


Information about Overseas Shares – as at 30 September 2024

The Overseas Shares investment option is currently closed to new members and will be removed on 2 November 2024. If you are currently invested in Overseas Shares, there are changes to how you can use it as an investment option; these changes were detailed in a Significant Event Notice sent to members in the investment option from August 2024.

To review your letter (Significant Event Notice) and the Investment Options Refresh booklet (booklet) please login to your **MemberAccess** account online at rest.com.au/memberaccess

You can also watch a video about the investment changes and check our Frequently Asked Questions at go.rest.com.au/investment-refresh

Investment details

| |
|---|
| Overseas Shares |
| <p>Aim</p> <p>Achieve the investment objective through an investment in overseas shares.</p> |
| <p>Investment return objective</p> <p>Outperform the MSCI All Country World ex-Australia Index in \$AUD (before tax and after fees) over rolling 3 year periods.</p> |
| <p>Asset allocation</p> <p>Predominantly growth assets (can range between 90-100% growth assets) consisting of overseas shares.</p>  <p>● Overseas shares 100%</p> |
| <p>Minimum suggested timeframe</p> <p>12+ years</p> |
| <p>Estimated number of negative annual returns over any 20 year period</p> <p>4 to less than 6</p> |
| <p>Risk band and level</p> <p>6, High</p> |

Find out more

For more information on our other options, go to the relevant Investment Guide or the Rest Pension PDS available at rest.com.au/pds

We're here to help

For more information, visit go.rest.com.au/investment-refresh or visit rest.com.au/contact-us for contact details and operating hours.

Disclaimer

Issued by Retail Employees Superannuation Pty Limited ABN 39 001 987 739, AFSL 240003 (Rest), trustee of Retail Employees Superannuation Trust ABN 62 653 671 394 (Fund). Any advice is general and does not take account of your objectives, financial situation or needs. Before acting on any advice or deciding whether to join or stay, consider its appropriateness and the relevant Product Disclosure Statement and Target Market Determination available at rest.com.au/pds

The cost of providing financial services is included in the fees as disclosed in the relevant PDS. Rest and the Fund do not charge additional fees or pay or obtain commissions for advice provided. Rest employees are paid a salary and do not receive commissions or fees for the advice provided to you. They may receive a performance related bonus that takes into account the financial services provided. Super Investment Management Pty Limited, a wholly owned company of Rest, manages some of the Fund's investments. Rest has no other relationships or associations with any related body corporate or product issuer that might reasonably be expected to influence Rest in providing financial services. For more information, contact us at rest.com.au/contact-us