

# Features of Rest Super



Rest

rest.com.au

## Rest Super is an award winning super product with a simple range of investment options and insurance cover to suit you.

This is a summary of the current features of Rest Super. For more information read the **Rest Super Product Disclosure Statement**.

### Investment options

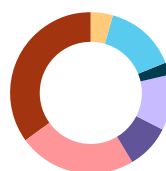
When you join Rest Super, your super contributions will automatically be invested in the Growth investment option unless you tell us otherwise.

The Growth investment option is a diversified investment option that is actively managed with an asset allocation that is reviewed regularly and adjusted to consider current and expected market conditions.

We also offer members a simple range of other investment options for you to choose from, including diversified, sustainable and low-cost indexed options.

### Growth<sup>1</sup> investment option

A balance of growth and defensive assets, with a focus on growth assets (can range between 60–75% growth assets) consisting of shares and debt (both Australian and overseas), property, infrastructure, cash and other asset classes.



73.5% Growth and 26.5% Defensive<sup>2</sup>

- Cash 4.5% (0–10%)
- Debt 14.5% (5–25%)
- Alternatives 2.5% (0–10%)
- Infrastructure 11% (5–20%)
- Property 9% (5–15%)
- Australian shares 23.5% (15–30%)
- Overseas shares 35% (30–40%)

### Competitive long-term investment returns

**8.33% pa** The Growth investment option has delivered 8.33% pa since the investment option began in 1988<sup>3</sup>

For more information about Rest's investment performance, go to [rest.com.au/investments/performance](https://rest.com.au/investments/performance).

### Growth investment option – Fees and costs summary

This shows the main fees and costs for an account fully invested in the Growth investment option. For a full list of the fees and costs including an explanation of each of the fee types and how they are calculated, please see the **Rest Super Product Disclosure Statement** and the **Additional information on fees and costs** document.

Type of fee or cost	Amount	Example of annual fees for a \$50,000 balance
Administration fees and costs	\$1.50 per week	\$78 regardless of your balance
	plus 0.10% pa of your balance at the end of the month. This fee is capped at \$600 pa.	\$50 pa
	plus 0.09% pa deducted from the Fund's reserves and not from your account, known as Costs met from reserves.	\$45 pa
Plus Investment fees and costs	0.53% pa	\$265 pa
Plus Transaction costs	0.10% pa	\$50 pa
<b>Total</b>		<b>\$488 pa</b>

The investment fees and costs and transaction costs are effective as at 30 September 2024. Fees and costs are subject to change and taxes, and other fees and costs may apply eg buy spreads.

<sup>1</sup> Asset Allocations shown are benchmark asset allocations and are indicative of how the investment option is invested (as at 30 September 2024). Rest may vary the asset allocations (including the benchmark and ranges) without prior notice. For more information see [rest.com.au/investments/options](https://rest.com.au/investments/options).




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<sup>3</sup> Growth investment option's returns are the net annualised return from 1 July 1988 to 30 September 2024 and are net of investment fees and costs, transaction costs and tax. Past performance is not an indicator of future performance.

## Insurance cover for our members

As a member of Rest Super, you will receive automatic default insurance cover if you are aged 25 or over with an account balance of \$6,000 or more and we receive your next mandatory employer contribution. This will be issued without the need for health evidence (conditions apply). If you do not receive cover automatically, you can still opt into default cover within 180 days of joining your employer, by logging into MemberAccess.

### Type of insurance cover you will receive

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

## Your default insurance cover and costs

Age	Death Cover (\$)	TPD Cover (\$)	IP Cover (\$ per month)	Overall Weekly Premium (\$)
20	50,000	28,600	1,200	0.50
25	101,200	28,600	2,125	1.49
30	267,600	28,600	2,125	3.80
35	374,000	28,600	2,125	7.37
40	396,500	28,600	2,125	11.22
45	368,500	28,600	2,250	16.34
50	316,500	28,600	2,000	22.03
55	222,000	28,600	2,000	28.39
60	68,500	23,000	1,975	17.99
65	18,000	6,200	1,975	14.60

Rest's Default IP has a 60 day Waiting Period and a Benefit Period of up to 5 years. The insurance premiums are deducted from your account balance each month. For more information, please refer to the Rest Super Insurance Guide at [rest.com.au/pds](http://rest.com.au/pds).

## Find and combine your super with the Rest App

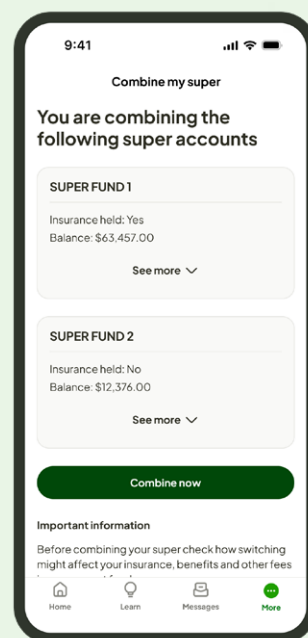
If you have worked for more than one employer, chances are you have more than one super account. By combining all your super into one account, you may avoid paying multiple fees.

Before combining your super, consider if Rest is right for you. You should find out about fees and costs in your other funds and any benefits, such as insurance cover, that would be lost if you combine your super. Make sure your other funds know about any contributions you intend to claim a tax deduction for, before combining your super with Rest. Consider speaking with a financial adviser or visit ASIC's MoneySmart website for more information.

**Rest App – a quick and easy way to combine your super. Download it now.**



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