



Super made simple

How much do you know about superannuation? Maybe a little or maybe a lot. Either way, we've broken it down to help you get your head around it.

Understanding the basics

Super is money you save throughout your working life in a super account, and as super is likely to be one of your largest financial assets, it's important you understand how it works. Making smart decisions today could mean the difference between a modest retirement and a comfortable one.

How does my super balance grow?

One of the easiest ways to grow your super is through something called compound interest.

What is compound interest? Well, compound interest is when you earn interest on both the money you've saved and on any interest you've earned.

In other words, when your employer puts money into your super fund, you earn interest on that money, as well as on the interest you've previously earned.

So, you are earning interest, on interest; money on money- genius!

Investing your super

Unlike a typical savings account, your super is invested. Most funds allow you to choose how you want your super invested within their available investment options, ranging from conservative to growth.

When deciding on an investment option, it's important that you consider your age, values, and risk tolerance to investing.

If you are a Rest member, we have an Investment Choice Solutions Tool that can help recommend how your money should be invested.

Discover what type of investor you are

Here at Rest, we have several different investment options to choose from. You can choose from Core Strategy, Structured Options, Sustainable Growth or Member Tailored Options for more control over how your money is invested.

Check out our Investment Choice Solution tool at rest.com.au/tools-advice/advice/investment-choice-solution

Check out Rest's investment options

For information on Rest's Structured Options and Member-tailored Options, head to rest.com.au/member/investments/super-options



Super tip

Super is a long-term investment that often goes up and down, so it's important you don't react too harshly to small drops in your account balance.



Can I add more money to my super?

Whether retirement is some time away or it's on the horizon, additional contributions* to your super could add up to thousands of dollars later. There are several ways to boost your super, including:

- Voluntary contributions (after tax)
- Salary sacrifice (before tax)
- Government co-contributions (after tax), if eligible
- Spouse contributions (after tax)

*The government limits how much you can contribute. If you contribute too much, you may have to pay extra tax. Before making additional contributions, please check out the age restrictions and work test requirement at rest.com.au/facts

Learn more about contributing to your super at rest.com.au/super/manage-my-super/grow-my-super



When can I access my super savings?

The purpose of super is to help you put money aside for your retirement. Everyone can access their super when they turn 65 years, even if they're still working and haven't yet retired. Otherwise, you can withdraw your super:

- When you reach preservation age – Your preservation age is generally the earliest age you can access your super, and it's calculated based on your date of birth.
- Under the transition to retirement rules, while continuing to work.

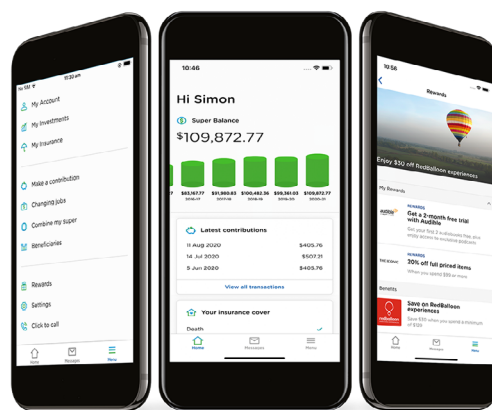
In some circumstances, like severe financial hardship or on compassionate grounds, you may need to access your super early. This is called an early release of super. In these circumstances there are key eligibility requirements that must be met.

Stay connected to your super

If you're a Rest member, you can watch your super grow, update your details and change your investment options all at the click of a button.



Scan to download the Rest App or visit rest.com.au/gettherestapp



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¹ For more information on Treasury's Retirement Income Review Final Report, please visit: <https://treasury.gov.au/publication/p2020-100554>

² Rest Digital Advice is provided by Link Advice Pty Limited ABN 36 105 811 836 AFSL 258145 and is available to Rest members.

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