

Why Rest?

Benefits fact sheet



Rest

rest.com.au

Rest are committed to helping you grow and protect your super. This is a summary about Rest super and how it benefits you.

Established in 1988, Rest is amongst the largest funds by membership. For over 30 years, Rest has been looking after hardworking Australians and their super.

Rest is committed to helping their members by:

- Giving profits back to members
- Competitive fees
- A range of investment options
- Great member benefits

At Rest, you will have access to tools and support to help you understand and stay connected to your super including:

- Rest App to help makes managing your super easy
- Rest Learning Centre where you can choose the way you want to learn about super
- Rest Advice[#] to help you make the right decisions with your super.

To learn more, go to rest.com.au/why-rest.

Your biggest asset is you

Did you know that when you join Rest, you may be automatically covered for insurance – even if you're working part time?^{##}

After all, it's better to be prepared for the unexpected, and look after the important things in life. We also give you the flexibility to change the level of your insurance, or cancel it, if you decide it doesn't meet your needs.

How your super is invested

We invest your money across different investment markets using a range of asset classes and investment strategies to meet our investment objectives. At Rest, you can choose from a range of investment options.

Growth Strategy is a diversified investment option designed for members looking for a balance between risk and return. It is actively managed with an asset allocation that is reviewed regularly and adjusted considering current and expected market conditions. You can also choose from a range of low-cost indexed, diversified, single sector and sustainable options.

To learn more, go to rest.com.au/investments.

Competitive long-term returns

8.29%

Our MySuper default Growth Strategy has delivered an annualised return of 8.29% per year since inception.*

Understanding fees

All super funds will charge you a fee for looking after your super. The total annual fees and costs cover the different components that keep your super working for you.

At Rest we keep our fees competitive, thanks to the scale of our 2 million members.



To learn more, go to rest.com.au/super/understanding-fees.

[#] Rest Advice is provided by Rest staff (Rest Advisers) as Authorised Representatives of MUFG Retire360 Pty Limited ABN 36 105 811 836, AFSL 258145 (Retire360). Rest Digital Advice is provided by Retire360. Rest Advisers are paid a salary and do not pay or receive commissions or fees for advice provided to you. Rest Advice may be accessed by members without incurring additional fees for simple advice on your super account. If you need more complex advice from a Rest Adviser you'll be charged a fee which will vary depending on the complexity of the advice and will be agreed with you before advice is given. You can obtain a full copy of the Rest Advice Financial Services Guide by calling 1300 300 778.

* Source: Rest, 30 June 2024. Growth Strategy returns are the compound average effective rate of net earnings since inception to 30 June 2024. Inception date is 1 July 1988. Returns are net of investment fees and costs, transaction costs and tax, except Pension which is untaxed. The earnings applied to members' accounts may differ. Investment returns are at the investment option level and are reflected in the unit prices for those options. Past performance is not an indicator of future performance.

^{##} If you're over 25 and have an account balance of more than \$6,000.

Our super options provide you with three types of insurance cover:

-  Death cover
-  Total and Permanent Disability (TPD)
-  Income Protection (IP)

There's lots of things to consider when deciding if insurance in super is right for you. Learn about the benefits of insurance with Rest, our insurance provider TAL and what cover options we offer.

To learn more, go to rest.com.au/insurance.

Your fund for life

If you've been working for a while, chances are that you have more than one super account. This could mean that you could be paying multiple fees, which over time can add up to thousands of dollars.

Generally, there are benefits to combining your super. But you should consider the risks before deciding. These could include missing out on a mix of benefits that you might get from multiple funds, or ending up with a reduced return on investment – depending on the fund you choose.

Before combining your super, consider if Rest is right for you. Check the fees and costs of your other funds plus any benefits that would be lost, such as insurance cover. Make sure your other fund knows about any contributions you intend to claim a tax deduction, before combining with Rest. If you have any questions, speak to a licensed financial adviser, or visit the ASIC MoneySmart website.



Profits to members



Competitive Low fees



Diverse investment options



Tailored insurance cover

Member Benefits

As a Rest member, you have access to a range of benefits providers or suppliers, and we are always adding more offers. Check out some of the benefits available to you as a Rest member here rest.com.au/why-rest/member-benefits.



Rest App

The Rest App allows you to make the most of your super on the go. You can check your balance, insurance and investment options, update details, message us directly and more.



Google Play™ store is a trademark of Google LLC.
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Live Chat at

[rest.com.au/
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Monday to Friday
8am – 8pm or
Saturday 9am –
5pm (AEST/AEDT)



Download the Rest App



1300 300 778

Monday to Friday
8am – 8pm
(AEST/AEDT)



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