

Setting up your superfund

Onboarding fact sheet



Rest

rest.com.au

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 12% 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 Growth Strategy where your money is invested across a range of asset classes and investment strategies and compounds over time.



Scan the QR code
and join Rest in minutes or visit rest.com.au/join or simply tick the employer default option on the Standard Choice Form

How to choose a super fund:

- 01 You can check if you have an existing super fund by logging into MyGov and checking the ATO pages. Complete a Standard Choice Form and send it to your employer so they can make contributions to your chosen superfund. You can also compare super funds by using the YourSuper Comparison Tool at ato.gov.au/yoursuper-comparison-tool.
- 02 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.
- 03 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 competitive fees, competitive long-term performance and a range of benefits.

Plus, profits go back to members.



Profits to members



Competitive
fees



Competitive long-term
performance



Member benefits

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.

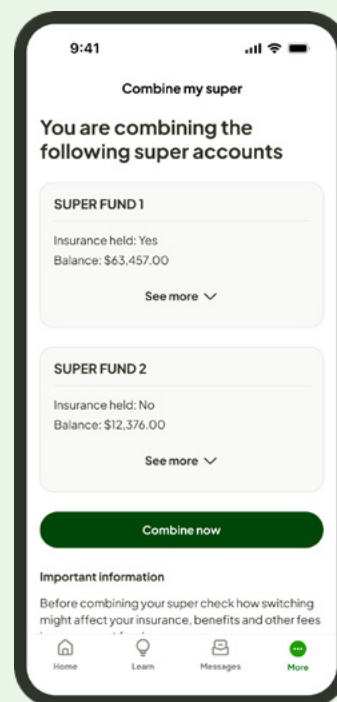
Generally, there are benefits to combining your super. But you should consider the risks before deciding. These could include missing out on a mix of benefits that you might get from multiple funds, or ending up with a reduced return on investment – depending on the fund you choose.

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

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



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This information is a summary only current as at 1 July 2025 and is subject to change.