Rest Super
Product Disclosure Statement
Effective 1 April 2020
This Product Disclosure Statement (PDS) is a summary of significant information about Rest Super. It links to other important information in the ‘Rest Super Insurance Guide’, ‘Additional information on fees and costs’ 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
01 | About Rest Super

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 1.7 million Australians, and around $60 billion* in retirement savings they’ve entrusted to us.

Our low cost super products are designed to keep pace with your changing life - whether it’s your first day at work, you’re changing jobs, or it’s time to enjoy life after work. And we’re proud of the recognition our products have received from financial publications and independent research houses^.

Our range of investment options means you choose how to invest your super. Or you can leave the investment decisions to us - we’ll automatically invest your money in our Core Strategy and you’ll be a MySuper member.

And when life doesn’t go to plan, our default insurance cover is there to lend a hand - even if you work casually or part time (subject to eligibility).

Rest is all about helping you achieve your personal best retirement outcome - and we’ll be right there with you every step of the way.


* as at 31 December 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 indication of future performance. For more info, go to rest.com.au/awards
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 Rest can receive on your behalf, like employer contributions, voluntary contributions and co-contributions.

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 disability, and how much you can withdraw. To find out more, including information on withdrawals from super, visit ato.gov.au/individuals/super

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. You can boost your super further by:

• contributing 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
If your balance is under $6,000 on 30 June or 31 December each year 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 a contribution or switching investment options over the past 16 months.

Super Tip #1
Find and combine your super
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 other fees. You might like to have a chat with a financial adviser.
03 | Benefits of investing with Rest Super

**Competitive long-term returns**
Our Core Strategy option has a long track record of delivering competitive investment returns*.

**Insurance cover**
Default insurance cover automatically provides Death, Total and Permanent Disability (TPD) and Income Protection (IP) cover for members aged 25 and over with an account balance of $6,000 or more (conditions apply). Members can opt-in to Default Cover when eligible, or apply for cover with underwriting at any time.

**Advice when you need it**
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.

**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.

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

**The Rest App and MemberAccess**
Access your account, check your balance, consolidate your accounts any time and much more.

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

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* Based on SuperRatings Fund Crediting Rate Survey – SR 50 Balanced (60-76) Index, January 2020. 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.
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 timeframes, 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.
Choose from many different paths
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 don’t make an investment choice, or actively choose to invest all your money in the Core Strategy, you’ll be a MySuper member. If you choose not to put all your super into the Core Strategy, you’ll be a choice member.

Your investment choices

<table>
<thead>
<tr>
<th>Asset type</th>
<th>Risk band and level</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Risk</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
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<tr>
<td>4</td>
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<tr>
<td>5</td>
<td></td>
<td></td>
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<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Risk</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Basic Cash
2. Stable Capital
3. Balanced Bonds
4. Core Strategy
5. Property
6. High Growth
7. Balanced Indexed
8. Australian Shares Indexed
9. Overseas Shares Indexed
10. Australian Shares
11. Overseas Shares

Super Tip #3
Think about risks, returns and timeframes
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.
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 objective**

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

**Asset allocation**

35.5% defensive, 64.5% growth. A mix of shares and bonds, property, infrastructure, cash and other asset classes.

**Core Strategy – Asset allocation**

![Asset allocation chart]

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Percentage (Range)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>7% (0-25%)</td>
</tr>
<tr>
<td>Bonds</td>
<td>6% (5-50%)</td>
</tr>
<tr>
<td>Absolute Return</td>
<td>6% (0-25%)</td>
</tr>
<tr>
<td>Other asset classes (Equity strategies, Private equity, Agricultural and Credit)</td>
<td>19% (0-30%)</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>11% (0-20%)</td>
</tr>
<tr>
<td>Property</td>
<td>11% (0-25%)</td>
</tr>
<tr>
<td>Australian Shares</td>
<td>17% (10-45%)</td>
</tr>
<tr>
<td>Overseas Shares</td>
<td>23% (10-45%)</td>
</tr>
</tbody>
</table>

**Minimum suggested timeframe**

10+ years

**Standard Risk Measure**

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

**Risk band and level**

Risk band 5, Medium to High

**What this option has returned**

(Past performance is not an indication of future performance)

<table>
<thead>
<tr>
<th>Year</th>
<th>Yearly return</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>9.47%</td>
</tr>
<tr>
<td>2016</td>
<td>1.82%</td>
</tr>
<tr>
<td>2017</td>
<td>11.07%</td>
</tr>
<tr>
<td>2018</td>
<td>8.76%</td>
</tr>
<tr>
<td>2019</td>
<td>5.96%</td>
</tr>
</tbody>
</table>

**Five year annualised return** 7.37%

**Ten year annualised return** 8.95%

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.

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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 MySuper 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 2019.
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 your 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 Super 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.

If your account balance is less than $6,000 at the end of the financial year, or when 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.
<table>
<thead>
<tr>
<th>Type of fee</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fee¹</td>
<td>Estimated to be 0.60% pa for the 12 months to 30 June 2019, inclusive of estimated performance related fees of 0.09% pa</td>
<td>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.</td>
</tr>
<tr>
<td>Administration fee</td>
<td>$1.30 per week plus 0.1% pa of your account balance at the end of the month (0.1% pa component is capped at $800 pa)</td>
<td>Deducted from your account at the end of each month</td>
</tr>
<tr>
<td>Buy/sell spread</td>
<td>Buy spread: 0.05% (subject to change, refer to go.rest.com.au/buysellspread for current spread)</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>Sell spread: Nil</td>
<td></td>
</tr>
<tr>
<td>Switching fee</td>
<td>Nil</td>
<td>Not applicable. However a buy/sell spread applies when investing in an investment option.</td>
</tr>
<tr>
<td>Exit fee</td>
<td>Nil</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Advice fees</td>
<td>Nil</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Other fees and costs¹</td>
<td>Contribution splitting fee of $60 per split</td>
<td>Deducted from your account at the time the contribution split is made.</td>
</tr>
<tr>
<td></td>
<td>Family law split fee of $50 per split</td>
<td>Split between your account and your spouse’s account when the split is made.</td>
</tr>
<tr>
<td></td>
<td>Personal advice fees, if you agree a fee with your adviser</td>
<td>As agreed with your adviser</td>
</tr>
<tr>
<td></td>
<td>Insurance premiums, if you have insurance cover in Rest Super</td>
<td>Please see section 8 ‘Insurance in your super’</td>
</tr>
<tr>
<td>Indirect cost ratio¹</td>
<td>Estimated to be 0.07% pa for the 12 months to 30 June 2019</td>
<td>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.</td>
</tr>
</tbody>
</table>

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 related fees which the Trustee reviews regularly. Go to the ‘Additional information on related fees and costs’ at rest.com.au/pds for the estimated investment fees and costs for all the investment options offered by Rest.

**Transfer to Rest Corporate**
If your employer confirms your eligibility, your account may automatically transfer to Rest Corporate. Your insurance cover and insurance fees will change and we’ll notify you when the transfer occurs. If you would prefer to remain in Rest Super, you’ll have 30 days after the transfer to opt out.

**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.

<table>
<thead>
<tr>
<th>Example – Core Strategy</th>
<th>Balance of $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment fees</strong></td>
<td>0.60% pa including a performance related fee of 0.09% pa</td>
</tr>
<tr>
<td></td>
<td>For every $50,000 you have in the superannuation product you will be charged $300 each year</td>
</tr>
<tr>
<td><strong>PLUS</strong></td>
<td>$67.60 pa or $1.30 per week plus 0.1% pa of your account balance at the end of the month</td>
</tr>
<tr>
<td>Administration fees</td>
<td>And, you will be charged administration fees of $67.60 regardless of your balance plus $50</td>
</tr>
<tr>
<td><strong>PLUS</strong></td>
<td>0.07% pa</td>
</tr>
<tr>
<td>Indirect costs for the</td>
<td>And, indirect costs of $35 each year will be deducted from your investment</td>
</tr>
<tr>
<td>superannuation product</td>
<td></td>
</tr>
<tr>
<td><strong>EQUALS</strong></td>
<td>Cost of product</td>
</tr>
<tr>
<td></td>
<td>If your balance was $50,000, then for that year you will be charged fees of $452.60 for the superannuation product</td>
</tr>
</tbody>
</table>

Note – Additional fees may apply. And, if you leave the superannuation entity, you may also be charged other fees 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**
There’s usually no extra cost for simple advice and super questions - it’s part of being a member of Rest. For more complex advice, you’ll be charged a fee which will depend on the topic and your circumstances. This fee may be able to be paid out of super. We’ll always talk to you about this fee first, and the Statement of Advice will set out the details of the fees.

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.
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.

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**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](http://rest.com.au/facts)
Protecting your most valuable asset. You.
Life doesn’t always go to plan. Insurance is the smart way to protect yourself financially.
There are different ways you can receive insurance cover when you join Rest. You’ll be eligible for default insurance cover automatically if you meet certain requirements.
If you don’t meet these requirements now, but you’d like to have insurance cover, you can opt-in to default insurance cover within 180 days of joining your employer (see Commencement of Default Cover below). Otherwise, you can apply for cover at any time but may need to provide health evidence.

What is Default Cover?
Your Rest Default Cover is made up of:

<table>
<thead>
<tr>
<th>Age</th>
<th>Default Death, incl. Terminal Illness</th>
<th>Default TPD</th>
<th>Default IP</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-19</td>
<td>1 unit</td>
<td>2 units</td>
<td>5 units</td>
</tr>
<tr>
<td>20-25</td>
<td>2 units</td>
<td>2 units</td>
<td>5 units</td>
</tr>
<tr>
<td>26-29</td>
<td>3 units</td>
<td>2 units</td>
<td>5 units</td>
</tr>
<tr>
<td>30-34</td>
<td>4 units</td>
<td>2 units</td>
<td>5 units</td>
</tr>
<tr>
<td>35-69</td>
<td>5 units</td>
<td>2 units</td>
<td>5 units</td>
</tr>
</tbody>
</table>

You can find out about units by referring to ‘What are units’ section in the ‘Rest Super Insurance Guide’ available at rest.com.au/pds/super-insurance-guide

Subject to eligibility, you’re provided with Death, Total and Permanent Disability (TPD) and Income Protection (IP) cover. The total amount of cover you receive changes as you grow older and your insurance needs change. So your cover is lowest when you’re young, and your salary and needs are generally lower. As you get older, and your needs increase, your cover automatically increases, and reduces again as you approach retirement.

There are premiums associated with insurance cover. You are responsible for the payment of your insurance premiums and they are deducted from your super account. Your insurance cover and premiums may be adjusted each year on your birthday.

Death cover provides your beneficiaries or estate with a lump sum or (subject to eligibility requirements) a pension if you pass away. It also includes an advance payment of your death benefit if you become terminally ill.

TPD cover provides a lump sum payment to help you financially if you’re unable to ever work again due to illness or injury.

IP cover helps you meet living expenses if you can’t work due to illness or injury for more than 60 days (unless you have chosen a different waiting period). You’ll be paid up to 77% of your Pre-Disability income as a monthly benefit for up to 5 years, plus an amount equal to 12% of your monthly benefit paid as super into your Rest Super account.

Special offer for new members
If you opt-in to Default Cover or receive Default Cover automatically, you can increase this cover without the need to provide health evidence by taking up the special offer. This is only available for a limited time when your Default Cover commences. Limits and conditions apply, for more information on this offer, see the ‘Rest Super Insurance Guide’ or call us on 1300 300 778.

Changing your cover
You can reduce or cancel each cover type, or all of your cover in Rest at any time. You can also change the duration of your IP Benefit Period or alter the Waiting Period. Please see the ‘Rest Super Insurance Guide’ for further details on all your options.

If Default Cover isn’t enough for your needs, you can increase your cover by applying for Voluntary Cover:
Paying for your insurance cover

Insurance premiums will be deducted each month from your Rest Super account. **This means that unless you decline the Default Cover or cancel it, the cost of that cover will be deducted from your Rest Super account.** If you don’t have enough money in your account, your insurance cover will end without notice. The ‘Rest Super Insurance Guide’ available at rest.com.au/pds/super-insurance-guide has more information about when your insurance ends.

Commencement of Default Cover

You are eligible for Default Cover automatically once you’re age 25 or over and have a balance of $6,000 or more. Once you meet these eligibility requirements, cover will commence automatically when we receive your next mandatory employer contribution.

If you’re a new member under age 25 or have an account balance of less than $6,000, you can opt-in to Default Cover within 180 days of commencing with your employer. You can do this online at rest.com.au/memberaccess.

If you are under age 25 when you opt-in, cover will commence when we receive your next mandatory employer contribution.

If you choose to opt-in to some Default Cover (but not all Default Cover), you will not receive any further automatic Default Cover when you become eligible. For example, if you opt-in to Death cover now, you won’t automatically receive TPD and IP cover when you are age 25 and over and have an account balance of $6,000 or more. You can still apply for cover at any time, but you will need to go through underwriting.

If you don’t choose to opt-in to insurance cover within the 180-day period, you will need to complete the full ‘Rest Super Insurance application form’, which sometimes requires a health check, if you apply for insurance later on.

- Death cover – up to any amount
- TPD cover – up to $5 million
- IP cover – up to $30,000 per month (subject to your income).

If you have IP cover, it’s important to contact us if you stop working for an extended period of time. The IP benefit paid for a claim is based on income earned from working over the last 12 months, so if you stop working, it could affect your ability to receive a benefit payment or the amount of benefit payment. You can see an example of how we calculate your cover based on the Pre-Disability Income under the ‘Income Protection insurance in detail’ section in the ‘Rest Super Insurance Guide’.

Before you change or cancel your insurance cover, please consider your needs carefully. For help choosing the right cover for your needs, visit go.rest.com.au/insurance-explained.

If you’d like to change or cancel your cover online, you can go to MemberAccess, or contact us on 1300 300 778 or via Live Chat at rest.com.au.

What if I have both Death and TPD insurance cover?

Your Death and TPD cover are linked. This means that any TPD payments to you will reduce your Death benefit by the amount paid. Please note that when a Death benefit is paid, all TPD cover will cease on the date of your death.

Life event

Our Life Event Cover means you can increase your insurance cover when you experience one of life’s events, by just answering a few questions. For more details, refer to the ‘Rest Super Insurance Guide’.

Transferring your insurance

You can transfer any existing Death, TPD and/or IP cover you have with another super fund or insurer to your Rest Super account by answering a few short questions online in MemberAccess (subject to limits, conditions and approval).
**Keep your insurance switched on**
Your insurance will 'switch off' if there's no contribution to your super for 13 continuous months and you don't elect to keep your insurance. Your insurance cover can be turned on again (reinstated) if you tell us that you'd like to keep it by completing 'Reinstate my insurance cover' form and provided you have sufficient funds in your account to cover any premiums and fees. You'll need to tell us within 60 days of the date it was cancelled. So, if you stop working, or move jobs, it's important to keep in contact with us so your Rest insurance keeps you covered.

To find out more, refer to the 'Rest Super Insurance Guide’ available at rest.com.au/pds/super-insurance-guide

**Cooling off period**
You have a 14-day cooling off period, from when we confirm to you that your cover has started, to decide if you don’t want the insurance cover and we will refund any premiums charged to your account within this time. After 14 days you can still cancel your cover however, the premiums will be charged until the date we receive your request.

**Super Tip #6**
If you leave your job, or your personal circumstances change, let us know straight away as these changes could impact your insurance cover.

### Default cover – premiums and benefits
(IP Benefit Period 5 years, Waiting Period 60 days)

<table>
<thead>
<tr>
<th>Age Last Birthday</th>
<th>Amount covered (Death)</th>
<th>Weekly premium (Death)</th>
<th>Amount covered (TPD)</th>
<th>Weekly premium (TPD)</th>
<th>Amount covered per month (IP)</th>
<th>Weekly premium (IP)</th>
<th>Total premium per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>$14,300</td>
<td>$0.05</td>
<td>$28,600</td>
<td>$0.04</td>
<td>$400</td>
<td>$0.10</td>
<td>$0.19</td>
</tr>
<tr>
<td>20</td>
<td>$50,000</td>
<td>$0.20</td>
<td>$28,600</td>
<td>$0.06</td>
<td>$1,200</td>
<td>$0.35</td>
<td>$0.61</td>
</tr>
<tr>
<td>30</td>
<td>$267,600</td>
<td>$2.36</td>
<td>$28,600</td>
<td>$0.16</td>
<td>$2,125</td>
<td>$2.55</td>
<td>$5.07</td>
</tr>
<tr>
<td>40</td>
<td>$396,500</td>
<td>$6.75</td>
<td>$28,600</td>
<td>$0.82</td>
<td>$2,125</td>
<td>$7.00</td>
<td>$14.57</td>
</tr>
<tr>
<td>50</td>
<td>$316,500</td>
<td>$9.10</td>
<td>$28,600</td>
<td>$1.84</td>
<td>$2,000</td>
<td>$7.85</td>
<td>$18.79</td>
</tr>
<tr>
<td>60</td>
<td>$68,500</td>
<td>$4.70</td>
<td>$23,000</td>
<td>$1.54</td>
<td>$1,975</td>
<td>$8.00</td>
<td>$14.24</td>
</tr>
</tbody>
</table>

The table above shows examples of premium and cover at certain ages only for new members. Your premium and cover will be different depending on your age and when you joined Rest. For full details of premiums and level of cover, see ‘The cost of your insurance’ section in the ‘Rest Super Insurance Guide’.

You should read the important information about insurance, including the eligibility for, cancellation of, conditions and exclusions of insurance cover before making a decision. Go to the ‘Rest Super Insurance Guide’ available at rest.com.au/pds/super-insurance-guide

The material relating to insurance may change between the time when you read this Statement and the day you acquire the product.
If you change your mind
You have 14 days from the date we receive your application to cancel your application if you change your mind. You’ll need to let us know in writing, and you won’t be able to cancel your application if you’ve exercised any rights in relation to your account.

These cooling-off rights don’t apply if you joined through your employer.

If you do cancel, you’ll only be charged applicable government taxes. Investment returns (positive or negative) will be applied to your account. We’ll transfer your account balance to a complying super fund of your choice.

Minimum account balance for partial rollover
You are required to leave a minimum balance of $6,000 in your Rest account if you roll out part of your super to another fund, make a withdrawal (if eligible) or transfer between Rest products.

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. You can make a complaint by phone, email, letter or Live Chat. For more details, go to rest.com.au/complaint

If we don’t resolve your issue or you aren’t satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), the independent external dispute resolution body online at afca.org.au

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
You can apply to join Rest Super by completing the online application at rest.com.au/joinrest or, you can complete this form and mail or email it (scanned copy) to us.

Please write in BLOCK LETTERS and use a BLACK or BLUE pen.

Fields marked * are mandatory. If you do not complete all mandatory fields, there may be a delay in processing your request.

Please send this completed form to: Rest Super, PO Box 350, Parramatta NSW 2124, or email to contact@rest.com.au

### 1: Personal details (fields with * are required)

<table>
<thead>
<tr>
<th>Title*</th>
<th>Surname*</th>
<th>Given name(s)*</th>
</tr>
</thead>
</table>

Date of birth (dd/mm/yyyy)*  Your age  Gender*  (M/F)

**Residential address**

<table>
<thead>
<tr>
<th>Unit number</th>
<th>Street number*</th>
<th>Street name*</th>
</tr>
</thead>
</table>

Suburb/Town*  State*  Postcode*

Mobile  Telephone

Email address

**Postal address (if different from above)**

<table>
<thead>
<tr>
<th>Unit number</th>
<th>Street number</th>
<th>Street name/PO BOX</th>
</tr>
</thead>
</table>

Suburb/Town  State  Postcode*

If you are a member of Rest please write your member number here

Your name on your Rest account, if different from the above

<table>
<thead>
<tr>
<th>Title*</th>
<th>Surname*</th>
<th>Given name(s)*</th>
</tr>
</thead>
</table>

### 2: Tax File Number (TFN)

My TFN is: ___________________________

**Important:** Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to provide your tax file number, but there may be tax consequences. Please read ‘How super is taxed’ in the PDS, or go to rest.com.au/facts for more information about how tax applies to your super.

### 3: Employment details

Your employer’s company name

Rest employer account number  Location

**Note:** This is your employer’s Rest account number (if known).

Date joined this employer (dd/mm/yyyy)  Your payroll number (if any)  Employer’s telephone number

The Trustee company of Retail Employees Superannuation Trust ABN 62 653 671 394 is Retail Employees Superannuation Pty Limited ABN 39 001 987 739, AFSL 240003.
4: Accessing your account online and member reporting

Once your application has been processed, we will send you a member number to register online. Once you have registered and set up a password, simply login to MemberAccess at rest.com.au and manage your preferences and account online. You can also use the Rest App to check your balance and access your super needs in one convenient place. The Rest App is packed with other features to help you make the most of your super on the go. Simply text 'DOWNLOAD' to 0481 071 090 for a direct link to the Rest App.

5: Declaration

I apply to become a member of Rest Super and I acknowledge, agree and declare that:

- I have received and agree to all information in the PDS and to be bound by the trust deed and rules governing the Fund as amended from time to time;
- I have checked that the information and declarations given by me on this application are true and correct and I will notify the Trustee immediately of any changes;
- I have read, understood and agree to that material;
- I consent to the use and disclosure of information provided in this form in accordance with Rest’s Privacy Policy and Privacy Collection Statement available at rest.com.au/privacy-policy;
- By providing my email address and/or mobile number, I agree I will receive important information such as my annual statement, disclosure of material changes to my super and significant events, as well as other communications, electronically;
- I understand Rest recommends I seek advice from a financial adviser before making a decision about my super.

Insurance declarations

Please read the section ‘Insurance in your super’ in the PDS for information about the terms of Rest Default Cover. By signing this form I acknowledge, agree and declare that:

- If I am a new Rest Super member and under age 25 or have a balance less than $6,000, I will not receive automatic Default Cover. If eligible, I can opt-in to receive Default Cover within 180 days of commencing employment, subject to terms and conditions. Or I can apply to obtain cover by completing the Rest Super Insurance application form at any time. My application will be subject to underwriting;
- I understand I will automatically receive Default Cover when I reach age 25, have an account balance of $6,000 and receive a mandatory employer contribution unless I reduce or cancel my Default Cover; or, if I am an existing member, my previous level of insurance cover will apply;
- I have received or accessed the separate Rest Super Insurance Guide and I have read, understood and agree to all such material, including in particular, the terms and conditions of the insured benefits such as the type of benefit; when cover commences; when cover ceases; how to apply for Voluntary Cover and how cover may be limited or may not apply at all if I am not in ‘Active Employment’ and;
- I have read and understood and agree to the insurer’s Privacy Statement available at tal.com.au/privacy-policy and to the extent that I have insured benefits, and I agree that the insurer may use my personal information for the purposes described in the Privacy Statement.

TFN consent

By providing my TFN to the Trustee on this form, I agree to:

- my TFN being used by the Trustee on the basis set out in the ‘Tax & Tax File Number’ section available at rest.com.au/facts (ie. for all superannuation purposes, including the purposes under the current and future provisions of the Superannuation Industry(Supervision) Act 1993 (‘SIS Act’) and to consolidate my superannuation funds; and
- Rest disclosing my TFN to the ATO, to superannuation providers identified by the ATO that may hold superannuation benefits in respect of me, and to those superannuation providers nominated by me, in order to:
  - receive results of any searches of the ATO’s super records
  - receive transfers or payments of any amount identified through the search process; and
  - otherwise assist in consolidating my superannuation accounts.

Tick this box if you do not agree to the above uses of your TFN.

If you do not want Rest to send you direct marketing material, including material from third parties, tick this box.

You will need to complete additional forms if you want to:

- nominate beneficiaries for payment of your benefit in the event of your death – complete the ‘Nomination of beneficiary’ form available online at rest.com.au/forms or go to MemberAccess to make or change a non-binding nomination.
- transfer money into Rest from other funds – go to supermatch.rest.com.au Alternatively, complete the ‘Rollover to Rest’ form on rest.com.au/forms
- apply for or increase your insurance cover – complete ‘Rest Super Insurance application’ form or to make an investment selection- complete the ‘Investment Choice form’ available online at rest.com.au/forms or go to MemberAccess.
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We’re here to help

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