



Rest's Retirement Income Strategy

Helping our members achieve their best possible retirement outcome.

1 July 2025



Rest Super

Since we were established in 1988, Rest has become one of Australia's largest profit-to-member super funds.

We have the privilege of being the super fund for 2 million members and have around \$93 billion in funds under management as at 31 December 2024.

We also have a unique member base. We represent around 1.2 million women and around 1 million people under the age of 30, and many of our members work in part-time and casual jobs. We're committed to making the experience of super as simple as possible for our members, by making super simple and easy to understand and engage with. We believe that by achieving this, our members are more likely to take actions that lead to better retirement outcomes.

**\$93
billion**
in funds under
management

Total number of Rest
members is more than

2 million



Rest's retirement income strategy

Empowering our members to achieve their best possible retirement outcomes through simple help and guidance.

Rest's retirement strategy includes how we will help our members achieve and balance the three objectives of the Retirement Income Covenant.

01 Maximise expected retirement incomes.

Helping members understand how to boost their superannuation balances and the sources of income they can access in retirement, including the government age pension. This is with the aim to help them make informed decisions on the retirement solutions that may be suitable for them, including product, investment choice, and drawdowns.

02 Manage risks that may impact retirement income.

Helping members understand the different types of financial risk that they face approaching and in retirement, including market, inflation, longevity, and sequencing risk, and how these risks may impact their retirement income.

03 Provide flexible access to funds in retirement.

Helping members understand how they can access their funds in retirement, including through regular income drawdowns from a pension account or through lump-sum withdrawals. This also includes helping them understand the impact on the sustainability of their retirement income.

Our definitions

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| Retirement Income | <p>We generally define Retirement Income as income (after tax is subtracted) that is received during the period of retirement. It includes, but is not limited to, the following kinds:</p> <ul style="list-style-type: none">a) Income paid from, or supported by, a member's superannuation account with Rest.b) Income from, or supported by, a member's superannuation interest in another superannuation entity.c) Income from the government age pension.d) Income from other financial sources including bank deposits, managed funds, and direct investments including shares and property.e) Income from home equity release loans.f) Income, as per points a) to e) above, received by a member's spouse. |
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| Period of retirement | <p>We've defined the period of retirement as the period from when the member ceases all paid work and meets a condition of release for superannuation through to the age of 92.</p> |
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| Relevant members | <p>Our retirement strategy has been designed for members aged 50 years and over, because while it's never too early to start planning, we believe that many people generally start thinking about their retirement in their 50s and may be able to take steps to improve their retirement outcomes.</p> <p>While our retirement strategy is designed for Rest members aged 50 and over, we recognise that each member is different and has varying needs, and that their needs will change throughout their life. That's why we tailor our approach to each individual and their varying needs, so that we can provide the right support for them.</p> <p>Due to the different needs of members at various ages and phases of life, we've identified three key life stages which influence how we engage with our members along the retirement journey.</p> <p>Our approach will be different for each life stage in terms of how we engage, the information and education we provide, advice topics and channel of delivery, and the support we'll provide to members looking to take specific action.</p> |
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Life stages for members approaching and in retirement

01

Late Accumulation

Members aged 50–59 years old are usually still working, who may be wondering if they're on track for retirement and thinking about how to boost their super and improve their financial situation.



02

Approaching Retirement

Members who are aged 60 and over and still working, who are likely thinking more concretely about their retirement and looking to actively prepare and plan for it.



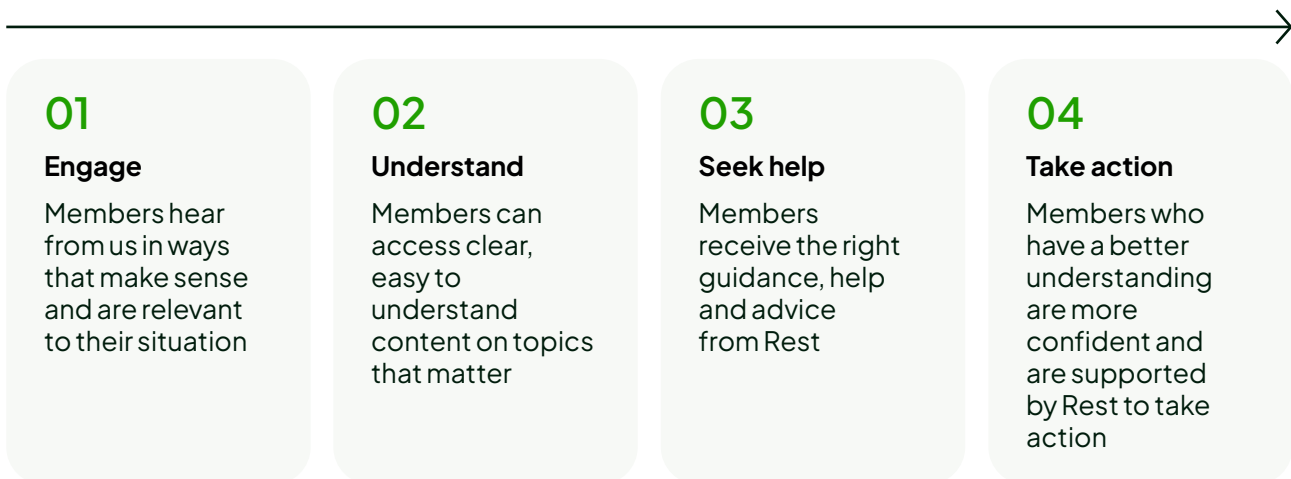
03

Stopped Working

Members who have stopped working, who may or may not have established their retirement income stream. They may be looking for help on how to do so, or to ensure they stay on track in retirement.



Guiding members to retirement solutions that suit them



We aim to understand and meet our members' needs, and ensure we provide relevant retirement solutions

Over the following pages, you'll learn how Rest can help members through:

- Member education and support, including educational content, tools, calculators and other services to help navigate retirement.
- The Rest App, which makes it simple for members to manage their super, such as keeping track of their super, making extra contributions, viewing and changing investment options.
- Financial advice when members need it.
- Relevant product solutions with competitive fees, long-term performance, that provides members flexible access to their super.



Rest helps members with member education & support

We offer a range of calculators, online content and sessions through the Rest Retirement Hub. There's lots of information to help members plan for retirement, maximise their super, review their spending habits, and manage their account.

Super Calculator

See how much super you could have to spend in retirement and explore different ways to help boost your super balance.



Super Simple Sessions

On demand sessions with Rest experts that break down how to visualise and plan for your retirement, including providing practical tips and tools to do so.



Retirement Budget Calculator

Review what you spend now, as well as the lifestyle changes retirement brings.



Super Tips

The latest information and support that'll help you take charge of your super and future.



Super Simple Chats

Podcast episodes for everyday Aussies, that talk simply about common retirement and super topics our members want to learn about.



Rest helps members through the Rest App

The Rest App lets members access their account, track their balance, and learn more about their super. It also provides access to member rewards and benefits, including competitions, special offers, shopping discounts and more.

- View and update your beneficiaries
- Manage your investments
- Access statements and transaction history
- Contact us via messenger.



Rest helps members by offering financial advice when it's needed

We believe everyone should be able to access quality advice that makes a difference, and that getting advice shouldn't be daunting, or just for people who are already financially well-off. In fact, we're guided by our principles of creating a financial advice experience that is:

- Simple
- Cost-effective
- Convenient
- Value-adding to a member's financial position.

Rest provides a flexible advice service to help members make informed decisions about their superannuation and retirement planning.

Members can book a call with our Member Connections team — a group of experienced super specialists who provide general advice and information about Rest accounts. Where appropriate, they can refer members to a Rest Adviser for personal advice tailored to the member's individual circumstances, goals, and needs.

Rest Advisers are qualified financial advisers who are salaried employees. They do not receive bonuses or commissions, which assists that any personal advice provided is in the best interests of the member.

Our advice services can support members with a wide range of needs, including:

- Making informed decisions about contributions and investment options
- Understanding insurance held through super
- Planning for retirement and income in retirement

There is no additional cost for simple personal advice relating to a Rest 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.

For more information or to book a call, visit: rest.com.au/member/advice/restadvice-phone

Our simple personal advice can be obtained online from a desktop computer or mobile via our Digital Advice solutions – go to rest.com.au/tools-advice to get started.

If you're not a Rest member you can still get advice over the phone from one of our Rest Advisers, but there will be a cost to you. The Rest Adviser will confirm the cost with you before providing any personal advice.

To find out more visit rest.com.au/advice or call us on **1300 305 778**

Rest's digital advice tools

Retirement Health Check

Check your super is ready to retire in just a few minutes. You'll receive a personal report as well as ideas to get your super on track.



Contributions Optimiser

Work out whether you should be salary sacrificing or contributing after-tax dollars. On completion you'll get a recommended amount to salary sacrifice and/or contribute after-tax each payday along with instructions on how to do it.

Investment Choice Solution

Within your super you can choose how your money is invested. You'll be asked some short and simple questions. Based on your answers, we recommend how your money held with Rest could be invested. If you're happy with that recommendation, you can make the switch straight away.

Super Health Check

Get everything in order, so you can maximise your super. Check if we have a record of your Tax File Number and beneficiaries, as well as how much you are contributing to super and if you have any personal insurance within super.



Rest helps members with flexible product solutions with competitive fees & strong long-term performance

Rest's products feature a combination of competitive fees and competitive long-term performance, so members can tailor their account based on their individual needs.

Rest Pension also offers flexible payments and beneficiary nominations to help members reach their goals. Existing and new members can apply using the Rest Pension application form that is found in the Rest Pension PDS. Members can manage their Rest Pension, by logging in at rest.com.au, or check their account balance and details in the Rest App.

For more information, go to rest.com.au/retirement/retirement-with-rest.

Maximise returns while keeping costs competitive

We aim to maximise returns after carefully considering risks and costs. Being efficient helps us keep costs competitive.



Flexible payment options

Once retired, you can transition to an account-based pension, which provides regular income payments, or you can have full access to your super balance.



A range of investment options

Rest understands that members have different needs and financial objectives. That's why we offer a range investment options with different levels of risk for you to choose from.



Rest Retirement bonus

Start your Pension with a little extra. You could be eligible for a boost to your account balance when you transfer your existing Rest Super, Rest Corporate or Rest TTR account to a Rest Pension Retirement Account.



Keep a long-term focus

Super is for life. So, while we seek out opportunities to grow your savings today, we stay focused on delivering long-term results.



Other Services

Rest members can access other valuable services that assist in preparing for retirement, and during retirement through organisations like Retirement Essentials and Aged Care Steps. Along with our regular publication of new materials, information on this can be found at rest.com.au/retirement/learn



Implementing our Retirement Income Strategy

Our retirement strategy will evolve as we adapt to the changing needs of our members. That's why we're continuing to:

- gather deeper insights to inform our retirement strategy,
- investigate potential product solutions,
- further enhance our tools and support available to members, and
- improve the delivery of member services.

We'll review our strategy and assess the performance of our retirement products and services each year to make sure we're meeting our members' needs, and as part of our existing operating frameworks and procedures. We'll also review our Retirement Income Strategy every three years to ensure it remains relevant.



We're here to help

Visit us

[rest.com.au/
contact-us](https://rest.com.au/contact-us)
for operating
hours



Live Chat

rest.com.au



1300 300 778



Get the Rest App
by scanning the
QR code with your
smartphone camera.

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