

# Rest Advice and Retire360 Financial Services Guide

Effective 3 February 2026

This Financial Services Guide (FSG) has been authorised for distribution by Retire360.

## Purpose of Financial Services Guide

This FSG is designed to assist you in deciding whether to use the financial services offered by the Licensee, Retire360 and Rest Advisers (we, our and us), as described in this FSG. FSG Part 1 contains information about:

- who are we
- who is responsible for the advice given
- what financial services are provided
- the personal advice process
- how we and others are remunerated
- potential conflicts of interest
- how your personal information is managed
- what happens if you are dissatisfied with our service
- professional indemnity insurance
- licensee and contact details

This FSG is an important document. Please ensure that you read it carefully and keep it safely with your documents.

## Other documents you may receive

### Statement of Advice (SOA)

When we provide you with personal advice, our recommendations will generally be presented to you in a tailored SOA, prepared for you, based on your circumstances, needs and objectives.

### Record of Advice (ROA)

If we provide you with further personal advice where a SOA may not be required, we will keep a ROA on file.

The SOA and ROA are designed to assist you to make a decision on whether to implement our personal advice, which may include financial product recommendations.

You can request a copy of your SOA or ROA (within seven years from the date the advice was provided to you) by contacting us.

### Product Disclosure Statement (PDS)

If we recommend a new financial product to you, we will provide you with a PDS. Reading the PDS will assist you to make informed decisions about the financial product(s) that we recommend.

The FSG, SOA and PDS are important disclosure documents. Please ensure that you read them carefully and retain a copy.

### Electronic Disclosure

We may provide regulatory documents such as FSGs, SOAs and PDSs by making them available digitally (e.g. as a hyperlink in the SoA, email, or through your Rest member online account). You can opt out of this method of disclosure at any time by contacting us.

The FSG is available on the Rest website.

### Not Independent

Rest Advisers are unable to be considered independent because they are employees of Rest and give advice on Rest products. However, they're bound by legal and professional obligations to ensure their advice is always in your best interests.

Retire360 is not independent, as it receives a fee from Rest for providing its licensing services. Retire360 also advises on Rest products.

Australian Administration Services (AAS) is the administrator of Rest and various products on the Retire360 Approved Products List.

Rest uses SCH Online and Employer Access to facilitate payments from employers to the Fund. SCH online and Employer Access is a non-cash payment facility (Clearing House). SCH-Online is operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721), a corporate authorised representative (representative number 290290) of the product issuer, Pacific Custodians Pty Limited (ABN 66 009 682 866), Australian Financial Services License No. 295142. Employer Access is provided by Australian Administrative Services Pty Limited ABN 62 003 429 114.

Pacific Custodians, The Superannuation Clearing House, Australian Administration Services and Retire360 are related bodies corporate and are members of the MUFG Group of companies.

## Who are we?

Retail Employees Superannuation Pty Limited (ABN 39 001 987 739, AFSL 240003) as trustee for Retail Employees Superannuation Trust (ABN 62 653 671 394) (Rest) has an arrangement with Retire360 to use its Australian Financial Services License to provide financial product advice to Rest (Fund) members.

Retire360 is a provider of financial advice services. With clients across Australia, Retire360 delivers tailored, efficient and scalable solutions through both direct advice channels and digital advice capabilities.

Rest Advisers are employees of Rest and are Authorised Representatives of Retire360. Their authorised representative number will be provided in Part 2 of this FSG. This document also forms part of this FSG if you are receiving advice from a Rest Adviser.

## Who is responsible for the advice given?

Retire360 is responsible for the financial advice services provided to you by the Rest Advisers and Digital Advice (Contributions Optimiser, Retirement Health Check and Investment Choice Solution).

## What financial services are provided?

### General advice

General advice is a recommendation or opinion about a financial product that is not tailored to your personal circumstances. This advice does not consider your financial needs, circumstances, or objectives; therefore, you should consider the appropriateness of the general advice and read the relevant PDS and TMD before making a decision.

### Personal advice

Personal advice is a recommendation or opinion tailored to your personal circumstances. It considers your objectives, financial situation or needs.

We will only recommend a financial product to you after considering its suitability for your individual circumstances or needs. To provide advice that is appropriate for you, you will need to provide us all relevant information about you that we need.

Retire360 is authorised to provide financial advice in the following classes of products:

- Deposit and Payment Products (Basic and Non-Basic)
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities

This FSG is an important document. Please ensure that you read it carefully and keep it safely with your documents.

## Can I get personal advice when overseas or on overseas financial products?

Our advice is limited to your Australian superannuation, investments, and insurances. Unfortunately, we're unable to provide advice to you while you are outside of Australia.

## Referrals to others

If the Rest Advisers identify you have a need for specialist services that we are unable to provide, we may refer you to other specialists, such as estate planning lawyers, aged care services, and registered tax agents. We will only share your information with others with your express consent. Any costs for specialist services will be quoted to you by them and if you proceed, you pay them directly. Whilst all care is taken in sourcing high quality professional services, we do not guarantee the performance of those services.

## The personal advice process

Personal advice can be provided via digital advice or via phone advice. To provide you with personal advice we generally follow these simple steps set out below. Understanding how we operate means you know what is needed and what will be provided.

### Digital advice

#### Step 1

To access digital advice, you will need to login to Member Access via [rest.com.au](http://rest.com.au). We will commence a triage process, which is designed to ensure the digital advice service is suitable to provide you with appropriate personal advice.

#### Step 2

Once we have confirmed digital advice is suitable to provide you with appropriate personal advice regarding your Rest account/s, we will ask you to complete the required information. To ensure our advice is appropriate and in your best interest, it is important that you complete the information accurately.

#### Step 3

Once you complete the journey, we will provide you with a written SOA which details our advice to you and any costs associated with the advice. We suggest that you contact a Rest Adviser to discuss anything you don't understand or if there is any incorrect information in this document.

#### Step 4

If you are happy with the personal advice, you can follow the instructions in the SOA to implement. For investment choice related advice, during the journey you are able to implement our recommendation.

### Phone advice

#### Step 1

Generally, the first step is arranging a phone-based meeting with a Rest Adviser, and to get to know you by asking about your objectives.

#### Step 2

To give you appropriate personal advice, the Rest Adviser will collect information they need to make an appropriate recommendation, which may include things like asking you to complete a Risk Profile Questionnaire or providing details of your current situation. This gives them insight into how you feel about taking investment risk and also a better understanding of what is right for you.

#### Step 3

The Rest Adviser will analyse your financial circumstances, needs and objectives to develop strategies designed to help you achieve your desired outcomes.

#### Step 4

which details their advice to you and any costs associated with the advice. This is an important document which you should read and ensure that you understand. We suggest that you contact your Rest Adviser to discuss anything you don't understand or if there is any incorrect information in this document.

#### Step 5

If you are happy with the advice, follow the information in the SOA to implement the advice. The Rest Adviser can help you with the implementation in some situations.

#### Change in circumstances

As your circumstances and objectives change in life, it's important to seek financial advice.

#### How we and others are remunerated?

- For simple personal and digital advice about your Rest account(s), there is no additional fee, it's part of being a Rest member.
- For complex personal advice needs, Personal advice fees vary based on complexity and are agreed with you upfront. Most advice costs between \$205 and \$2,000. We will inform you about any additional fees before the advice is given.
- Rest Advisers are paid a salary by Rest.
- Retire360, Rest Advisers and Rest do not receive any commission, bonuses or special payments for providing financial advice or offering products to you.
- Retire360, Rest Advisers and Rest do not pay referral fees to any person or organisation for introducing you to Rest Advice.

#### Potential conflicts of interest

We do not have any relationships or associations with any product issuer outside Rest that could be expected to influence the financial advice services provided.

#### How your personal information is managed

A record of your personal information and any recommendation provided will be maintained for a minimum of seven years. This includes any FSG, SOA, ROA or other documents provided to you.

The privacy of your information and others associated with you will be treated in accordance with the Rest Privacy Policy and Privacy Collection Statement and the MUFG Pension & Market Services Privacy Policy.

Rest and Retire360 are committed to the protection of your privacy and strive to abide by the Australian Privacy Principles which sets out standards for the collection, use, disclosure and handling of personal information.

If the Rest Adviser leaves Rest, Rest and Retire360 will continue to hold your personal information.

If you have any special instructions that you would like to provide us, you can do so by phone, in writing (email or mail), or via our website.

You can access your file by making a request in writing to Rest or Retire360.

#### Rest Advice

 1300 183 361  
Monday to Friday 8am - 6pm AEST

#### What happens if you are dissatisfied with our service?

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly. If you are unhappy with the advice that you have received from our digital advice or from a Rest Adviser, you are able to forward your complaint to:

#### Retire360 Compliance Manager

 PO Box 240  
Parramatta NSW 2124  
 1300 734 007  
 advice@mpms.com.au

In the unlikely event that you feel that your complaint has not been resolved to your satisfaction after giving us the opportunity to resolve the issue, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA) at:

 GPO Box 3, Melbourne VIC 3001  
 1800 931 678  
03 9613 6399  
 info@afca.org.au  
 afca.org.au

#### Professional indemnity insurance

Retire360 has professional indemnity insurance in place which complies with 912B of the Corporations Act 2001 and regulation 7.6.02AA.

This insurance provides cover for advice provided by Digital Advice and Rest Advisers as Authorised Representatives of Retire360 including former Authorised Representatives who are no longer employed by Rest.

## Trustee, Fund and Licensee contact details

For advice-related queries, contact our Rest Advisers on 1300 183 361. For general enquiries about your Rest account, contact Rest Member Services on 1300 300 778.

### Trustee

Retail Employees Superannuation  
Pty Limited (as Trustee of the  
Fund)  
ABN 39 001 987 739  
AFSL 240003

 PO Box 350  
Parramatta NSW 2124

### Fund

Retail Employees Superannuation  
Trust (Rest)

 1300 300 778  
 [contact@rest.com.au](mailto:contact@rest.com.au)  
 [rest.com.au](http://rest.com.au)

### Licensee

MUFG Retire360 Pty Limited  
ABN 36 105 811 836  
AFSL 258145

 PO Box 240  
Parramatta NSW 2124  
 1300 734 007  
 [advice@mpms.com.au](mailto:advice@mpms.com.au)  
 [retire360.rs.mpms.mufg.com](http://retire360.rs.mpms.mufg.com)

### Visit us

[rest.com.au/  
contact-us  
for operating  
hours](http://rest.com.au/contact-us)



### Live Chat

[rest.com.au](http://rest.com.au)



### Download the Rest App



### 1300 300 778



**Rest**