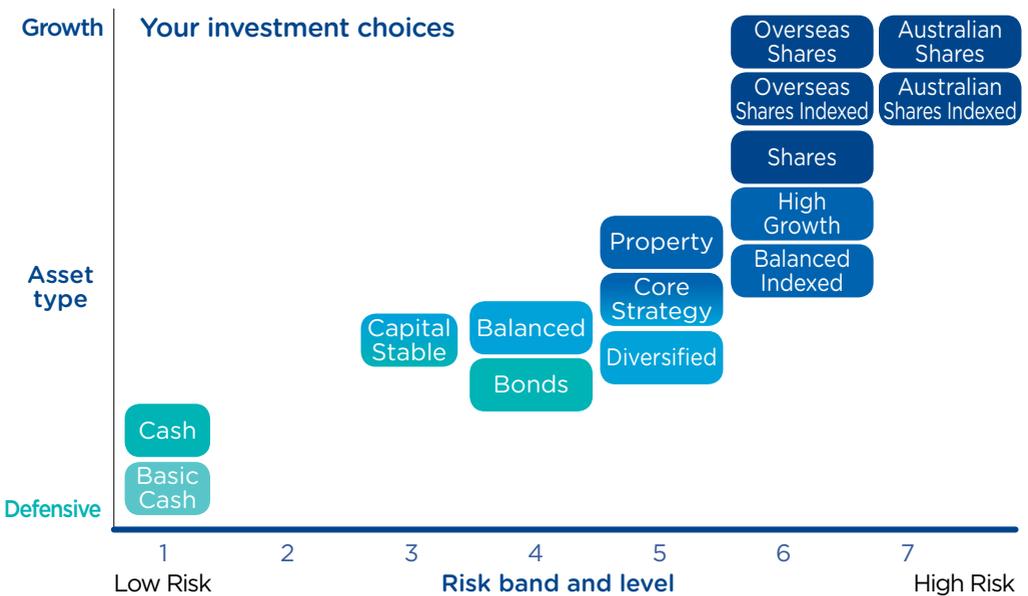
You should read the important information about the risks of super before making a decision. Go to the *'Investment Guide'* available at rest.com.au/pds. The material relating to the risks of super may change between the time when you read this Statement and the day when you acquire the product.

05 | How we invest your money

Choose from many different paths towards tomorrow

Rest offers a range of investment options to suit your financial needs and objectives. You can even choose a combination of options to suit your personal level of risk and return.

The Core Strategy is Rest's default investment option. So if you're a new member to Rest and you don't make an investment choice or you actively choose to invest all your money in the Core Strategy you'll be a MySuper member. You'll also be a MySuper member if you're transferring into Rest Corporate from Rest Super where you have been invested in the Core Strategy. If you are a new member to Rest and you choose not to put all your super into the Core Strategy or are transferring from another Rest superannuation product (other than Rest Super) into Rest Corporate, you'll be a choice member.



SUPER TIP #3

Think about risks, returns and time frames

Always consider the likely returns, risk and timeframe when choosing investment options. Use our online advice tool to help you make the right investment choices. Visit rest.com.au/advice to get started.



You should read the important information about how we invest your money before making a decision. Go to the 'Investment Guide' available at rest.com.au/pds. The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

Your Core Strategy

Rest Core Strategy is designed for Rest members looking for a balance between risk and return, with a wide asset allocation range.

Aim

Achieve a balance of risk and return by investing in both growth assets and defensive assets

Investment return objective¹

CPI + 3% pa over the long-term (rolling 10 year periods)

Asset allocation²

24% defensive, 76% growth a mix of shares and bonds, property, infrastructure, alternative assets and cash

★ Core Strategy – Asset allocation



- Cash Securities 8% (0-25%)
- Bonds 6% (5-50%)
- Defensive alternatives 10% (0-25%)
- Growth alternatives 19% (0-30%)
- Infrastructure 8% (0-20%)
- Property 9% (0-25%)
- Australian Shares 17% (10-45%)
- Overseas Shares 23% (10-45%)

Minimum suggested timeframe

10+ years

Standard Risk Measure³

Estimated number of negative annual returns expected over any 20 year period: 3-4

Risk band and level³

Risk band 5, Medium to High

What this option has returned⁴

(Past performance is not an indication of future performance)

	Yearly return
2014	13.29%
2015	9.47%
2016	1.82%
2017	11.07%
2018	8.76%
Five year annualised return	8.81%
Ten year annualised return	7.44%

The Core Strategy has an exposure to the Australian shares asset class which may include companies listed in Australia but are based overseas. In addition, up to 10% of this asset class may be invested in stocks listed on the New Zealand Stock Exchange.

¹ This is what we use to determine asset allocation. It is also used to measure if the investment objective is met. It is not a guaranteed rate of return. Rest does not use the Return Target (shown in the Product Dashboard) to set the investment return objective.

² The asset allocation will vary year to year within the ranges shown in brackets. This also means the allocation to defensive assets and growth assets will vary from time to time. We reserve the right to vary the asset allocations, including the benchmarks and ranges, of all or any of the investment options, introduce new options or close existing options without prior notice (where permitted by law).

³ More information about risk band and level and Standard Risk Measure can be found in the 'Investment Guide' available at rest.com.au/pds

⁴ Returns are quoted at 30 June each year after fees not directly charged to your account and taxes have been deducted. The returns stated are correct as at 30 June 2018.

06 | Fees and costs

Consumer Advisory Warning

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

SUPER TIP #4

Know how fees can affect you super

The calculator on the ASIC website at moneysmart.gov.au can be used to calculate the effect of fees and costs on your superannuation account balance.



As an industry fund, Rest operates only to benefit members. This helps us keep our fees low, providing you with great value for money.

Fees and costs

The tables on pages 10 and 11 show the main fees and costs for a Rest Corporate member wholly invested in the Core Strategy which are deducted directly from your account or from investment returns. You can use this information to compare the Core Strategy's fees and costs with other super funds or products.

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.

Rest Corporate

Type of fee	Amount	How and when paid
Investment fee¹	Estimated to be 0.67% pa for the 12 months to 30 June 2018, including estimated performance related fees of 0.13% pa	Accrued and reflected in an option's unit price and deducted from the income or assets underlying the investment option. The fee is not deducted directly from your account
Administration fee	\$1.30 per week plus 0.1% pa of your account balance at the end of the month (capped at \$800 pa)	Deducted from your account at the end of each month
Buy/sell spread	Buy spread: 0.07% (subject to change, refer to rest.com.au for current spread) Sell spread: 0.00%	Included in the unit price for each option when we issue units to you upon receipt of a contribution or rollover for you, or you switch your investment option
Switching fee	Nil	Not applicable. However a buy spread applies when investing in an investment option
Exit fee From 1 July 2019, this fee no longer applies	Nil for first withdrawal (regardless if full or partial) then \$25 per withdrawal after	Deducted when the transaction is processed
Advice fees Relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs¹	Contribution splitting fee of \$60 per split	Deducted from your account at the time the contribution split is made
	Family law split fee of \$50 per split	Split between your account and your spouse's account when the split is made
	Personal advice fees, if you agree a fee with your adviser	As agreed with your adviser
	Insurance fees, if you have insurance cover in Rest Corporate	Please see section 8 'Insurance in your super'
Indirect cost ratio¹	Estimated to be 0.09% pa for the 12 months to 30 June 2018	Accrued and reflected in an option's unit price, and deducted from the assets underlying the investment option. This amount is not deducted directly from your account.

¹ For information regarding the definitions of the fees and costs incorporated in the table above, please refer to the 'Additional information on fees and costs' at rest.com.au/pds Past costs are not a reliable indicator of future costs.

Fee changes

All fees and charges are current and may be revised or adjusted by Rest from time to time. We may also introduce new fees. Where there is material or significant increase in fees or charges, we will give you at least 30 days prior notice, as required by law. This excludes investment fees which the Trustee reviews regularly.

Example of annual fees and costs

This table gives an example of how fees and costs for the Core Strategy for this superannuation product can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Core Strategy		Balance of \$50,000
Investment fees	0.67% pa including a performance related fee of 0.13% pa	For every \$50,000 you have in the superannuation product you will be charged \$335 each year
PLUS Administration fees	\$67.60 pa or \$1.30 per week plus 0.1% pa of your account balance at the end of the month	And , you will be charged administration fees of \$67.60 regardless of your balance plus \$50
PLUS Indirect costs for the superannuation product	0.09%	And , indirect costs of \$45 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$497.60 for the superannuation product

Note – Additional fees may apply. **And**, if you leave the superannuation entity, you may also be charged an **exit fee** of nil for the first withdrawal (regardless of full or partial) then \$25 per withdrawal thereafter (does not apply from 1 July 2019), and a buy/sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy/sell spread for exiting is 0%.



Financial advice fees

For simple super related questions, you won't pay anything extra. If you need more complex advice from a Rest Adviser, you'll be charged a fee. We'll always explain these before you decide to go ahead and you may be able to pay for them out of your super. We'll set out the details and amount in a Statement of Advice we'll provide to you.



You should read the important information about fees and costs before making a decision. Go to '*Additional information on fees and costs*' available at rest.com.au/pds The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.



07 | How super is taxed

The tax treatment of super is complex and may change. We recommend you seek advice from an accountant, tax agent or financial adviser.

Tax rules on your super

- Rest will pay the tax applying to your account directly to the ATO
- Contributions into your super made from your before-tax salary are taxed at 15%
- Contributions made from after-tax money are not taxed by the fund
- Investment earnings are taxed at a maximum of 15%

- Withdrawals from your account may be taxed if you are aged less than 60
- Once you turn 60, you can withdraw your super tax-free.

If you go over the limit (cap) on your before or after-tax contributions to super, you will pay extra tax.

Your Tax File Number (TFN) is important

You should provide your TFN - without it we can't accept any personal contributions from you.

And we might not be able to track down any other super accounts you have. This could mean you miss out on money that belongs to you.

SUPER TIP #5

Don't pay more tax

Check that we've got your TFN so you don't pay a higher rate of tax on your contributions, and you'll avoid any nasty tax surprises when it's time to access your super.

For information about how tax applies to super contributions, investment earnings and withdrawals, and the limits around how much you can contribute to your super, go to rest.com.au/facts

08 | Insurance in your super

Protecting your most valuable asset. You.

Life doesn't always go to plan. Insurance is the smart way to protect yourself financially. All eligible new Rest Corporate members are automatically provided with a default package of insurance[#]. The following information is a summary of insurance available, however it's important to also read the Rest Corporate Insurance Guide to fully understand your insurance options.

How do I know if I'm eligible?

Different factors can affect your eligibility for insurance cover and can include the date you first joined Rest Corporate, and how many hours per week you work. Casual employees are generally not eligible for insurance cover, except in limited circumstances.

While many members are automatically eligible for insurance cover, it's a good idea to check the Rest Corporate Insurance Guide where these eligibility conditions are explained in further detail.

What is Default cover?

Default cover comprises three types of insurance:

- Death cover providing a lump sum, or if chosen (subject to eligibility), a pension in the event of death or terminal illness
- Total and Permanent Disablement (TPD) cover providing a lump sum, or if chosen, a pension if you are totally and permanently disabled as a result of becoming sick or injured

- Income Protection (IP) cover paying an income in the event that you're unable to work for a prolonged period due to injury or sickness.

You don't need to provide health evidence for Default cover, up to your employer's Automatic Acceptance Limit (AAL). The AAL that applies to you can be found in 'Your employer plan summary' we'll send to you when you join Rest Corporate.

Your employer may have chosen a Default cover design that differs from the Default cover outlined below. **Your employer Default may not include Income Protection cover.**

Default Death and Total and Permanent Disablement cover

Rest Corporate's Default Death cover and Total and Permanent Disablement cover are equal to:

$15\% \times \text{your Salary}^* \times \text{Future Service to age 70}$

Future Service is the number of years (and complete months) to your 70th birthday (the age when cover ceases).

Default Income Protection cover

The maximum IP cover is equal to 87% of your Salary* and comprises a 75% income benefit and a 12% super component.

In the event of a claim, the maximum benefit payable is the lesser of the following:

[#] Cover provided will be Limited Cover* if you are not At Work* on the date cover starts or you join Rest Corporate more than 120 days of first being eligible.

* These terms have special meaning in relation to your Rest Corporate insurance. Please refer to the Rest Corporate Insurance Guide for a full definition.

- 87% of your Pre-Disability Salary*
- the amount you are insured for
- \$30,000 per month.

Rest's Corporate Default IP benefit has a waiting period of 60 days and is payable to age 65.

Changing your cover

Every member's insurance needs are different which is why we give you the option to tailor your Death, TPD and IP to suit your personal circumstances. If you need help with understanding what cover is right for you, you can call us on 1300 300 778.



Please note that unless you decline your insurance cover or it is cancelled, insurance premiums will be deducted from your Rest Corporate account (unless paid by your employer).

Death and/or TPD

You have the option to increase your Default Death cover and/or your Default TPD cover percentage to 20% or 25% of your Salary* (conditions apply) or reduce to a lower percentage of 10% or 5%.

As well as changing your sum insured, you can also apply for Voluntary Death and/or Voluntary TPD cover which provide fixed levels of cover.

You can hold different levels of Death and TPD cover, or Death cover only, or TPD cover only. However, it's important to understand that Death and TPD are linked benefits, meaning that payment of one cover type reduces the other cover type by the same amount.

For example, if you hold Death cover of \$400,000 and TPD cover of \$300,000, and you claim a TPD benefit, your Death benefit will reduce to \$100,000.

Income Protection

You can increase or decrease your IP sum insured, reduce your waiting period to 30 days or increase it to 90 days, or lengthen or shorten your IP benefit period.

Special offer for new members to change cover

As a new Rest Corporate member you can increase your level of Default Death cover and/or Default TPD cover by a level as outlined in '*Your employer plan summary*' up to your employer's AAL and/or reduce your Default IP waiting period, without the need for health evidence.

This is subject to you joining Rest Corporate within 120 days of first being eligible and making this election within 120 days of your account being created.

Cover changes that occur automatically

Depending on your employer's chosen plan design and their applicable AAL (as outlined in '*Your employer plan summary*'), your cover may vary from the amount you receive when joining Rest Corporate.

Most changes will occur when your salary changes (and we are notified by your employer of the change) or you reach your next birthday.

Regardless of how the design changes, your cover will always be capped at your employer's AAL, unless you have applied for any additional cover, in which case this would be capped at your Forward Underwriting Limit (which is an amount the insurer has agreed to cover you for without the need for further underwriting).

The Rest Corporate employer designs that change automatically are the % of Salary x Future Service to age 70 and the multiples of salary designs. However it's important to note that any designs your employer has negotiated may also cause your cover to change.

As an example, at age 40 under a (15% of \$100,000 salary) x Future Service to age 70 design, your cover will change when you turn 41 and or when your salary alters.

Whenever your cover changes, your insurance premiums will be recalculated to reflect your new level of cover. More information on insurance premiums can be found in the Rest Corporate Insurance Guide.

Changing your cover at other times

You can increase your cover after the special offer period, but you will need to provide health evidence and be accepted by the insurer. To apply to increase your cover, simply fill out the 'Application for insurance' form at rest.com.au

Opting out of cover

Everyone's insurance needs are different and you also have the option to opt out (cancel) of cover at any time. You can opt out of or reduce any or all of your cover types at any time by calling us on 1300 300 778. Please note that if you cancel your cover, you will not be able to obtain any insurance cover in the future without providing us with health evidence and having your insurance application reviewed and accepted by our insurer.

Using your cover and making a claim

You can find information about how to make a claim, and how we will support you through the claim process in the Rest Corporate Insurance Guide.

Cost of cover

The cost of your insurance cover varies depending on factors such as your age, gender, occupation and for IP cover, the waiting and benefit periods. It will also vary based on your employer's Plan Rating Factor (PRF).

The actual cost of your insurance cover will be shown in 'Your employer plan summary' which will be sent to you when you join Rest Corporate.

For example, for a male aged 40 working in a professional occupation with a PRF equal to 1.00, the weekly cost of Death and TPD cover is \$4.79 per week for \$300,000 of cover (the weekly cost of death cover is \$3.12 per week and TPD cover is \$1.67 per week for \$300,000 of death and TPD cover).

Unless you decline your insurance cover or it is cancelled, insurance costs will be deducted from your account balance each month. It's important to ensure you have enough money in your account to cover these costs. If your account does not have sufficient funds to pay for your insurance, you could lose your cover.



You should read the important information about the eligibility for, cancellation of, conditions and exclusions of insurance cover before making a decision. Go to the 'Rest Corporate Insurance Guide' available at rest.com.au/pds and 'Your employer plan summary' which forms part of your welcome letter. The material relating to insurance in your super may change between the time you read this Statement and the day when you acquire the product.

09 | How to open an account

1

Your employer will set up your account for you. We'll send you a welcome pack with your member number and 'Your employer plan summary' with your insurance details.

2

Make sure you've read this PDS and other important information that forms part of this PDS.

3

Use your member number to keep tabs on your super 24/7 in the Rest App and online in MemberAccess.

4

Choose an investment option that suits you. If you don't make a choice, and you're a new member of Rest, your super will be invested in the Core Strategy. You can switch your investment option online in MemberAccess.

5

We'll send important info, like your annual statement, to your email or mobile if you have those details. If you'd prefer mail, let us know.

6

Rest Corporate isn't open to everyone - you need to be invited to join by a Rest Corporate employer. If you're already a Rest member from a previous job, you can move your existing account to Rest Corporate at any time, if eligible.

If you change your mind

Even though as a member of Rest Corporate you do not have any cooling off rights, you can still rollover your super to another fund at any time. However, you are required to maintain a minimum account balance of \$1,000 where you have performed a partial rollover.

Temporary residents

Any unclaimed super will be transferred to the ATO six months from the date your visa expired or you left Australia (whichever is later). You can claim your super directly from the ATO. We won't send you an exit statement when we transfer your super, under relief from the Australian Securities and Investments Commission (ASIC).

Concerns and complaints

If you feel something's gone wrong, please get in touch with us so we can try to sort things out. If that doesn't resolve things, you can make a formal complaint by phone, email, letter or Live Chat. Visit rest.com.au/contact-us/lodge-a-complaint for more details.

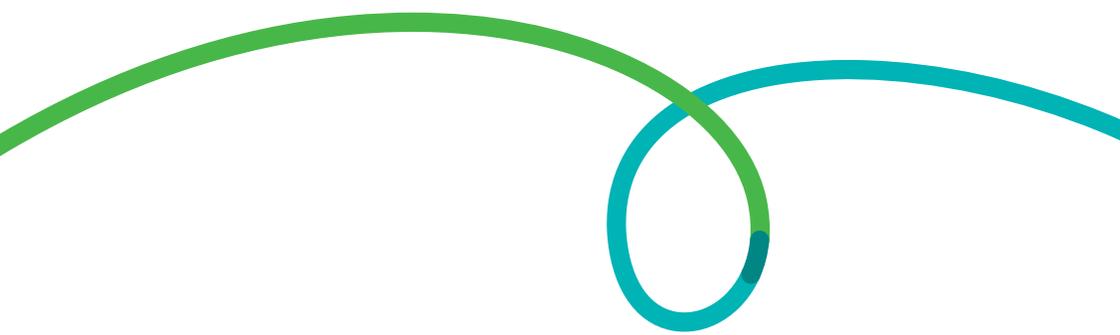
Your privacy

Your privacy is important to us. You can learn more about how we collect and look after your personal information, and who we share it with, in Rest's Privacy Collection Statement available at rest.com.au/Privacy-Policy

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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**
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