

## Information about Shares

Shares was closed to new members on 30 September 2023. If you are currently invested in Shares, there are changes to how you can use it as an investment option; these changes can be found under the second heading below.

### Investment details on Shares

Member-tailored options
<b>Shares</b>
<p><b>Aim</b> Achieve the investment objective through an investment in the Australian and overseas shares asset class.</p>
<p><b>Investment return objective</b> 100% growth Outperform the benchmark return (before tax and after fees) over rolling 3 year periods. The benchmark is calculated using the S&amp;P/ASX 300 Accumulation Index and the MSCI All Country World ex-Australia Index in \$AUD.</p>
<p><b>Asset allocation</b> 100% growth Predominantly growth assets (can range between 90-100% growth assets) consisting of a mixture of Australian and overseas shares.</p>  <ul style="list-style-type: none"> <li>● Australian shares 45%</li> <li>● Overseas shares 55%</li> </ul>
<p><b>Minimum suggested timeframe</b> 12+ years</p>
<p><b>Estimated number of negative annual returns over any 20 year period</b> 4 to less than 6</p>
<p><b>Risk band and level</b> 6, High</p>

## Changes to how you can use Shares as an investment option from 30 September 2023

If this is you	Then
You're a current Rest member and want to switch money out of Shares	If you want to switch out of Shares, you must switch your whole investment in Shares to another investment option (ie you won't be able to switch only some of it out).
You're a current Rest member and want to switch money into Shares	You cannot switch into the Shares investment option, even if you currently have a balance in Shares.
You're currently invested in Shares and want to stay in Shares	<p>If you were invested in Shares on <b>30 September 2023 (AEST)</b>, we'll continue to invest your existing money, and any future super contributions made through your current arrangements.</p> <p>If you want to keep your investment in Shares, you cannot make any changes to how any part of your current account balance is invested. For example, you cannot switch part of your current account balance between other investment options and continue to hold a balance in the Shares investment option as well. To complete any investment switch, your whole investment in Shares will need to be switched into other investment options.</p> <p>You can still access your super in Shares, as permitted under superannuation law and product rules. There are no changes to the conditions to access your super.</p>
You're currently invested in Shares, but want to make any change how your balance is invested (for example change investment options).	<p>If you want to change how any part of your account balance is invested, your whole investment in the Shares investment option will need to be switched into other investment options. You cannot switch any part of your account balance between other investment options and continue to hold a balance in the Shares investment option as well.</p> <p>Please read the PDS/TMD for more information on the other investment options.</p> <p>You can still access your super in Shares, as permitted under superannuation law and product rules. There are no changes to the conditions to access your super.</p>
You're currently invested in Shares and want to change how your future contributions are invested	<p>If you want to make a change to how your future contributions are invested, your whole allocation to Shares will need to be allocated to other investment options; you cannot keep an allocation to Shares.</p> <p>Please read the PDS/TMD for more information on the other investment options.</p> <p>You can still access your super in Shares, as permitted under superannuation law and product rules.</p>
You're currently invested in Shares in Rest Super or Rest Corporate and you decide to transfer into Rest Pension	You can transfer your investment in Shares from Rest Super or Rest Corporate to Rest Pension when completing the 'Investment choice' section of the application form by selecting 'I am an existing Rest member and would like my current investment options to apply to my Rest Pension account, and any payments paid in proportion to these investment options'.




If this is you	Then
<p>You're wondering whether you should be invested in Shares</p>	<p>You should consider your investment to ensure they remain appropriate for your needs.</p> <p>Please read the PDS/TMD for more information on Rest's other investment options. If you'd like to talk to Rest Advice, you can visit <a href="https://rest.com.au/advice">rest.com.au/advice</a></p>

## Find out more

For more information on our other options, go to the Investment Guide or Rest Pension PDS available at [rest.com.au/pds](https://rest.com.au/pds)

To speak to a Rest Adviser, visit [rest.com.au/advice](https://rest.com.au/advice)

## We're here to help

 <p><b>1300 300 778</b> Monday to Friday, 8am-8pm AEST</p>	 <p><b>Ask our Virtual Agent Roger</b> Available 24/7 at <a href="https://rest.com.au/contact-us">rest.com.au/contact-us</a></p>	 <p><b>Live Chat at <a href="https://rest.com.au">rest.com.au</a></b> Monday to Friday, 8am-10pm Saturday, 9am-6pm Sunday, 10am-6pm AEST</p>
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