

Rest Financial Services Guide

Effective 31 October 2025



What does this Financial Services Guide cover?

The purpose of this Financial Services Guide (FSG) is to provide you with information to assist you in deciding whether to use the authorised financial services covered in this guide, including how you'll pay for our products and services, how our representatives are paid for providing financial services, and our complaints management process.

If you haven't already received a copy of the relevant Rest Product Disclosure Statement (PDS), you can get a copy any time at rest.com.au/pds. Depending on how you apply and which Rest product you apply for, we'll make the relevant PDS available to you before, at the time, or in certain cases shortly after, you acquire an interest in the Rest product.

Each Rest PDS sets out important information about the relevant product, including information about Rest, benefits and risks, fees and costs, investment risk and return, tax, dispute resolution procedures and cooling-off rights to help you make an informed decision about whether to acquire an interest in the product.

Who are we and what financial products and services do we offer?

Retail Employees Superannuation Pty Limited (ABN 39 001 987 739, AFSL 240003) (Rest) as trustee for Retail Employees Superannuation Trust (ABN 62 653 671 394) (Fund) is authorised to provide the following financial services under its Australian Financial Services Licence (AFSL) to current and prospective members and employer sponsors (Authorised Services):

- a superannuation trustee service.
- general financial product advice about superannuation and non-cash payment products.
- deal in superannuation products.
- deal in the form of arranging for employer sponsors to apply for, acquire, vary, or dispose of non-cash payment products.

The only financial products we issue and deal in are the superannuation and retirement products offered by Rest. We also deal in the form of arranging for employer sponsors to use non-cash payment products.

When general financial product advice is provided, your objectives, financial situation or needs are not taken into account. Hence, before acting on any general advice given, you should consider your own personal circumstances, read the relevant PDS and Target Market Determination (TMD), and if appropriate, consult with a person licensed or authorised to provide personal financial advice.

How will you pay for Rest's products and services?

The cost of providing the Authorised Services is not charged as a separate fee. It is included in the fees charged for membership of the Fund.

Rest receives a tax deduction for certain expenses, such as insurance premiums, administration costs, investment fees and other expenses. The tax benefit of insurance premiums goes directly to Rest's insurance reserve to support the delivery of insurance products and services to members, including operating and other expenses/costs of the Fund in connection with providing insurance to members.

The tax benefit of administration costs goes directly to Rest's administration reserve where it is used to support the administration services provided to all members of the Fund. Where a tax deduction is available for investment costs and expenses, the benefit is passed onto members through lower taxation and reduced investment fees and costs. The tax benefit of investment fees and expenses is reflected in the unit price the member receives for their investment option(s). As a profit-to-member fund, Rest charges fees only to cover the costs of running the Fund and supporting the capital of Rest. Profits from investment activities are generally returned back to members. A portion of these profits may be retained in Fund reserves that are maintained for the benefit of members. Dividends are not paid to shareholders.

Rest charges an ongoing Trustee fee of \$3 million per annum, plus an amount to cover Trustee costs including director fees, insurance and other expenses. The Trustee fee will be paid from the administration reserve and is not charged as a separate fee to members. Details of our fees charged can be found in the relevant PDS at rest.com.au/pds.

How are Rest's representatives paid for providing financial services?

Representatives of Rest are paid a salary and do not receive any commissions or fees for the services provided to you. They may receive a performance related bonus that takes into account the financial services provided. No commissions or fees are paid or received by Rest for the general financial product advice they provide, nor for any authorised dealing activities.

Relationships or associations that might influence services we provide

Super Investment Management Pty Limited (ABN 86 079 706 657, AFSL 240004), a wholly owned company of Rest, manages some of the Fund's investments. Apart from this, Rest does not have any relationships or associations with any related body corporate or product issuer that might reasonably be expected to be capable of influencing any advice provided by Rest in providing financial services.

What compensation arrangements are in place?

The Fund, the directors and the officers of the Trustee are covered by Fraud Insurance, Professional Liability Insurance, and Directors and Officers Liability Insurance. The insurance arrangements comply with the requirements of section 912B of the Corporations Act 2001 (Cth).

How you can give us instructions

You can give us instructions by telephone, mail, email or online. Please refer to the relevant PDS to find out how.

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 [visit.rest.com.au/lodge-complaint](https://www.rest.com.au/lodge-complaint). We'll acknowledge your complaint within one business day and we'll aim to resolve your complaint within 45 days, or 90 days if your complaint is about a death benefit distribution. If you aren't satisfied with how we're handling your complaint, or you don't agree with our decision, you can lodge a complaint (for free) with the Australian Financial Complaints Authority (AFCA).

Who is the Australian Financial Complaints Authority?

AFCA is a free, independent dispute resolution service. There may be time limits depending on the type of complaint, so it's important to contact AFCA promptly.

Email info@afca.org.au

Call 1800 931 678

Visit [afca.org.au](https://www.afca.org.au)

You can find out more about our complaint management process and how to lodge a complaint at [visit.rest.com.au/lodge-complaint](https://www.rest.com.au/lodge-complaint).

How do I make a complaint

- ✉ Email contact@rest.com.au with the subject line 'Complaint'
- ☎ 1300 300 778
- 💬 Live Chat at [rest.com.au](https://www.rest.com.au)
- ✉ Trustee Services Officer, Rest, PO Box 350 Parramatta NSW 2124

Licence and contact details

Trustee

Retail Employees Superannuation Pty Limited (Rest)

ABN 39 001 987 739

AFSL 240003

✉ PO Box 350 Parramatta NSW 2124

Fund

Retail Employees Superannuation Trust (Fund)

☎ 1300 300 778

✉ contact@rest.com.au

💬 [rest.com.au](https://www.rest.com.au)

We're here to help

💬 **Operating hours**
[visit.rest.com.au/contact-rest](https://www.rest.com.au/contact-rest)

💬 **Live chat**
[visit.rest.com.au/live-chat](https://www.rest.com.au/live-chat)

☎ **1300 300 778**



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by scanning the
QR code with your
smartphone camera.

Rest