Rest product comparison

Features at a glance

Fact sheet

	Rest Super	Rest Corporate	Rest Pension
Overview			
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
May be suitable for^	• Full-time employees • Part-time employees • Casual employees • Self-employed	• Full-time employees • Part-time employees* • Casual employees*	• Retirees • Those aged 60 or over and transitioning to retirement
Can anyone join?	**Employers:** Yes **Members:** Yes	**Employers:** Yes* **Members:** Must be invited to join Rest Corporate by the employer	Yes, subject to eligibility. Refer to the Rest Pension PDS for details.
Product features			
MySuper authorised	Yes	Yes	N/A
Range of convenient contribution methods (BPAY®, EFT, Direct debit, Authorised Bank Transfer)	Yes	Yes	N/A

* If agreed by Rest and the employer
® Registered to BPAY Pty Ltd ABN 69 079 137 518
^ Please see the relevant Target Market Determination (TMD) at **rest.com.au/pds** to understand who the relevant Rest product is designed for and may be suitable for.

This document is summarising some complex areas and there is an inherent risk involved with this. Before acting on any advice or deciding to join or stay, consider its appropriateness for you and the relevant PDS and TMD at **rest.com.au/pds**.

	Rest Super	Rest Corporate	Rest Pension
Fees and costs	Refer to the Additional Information on Fees and Costs document available at **rest.com.au/pds** and, for Rest Corporate, your Employer Plan Summary.		Refer to the Rest Pension PDS available at **rest.com.au/pds**.
Administration fees and costs	$1.50 per week plus 0.10% pa of your account balance on the day the fee is deducted. The 0.10% pa component is capped at $600 pa. For Rest Corporate, depending on your employer plan arrangement, your employer may be able to negotiate lower administration fees. If so, this will be outlined in your Employer Plan Summary.		$1.50 per week plus 0.10% pa of your account balance on the day the fee is deducted. The 0.10% pa component is capped at $600 pa. If you have more than one pension account, the 0.10% pa fee (including the cap) is calculated on the combined balance of your accounts on the day the fee is deducted.
	Plus Administration costs of 0.06% pa, deducted from the Fund's reserves. If your account balance is less than $6,000 at the end of the financial year, or if you leave Rest, certain administration and investment fees and costs charged to you are capped at 3% pa of your account balance at the end of the financial year (or at the day you leave). Any amount charged above the cap will be refunded.		
Total investment fees and costs**	These costs include Investment fees and costs and Transaction costs. Between 0.00% pa and 0.54% pa for the financial year ended 30 June 2026, depending on your chosen investment option.		
Buy / Sell spread**	Between 0.00% and 0.11% depending on your chosen investment option. Currently a sell spread does not apply.		
Exit fee	Nil	Nil	Nil
Switching fee	Nil (a buy spread applies when investing or switching into an investment option).		
Investments For more information, refer to the Investment Guide or Rest Pension PDS available at **rest.com.au/pds**.			
Default option	Yes, Growth option	Yes, Growth option	Yes, Balanced option
Range of investment options	Members can choose from a range of investment options, including diversified, sustainable and low-cost indexed options.		
Switch investment options online	Yes	Yes	Yes
Insurance For more information on terms and conditions, refer to the relevant Insurance Guide available at **rest.com.au/pds**.			
Insurance design	Age-based insurance	Salary-based cover as chosen by your employer. Age-based insurance cover for casuals or part-time employees working less than 15 hours per week.	N/A
Income Protection (IP)	Yes	Yes (if chosen by your employer for Salary-based designs)	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, your employer will choose the design)***	N/A
Voluntary cover	Yes	Yes	N/A

** These fees and costs are based on actual and estimated costs for the financial year ended 30 June 2026 (except in the case of performance fees which are generally averaged over the previous 5 financial years; and stamp duty costs, which are calculated as one-seventh of the stamp duty incurred in the financial year ended 30 June 2026). The actual fees and costs each year may be higher or lower than the fees and costs shown.

+ Death and TPD are linked benefits which means that a TPD payment 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**.

*** For Salary-based cover members, your employer will choose the Default insurance design.

	Rest Super	Rest Corporate	Rest Pension
Members able to opt-out of default insurance	Yes	Yes	N/A
Insurance costs	**Default cover:** Age-based **Voluntary cover:** Age and occupation based. The Waiting Period and Benefit Period also impact the cost of any IP.	Salary Based cover: Age, gender and occupation based. A Plan Rating Factor may apply and if insurance cover is subject to underwriting, a premium loading may also impact the cost of cover. The Waiting Period and Benefit Period may also impact the cost of IP. Age-based cover: **Default cover:** Age based **Voluntary cover:** Age and occupation based. The Waiting Period and Benefit Period also impact the cost of any IP.	N/A
Default cover for new members	You'll get Default cover automatically when we receive a mandatory employer contribution after you're 25 years or older and have $6,000 or more in your super account. If you don't meet these age and account balance requirements, you can choose to opt-in to Default cover at any time by satisfying a few health and work-related questions. You are only able to do this once which means that as an example, if you choose to opt-in to Default Death cover now, you won't be able to opt-in to or automatically receive Default TPD and/or IP later on. See the Rest Super or Rest Corporate Insurance Guide for further information on Default cover.		N/A
Special offer for new members	N/A	Salary-based cover only: Special offer to increase your amount of Death and/or TPD cover without providing health evidence (subject to your employer Automatic Acceptance Limit and eligibility conditions).	N/A
Maximum cover limit	Death: Unlimited TPD: $5 million IP: Default cover plus $30,000 per month	Death: Unlimited TPD: $5 million IP: $30,000 per month	N/A
Transfer cover from another provider	Yes, transfer any existing Death, TPD and/or IP insurance cover that you have externally to your existing Rest Super or Rest Corporate account^.		N/A
Member services			
Regular super updates	Yes	Yes	Yes
Over the phone help	**1300 300 778** **rest.com.au/contact-us** for operating hours		
Financial advice	Simple advice is generally available to you at no extra cost, more complex financial advice may incur an additional fee that is not payable from your Rest account. For more information on Rest Advice go to **rest.com.au/advice**.		
Rest App	Download the Rest App. Just text 'download' to **0481 071 090** for a link.		

^ Subject to approval and limits. Conditions apply.

	Rest Super	Rest Corporate	Rest Pension
Access to financial education, calculators and workshops	Yes	Yes	Yes
Live Chat		Yes, at rest.com.au/contact-us.	
Member benefits and discounts from a variety of providers	Yes	Yes	Yes
Range of beneficiary options	Non-binding or Binding beneficiary nomination (lapses after 3 years)		• Reversionary • Non-binding • Binding
Employer services			
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 rest.com.au/contact-us for operating hours	1300 305 775 rest.com.au/contact-us for operating hours	N/A

Visit us
rest.com.au/contact-us
for operating hours

Live Chat
rest.com.au/contact-us

Download the Rest App

1300 300 778

Rest

Rest Super, Rest Corporate and Rest Pension are issued by Retail Employees Superannuation Pty Ltd ABN 39 001 987 739 AFSL 240003 (Trustee), trustee of Retail Employees Superannuation Trust ABN 62 653 671 394 (Rest or the Fund). Any advice is general and does not take account of your personal objectives, financial situation or needs. Before acting on any advice or deciding to join or stay, consider its appropriateness for you and the PDS, FSG and TMD at rest.com.au/pds.
Rest Advice is provided by MUFG Retire360 Pty Limited ABN 36 105 811 836, AFSL 258145 (Retire360). Rest Advisers are staff members of Rest and provide advice as authorised representatives of Retire360. Rest members can access Rest Advice for simple financial advice about their Rest account without incurring additional fees. An additional fee is payable for complex advice. We will inform you about any additional fees before the advice is given. You should read the Rest Advice and Retire360 Financial Services Guide, available at rest.com.au/pds or by contacting us, before accessing these services.
This information is a summary only current as at 31 August 2026 and is subject to change. Refer to the relevant PDS for more information.

1175.0 08/26 ISS20 DC26745