

Welcome to Rest

Rest Super



Rest has been looking after members' superannuation since we started in 1988.

Since then, we've grown to become one of Australia's largest industry superannuation funds. We're open to all Australians and currently have around 2 million members and more than \$85 billion in funds under management[^].

What do I do now?

Right now, just make sure that your employer has your current address, email address, date of birth and contact number, and they will register you with Rest so that they can pay your superannuation contributions.

Once this is completed we will send you a welcome pack so you can:

- register for the Rest App or MemberAccess at rest.com.au
- download and read the Product Disclosure Statement, Target Market Determination and Financial Services Guide
- check your details are correct

If you're already a Rest member, simply give your employer your member number from your annual statement, Rest App or MemberAccess. Alternatively you can call us on 1300 300 778 to obtain it.

The Rest App

Super as mobile as you, the Rest App is packed with features to help you make the most of your super on the go.



Google Play™ store is a trademark of Google LLC.
App Store is a trademark of Apple Inc.

Easy and convenient online management

Once you register with the Rest App or MemberAccess you manage your super account online.

You will be able to:

- consolidate other super accounts into your Rest account
- view your account balance and transaction history
- update your personal details
- review your insurance
- switch your investment options
- view and download your annual member statement.

Competitive fees and returns, plus more

We put our members first with:

- competitive fees
- competitive long-term performance
- flexible and cost-effective age based insurance
- award-winning products and service[#]
- access to Rest Advice* - both online and over the phone - to help you plan your financial future.

Combine your super and you could save

If you have worked for more than one employer, chances are you have more than one super account, which means you could be paying multiple sets of 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 out the fees and costs of your other fund 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.

If there's anything we can do

 Visit rest.com.au to access Live Chat

 Call 1300 300 778 - to view operating hours visit rest.com.au/contact-us

[^] As at September 2024.

[#] Awards and ratings are only one factor to consider when deciding how to invest your super. Further information regarding Rest's awards can be found at rest.com.au/about-rest/awards.

* Rest Advice is provided by Rest staff (Rest Advisers) as Authorised Representatives of MUFG Retire360 Pty Limited ABN 36 105 811 836, AFSL 258145 (Retire360). Rest Digital Advice is provided by Retire360. Rest Advisers are paid a salary and do not pay or receive commissions or fees for advice provided to you. Rest Advice may be accessed by members without incurring additional fees for simple advice on your super account. If you need more complex advice from a Rest Adviser you'll be charged a fee which will vary depending on the complexity of the advice and will be agreed with you before advice is given. You can obtain a full copy of the Rest Advice Financial Services Guide by calling us on 1300 300 778.

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