



# Setting up your super fund

## Onboarding Factsheet

**Your employer has chosen Rest as their default super provider. This flyer gives you a quick overview about super and what you need to do to get started.**

### What is super?

Superannuation is a way of putting money aside now so you have money for your retirement once you stop working.

### How does superannuation work in Australia?

Generally, if you're 18 years old or over your employer must pay a portion of your income into a super account. This is known as Super Guarantee and the rate is currently 11% of your salary. If you are under 18, this amount must be paid only if you work more than 30 hours in a week.

### What happens to your money?

If you don't make an investment choice, you'll be invested in the Core Strategy where your money is invested across a range of asset classes and investment strategies and compounds over time.

### How to choose a super fund:

- 1 You can check if you have an existing super fund by logging into MyGov and checking the ATO pages, and have your employer make contributions by completing a Standard Choice Form. You can also compare super funds by using the YourSuper Comparison Tool at [ato.gov.au/yoursuper-comparison-tool](https://ato.gov.au/yoursuper-comparison-tool)
- 2 If you do not return a completed Standard Choice Form, your employer will check with the Australian Taxation Office (ATO) to see whether you have a 'stapled fund' (a fund you already have from a previous job). If you do, this will be used.
- 3 If there is no stapled fund, Rest will become your super provider. This means after your employer makes their first payment into your Rest account, you will receive a welcome letter from Rest.

### It's simple to join!

Your employer has chosen Rest as their super provider because Rest members enjoy low fees, competitive long-term performance and a range of benefits. Plus, profits go back to members.



Profits to members



Low fees



Competitive long-term performance



Member benefits

### Scan the QR code to join Rest

or visit [rest.com.au/join](https://rest.com.au/join) or simply tick the employer default option on the Standard Choice Form



## Find and combine your super with the Rest App

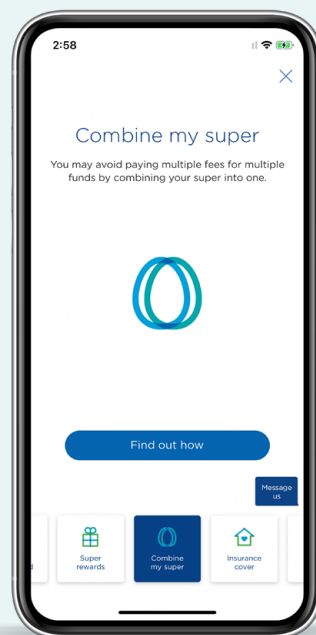
If you have worked for more than one employer, chances are you have more than one super account. By combining all your super into one account, you may avoid paying multiple fees.

Before combining your super, consider if Rest is right for you. Check out the fees and costs of your other fund plus any benefits that would be lost, such as insurance cover. Make sure your other fund knows about any contributions you intend to claim a tax deduction for, before combining with Rest. If you have any questions, speak to a licensed financial adviser or visit the ASIC MoneySmart website for more information.

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





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## Already a Rest member but lost your member number?

It's simple to find your Rest member number, all it takes is a few clicks. Find your member number at [rest.com.au/findmymembernumber](https://rest.com.au/findmymembernumber) or scan the QR code.



-  [rest.com.au](https://rest.com.au)
-  [Live Chat](#)
-  **1300 300 778** - Visit [rest.com.au/contact-us](https://rest.com.au/contact-us) to view operating hours



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