



Why Rest?

Benefits Factsheet

Rest are committed to helping you grow and protect your super. This is a summary about Rest super and how it benefits you.

Established in 1988, Rest is amongst the largest funds by membership. For over 30 years, Rest has been looking after hardworking Australians and their super.

Rest is committed to being a fairer super fund and helping their members by:

- Giving profits back to members
- Low fees
- A range of investment options, including a sustainable investment option; and
- Great member benefits.

At Rest, you will have access to tools and support to help you understand and stay connected to your super including:

- Rest App to help makes managing your super easy
- Rest Learning Centre where you can choose the way you want to learn about super
- Rest Advice[#] to help you make the right decisions with your super.

To learn more, go to rest.com.au/why-rest

Fairer super

At Rest, our fees are at least 20% lower than the super industry average with Core Strategy[^], thanks to the scale of our 2 million members*. What's more, we give profits back to members, not shareholders.

To learn more, go to rest.com.au/super/understanding-fees

*Rest Advice is provided by Rest staff (Rest Advisers) as Authorised Representatives of Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145 (Link Advice). Rest Digital Advice is provided by Link Advice. 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 1300 300 778.

[^]Source: Rest analysis using SuperRatings SMART, 30 September 2023. Rest Core Strategy compared against the average of 256 available super funds' balanced-style options tracked by SuperRatings. Includes administration fees, investment fees and costs, transaction costs, and costs met from reserves. Other fees and costs may apply. Fees are subject to change and are only one factor to consider when investing super. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for ratings criteria.

*As at December 2023

**Source: Rest, 31 December 2023. Core Strategy returns are the compound average effective rate of net earnings since inception to 31 December 2023. Inception date is 1 July 1988. Returns are net of investment fees and costs, transaction costs and tax, except Pension which is untaxed. The earnings applied to members' accounts may differ. Investment returns are at the investment option level and are reflected in the unit prices for those options. Past performance is not an indicator of future performance.

##If you're over 25 and have an account balance of more than \$6,000.

How your super is invested

We invest your money across different investment markets using a range of asset classes and investment strategies to meet our investment objectives. At Rest, you can choose from a range of investment options.

Core Strategy is a diversified investment option designed for members looking for a balance between risk and return. It is actively managed with an asset allocation that is reviewed regularly and adjusted considering current and expected market conditions. You can also choose from a range of low-cost indexed, diversified, single sector and sustainable options.

To learn more, go to rest.com.au/investments

Competitive long-term returns

8.26%

Our MySuper default Core Strategy has delivered an annualised return of 8.26% per year since inception.**

Your biggest asset is you

Did you know that when you join Rest, you may be automatically covered for insurance – even if you're working part time?##

After all, it's better to be prepared for the unexpected, and look after the important things in life. We also give you the flexibility to change the level of your insurance, or cancel it, if you decide it doesn't meet your needs.

Our super options provide you with three types of insurance cover:



Death cover



Total and Permanent Disability benefit



Income Protection

There's lots of things to consider when deciding if insurance in super is right for you. Learn about the benefits of insurance with Rest, our insurance provider TAL and what cover options we offer.

To learn more, go to rest.com.au/insurance

Your fund for life

If you've been working for a while, chances are that you have more than one super account. This could mean that you could be paying multiple fees, which over time can add up to thousands of dollars.

By combining your super, you may find it easier to manage and to grow your super while avoid paying multiple fees. Visit rest.com.au/click for steps to find and consolidate your super.

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.



Profits to members



Low fees



Diverse investment options



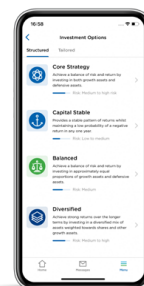
Tailored insurance cover

Member Benefits

As a Rest member, you have access to a range of benefits providers or suppliers, and we are always adding more offers. Check out some of the benefits available to you as a Rest member here rest.com.au/why-rest/member-benefits

Rest App

The Rest App allows you to make the most of your super on the go. You can check your balance, insurance and investment options, update details, message us directly and more.



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 rest.com.au

 [Live Chat](#)

 **1300 300 778** - Visit rest.com.au/contact-us to view operating hours



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