

# Rest product comparison

A comparison of all products



Rest product comparison			
	Rest Super	Rest Corporate	Rest Pension
<b>Overview</b>			
Product description	A product with a MySuper offering and Default insurance cover (subject to eligibility)	A product with a MySuper offering and default insurance chosen by your employer (subject to eligibility)	A product with a regular income stream
Suitable for	<ul style="list-style-type: none"> <li>• Full-time employees</li> <li>• Part-time employees</li> <li>• Casual employees</li> <li>• Self-employed</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time employees</li> <li>• Part-time employees*</li> <li>• Casual employees*</li> </ul>	For retirees or those transitioning to retirement
Insurance cover for Casual employees	Yes	Yes*	N/A
Can anyone join?	<p><b>Employers:</b> Yes</p> <p><b>Members:</b> Yes</p>	<p><b>Employers:</b> Yes</p> <p><b>Members:</b> must be invited to join Rest Corporate by employer</p>	Yes, subject to eligibility. Refer to the Rest Pension PDS for details.
<b>Product features</b>			
MySuper authorised	Yes	Yes	N/A
Range of convenient contribution methods (BPAY®, EFT, Direct debit, Authorised Bank Transfer)	Yes	Yes	N/A

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<b>Fees</b>			
Administration fee	\$1.50 per week plus 0.10% pa of your account balance at the end of the month (0.10% pa component is capped at \$300 per annum)		
	If your account balance is less than \$6,000 at the end of the financial year, or if you leave Rest, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of your account balance for the year (or the period until you left). Any amount charged above the cap will be refunded.		
Exit fee	Nil	Nil	Nil
<b>Investments (for more information, refer to the Investment Guide or Rest Pension PDS available at <a href="http://rest.com.au/pds">rest.com.au/pds</a>)</b>			
Default option		Yes, Core Strategy	Yes, Balanced option
Range of investment options	Members can choose from low-cost indexed, diversified, single sector and sustainable options.		
Switch investment options online	Yes	Yes	Yes
<b>Insurance (for more information on terms and conditions, refer to the relevant Insurance Guide available at <a href="http://rest.com.au/pds">rest.com.au/pds</a>)</b>			
Insurance design	Life stage based insurance	Salary based insurance cover# Additional insurance designs available on request by employer Unit based insurance cover for Casuals and part-time employees working less than 15 hours per week.	N/A
Income Protection (IP)	Yes	Yes (if provided by your employer)	N/A
Total and Permanent Disability (TPD)*	Yes	Yes	N/A
Death cover	Yes	Yes	N/A
Default cover	Yes, subject to eligibility	Yes (subject to eligibility, employer default may differ)	N/A
Voluntary cover	Yes	Yes	N/A
Members able to opt out of default insurance	Yes	Yes	N/A

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Insurance costs	<p><b>Default:</b> Age based (gender neutral)</p> <p><b>Voluntary cover:</b> Age, gender and occupation based</p>	<p>Salary Based Cover: Age, gender and occupation based</p> <p>A Plan Rating Factor may apply and if insurance cover is subject to underwriting, a premium loading may also impact the cost of cover</p> <p>Unit Based Cover:</p> <p><b>Default:</b> Age based (gender neutral)</p> <p><b>Voluntary cover:</b> Age, gender and occupation based</p>	N/A
Default cover for new members	<p>You'll be eligible for Default insurance cover automatically if you meet certain eligibility requirements such as being aged 25 or over, and have an account balance of \$6,000 or more.</p> <p>If you don't meet these age and balance requirements, you can choose to take out Default cover within 180 days of starting your current job.</p> <p>See the Rest Super or Rest Corporate Insurance Guide to check your eligibility.</p>		N/A
Special offer for new members	Limited offer to increase your level of Default Cover without providing health evidence (conditions apply).	Limited offer to increase your level of Default Cover without providing health evidence (subject to your employer Automatic Acceptance Limit and eligibility conditions. IP not available for Salary based cover).	N/A
Maximum cover limit	<p>Death: Unlimited</p> <p>TPD: \$5 million</p> <p>IP: \$30,000 per month plus Default Cover</p>	<p>Death: Unlimited</p> <p>TPD: \$5 million</p> <p>IP: \$30,000 per month</p>	N/A
Transfer cover from another provider	Yes, transfer any existing Death, TPD and/or Income Protection insurance cover that you have externally to your existing Rest Super or Rest Corporate account^		N/A
<b>Member services</b>			
Regular super updates	Yes	Yes	Yes
Over the phone help	1300 300 778 8am - 8pm weekdays AEST	1300 300 778 8am - 8pm weekdays AEST	1300 305 778 8am - 6pm weekdays AEST
Access to financial education, calculators and workshops	Yes	Yes	Yes
Live Chat at <a href="https://rest.com.au">rest.com.au</a>	Available from 8am - 10pm Monday to Friday, 9am - 6pm Saturday and 10am - 6 pm Sunday AEST		
Member benefits and discounts from a variety of providers	Yes	Yes	Yes

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Range of beneficiary options	Non-binding or Binding beneficiary nomination (lapses after 3 years)		<ul style="list-style-type: none"> <li>• Reversionary</li> <li>• Non-binding</li> <li>• Non-lapsing</li> </ul>
Financial advice	Yes	Yes	Yes
Rest App	Download the Rest App for super as mobile as you		
<b>Employer services</b>			
Online access to manage employees' super	Yes	Yes	N/A
Regular super updates	Yes	Yes	N/A
Employer relationship, account management and resource centre support	Yes	Yes	N/A
Access to workplace seminars	Yes	Yes	N/A
Access to clearing house facility	Yes	Yes	N/A
Over the phone help	1300 305 775 8am – 8pm weekdays AEST	1300 305 775 8am – 8pm weekdays AEST	N/A

## If there's anything we can do

 [rest.com.au](https://rest.com.au)

 **Live Chat at rest.com.au**  
Monday to Friday 8am – 10pm, Saturday 9am – 6pm  
and Sunday 10am – 6pm AEST

 **1300 300 778**  
Monday to Friday 8am – 8pm AEST

 **Download the Rest App**



\* If agreed by Rest and your employer

# Insurance offering may differ between various industry sectors

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

\* Note: Death and TPD cover are linked benefits, ie payment of a TPD benefit reduces your Death cover by the same amount. Additional terms apply as set out in the relevant Insurance Guide available at [rest.com.au/pds](https://rest.com.au/pds).

^ Subject to approval. Conditions apply

This information has been prepared without taking account of your objectives, financial situation or needs. Before acting on the information or deciding whether to acquire or hold a product, consider its appropriateness and the relevant PDS and Target Market Determination available at [rest.com.au/pds](https://rest.com.au/pds). The cost of providing financial services is included in the fees as disclosed in the relevant PDS. Rest and the Fund do not charge additional fees or obtain commissions for the advice provided. Rest employees are paid a salary and do not receive commissions. They may receive a performance related bonus that takes into account the financial services provided. Super Investment Management Pty Limited, a wholly owned subsidiary of Rest, manages some of the Fund's investments. Rest has no other relationships or associations with any related body corporate or product issuer that might reasonably be expected to influence Rest in providing financial services. For more information, contact us at [rest.com.au/contact-us](https://rest.com.au/contact-us)

Issued by Retail Employees Superannuation Pty Ltd ABN 39 001 987 739 (Rest) as trustee of Retail Employees Superannuation Trust ABN 62 653 671 394 (the Fund). The issuer of the insurance products mentioned in this document is TAL Life Limited (ABN 70 050 109 450 AFSL 237848).