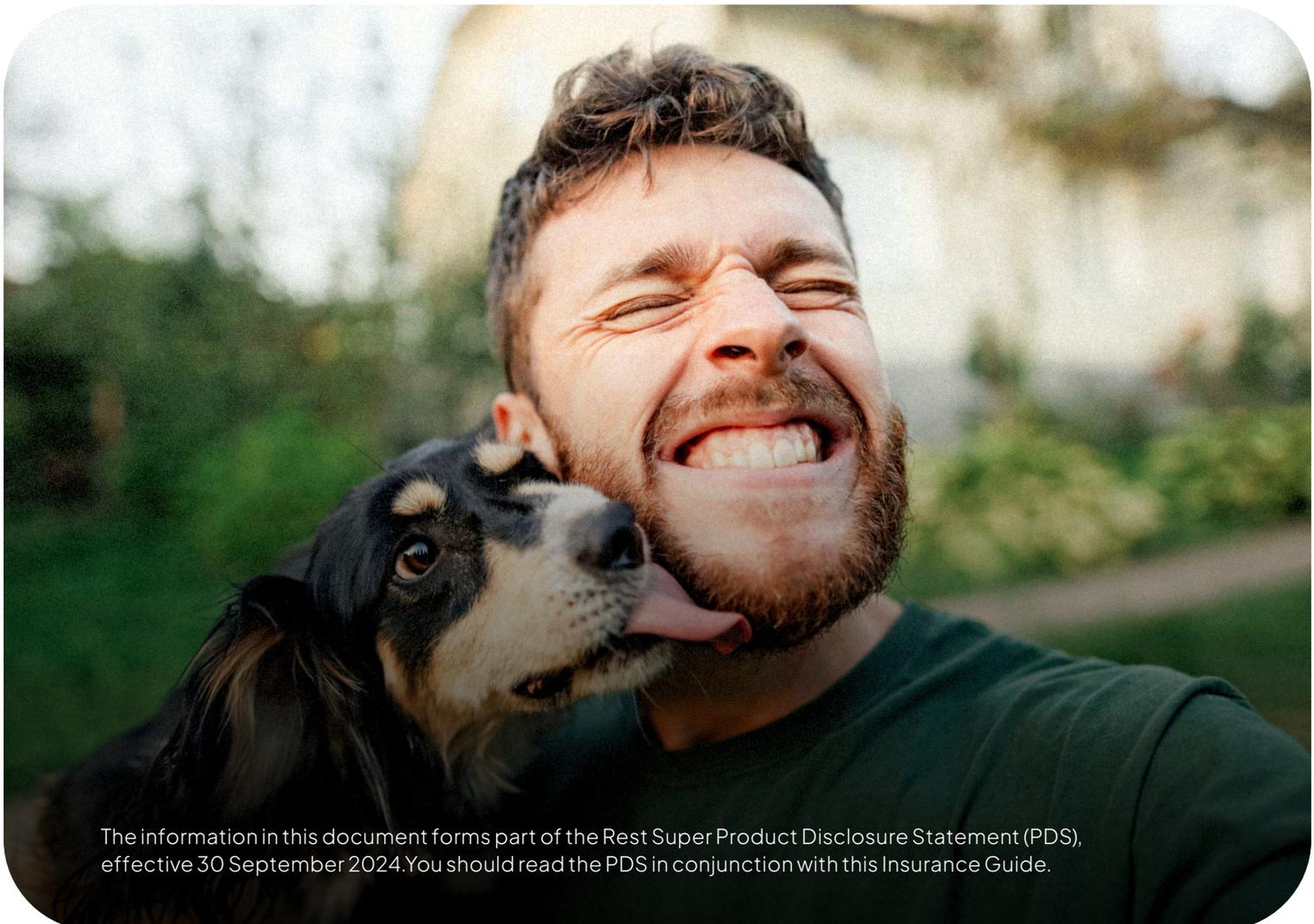


Rest

# Rest Super Insurance Guide

Effective 30 September 2024



The information in this document forms part of the Rest Super Product Disclosure Statement (PDS), effective 30 September 2024. You should read the PDS in conjunction with this Insurance Guide.

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### Disclaimer

This Insurance Guide contains important information and forms part of the PDS for Rest Super. The PDS, Additional Information on Fees and Costs and Investment Guide contain important information you should consider before making a decision to invest in Rest Super.

This document contains general information only and it does not take into consideration your financial situation, objectives or needs. Before acting on the information or deciding whether to acquire or hold a product, you should consider its appropriateness, our Financial Services Guide, the Target Market Determination (which outlines the types of members Rest Super is designed for) and the PDS and speak with a financial adviser before making a decision about Rest Super. These documents are available at [rest.com.au](http://rest.com.au) or you can obtain a paper copy free of charge by contacting us.

Issued by Retail Employees Superannuation Pty Limited ABN 39 001 987 739 AFSL 240003 ('Rest', 'the Trustee', 'we', 'our' or 'us') as trustee of Retail Employees Superannuation Trust ABN 62 653 671 394 (the Fund).

Insurance cover is provided through group life policies issued by TAL Life Limited, ABN 70 050 109 450 AFSL 237848 (TAL or the Insurer) to the trustee. TAL has given and not withdrawn its consent to statements about its privacy policy in this Insurance Guide and its use in connection with any request for personal information. To the extent that there is any inconsistency between this document and the insurance policies issued by TAL, the terms of the insurance policies prevail.

Where the death, terminal illness or disability occurred before the date of this Insurance Guide, terms and conditions are set out in the Rest Super PDS and Rest Super Insurance Guide applicable as at the date of death, terminal illness or disability.

Rest Advice is provided by Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145 (Link Advice). Rest Advisers are staff members of Rest and provide advice as authorised representatives of Link Advice. Rest Digital Advice is provided by Link Advice. Rest Advice may be accessed by members without incurring additional fees for simple advice. An advice fee may be payable for complex advice. You should read the Rest Advice Financial Services Guide, which you can obtain by calling us on 1300 300 778, before accessing these services.

Information in this document is up to date at the time of preparation, but we may make changes from time to time. Any changes that are not materially adverse will be updated on our website at [rest.com.au/governance](http://rest.com.au/governance).

# Find your answers fast

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## Your cover explained

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# 01 Welcome to your insurance with Rest

At Rest, we're helping over 2 million\* Australians like you to enjoy a better life now, and in retirement. That's why we offer straightforward, quality, affordable insurance for our members who'd like insurance as part of their super, whether you're working full time, part time or as a casual.

## This guide will help you:

- understand your insurance cover
- tailor your cover to suit your life
- make a claim if you need to.



### Prepare for what life throws at you

Illness, injury, even death, are all part of life. Whatever life throws your way, insurance can help take financial care of you and your loved ones.



### You're in control

Our online tools will help you work out the cover you need. You can reduce or cancel your insurance or apply for more cover at any time – it's your choice.



### Less complicated

Premiums are deducted each month from your super account, so it's easy to manage and you know exactly how much your insurance costs.



### When it matters

Starting a claim is as easy as calling us. From then on, our online claims process makes assessment simpler and payment faster – to help you through when it matters.

## Simple, straightforward, fair

At Rest, we're committed to making insurance simple – by being transparent, fair, respectful, honest, timely and offering cover that's good value for money.

This means you can rely on Rest to:

- provide insurance cover options that are right for you
- give you greater certainty of whether you're covered
- improve the way we handle claims and support you.

To learn more, visit [rest.com.au/insurance](https://rest.com.au/insurance).



\*As at 30 June 2024

# 02 Insurance basics

Insurance can look after you and your loved ones financially if your Income stops or is reduced due to illness, injury or death. It helps to ease the financial pressures of meeting medical and living expenses when there's less or no other money coming in.

## What we offer

We offer three types of insurance – Income Protection (IP), Total and Permanent Disability (TPD), and Death cover (Death cover can be paid early if you suffer a Terminal Illness) – so you can choose the type of cover that's right for you. And, we're a super fund that offers insurance no matter how few hours you're working – even if you're a casual.



### Income Protection (IP) cover

A monthly payment to live on if you can't work at all, or can only work at a reduced capacity, for a while because of illness or injury. Different options allow you to tailor your cover and how much it costs.



### Total and Permanent Disability (TPD) cover

A lump sum payment to help relieve the financial pressure if you're unlikely to ever work again due to illness or injury.



### Death cover

A lump sum paid to your beneficiaries or estate if you die. This can be paid as a pension (under certain conditions). Death cover can also be paid in advance if you become Terminally Ill.

## Default cover

To keep things simple, we've created Default cover – a simple, affordable insurance package of IP, TPD and Death cover.

Your insurance is provided in blocks of cover called units. With Default cover, you'll get a certain number of units depending on your age and the type of cover.

The number of units provided for each type of cover are:

- Death – 1 unit at age 18, increasing to 5 units by age 35
- TPD – 2 units
- IP – 5 units, Waiting Period – 60 days, Benefit Period – 5 years.

You can work out how much cover you will have at each age from the premium tables in section 14 starting on page 38 of this guide.



### Case study – Default cover

Ed is 33 years old. Using the tables in section 14, we can see how many units make up his Default cover, and how much cover this gives him.

- Death cover (Table 1) – 4 units (\$290,800)
- TPD cover (Table 2) – 2 units (\$28,600)
- IP cover (Table 3) – 5 units (\$2,125 per month).

## When you'll get it

There are different ways you can get insurance when you join Rest.

- 01 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, or
- 02 You can **choose to take out Default cover within 180 days of starting your current job**, and/or
- 03 You can **apply for a specific type and amount of cover (Default cover and/or Voluntary cover)** that suits you at any time - refer to Section 5, 'Getting or increasing cover' starting from page 10.

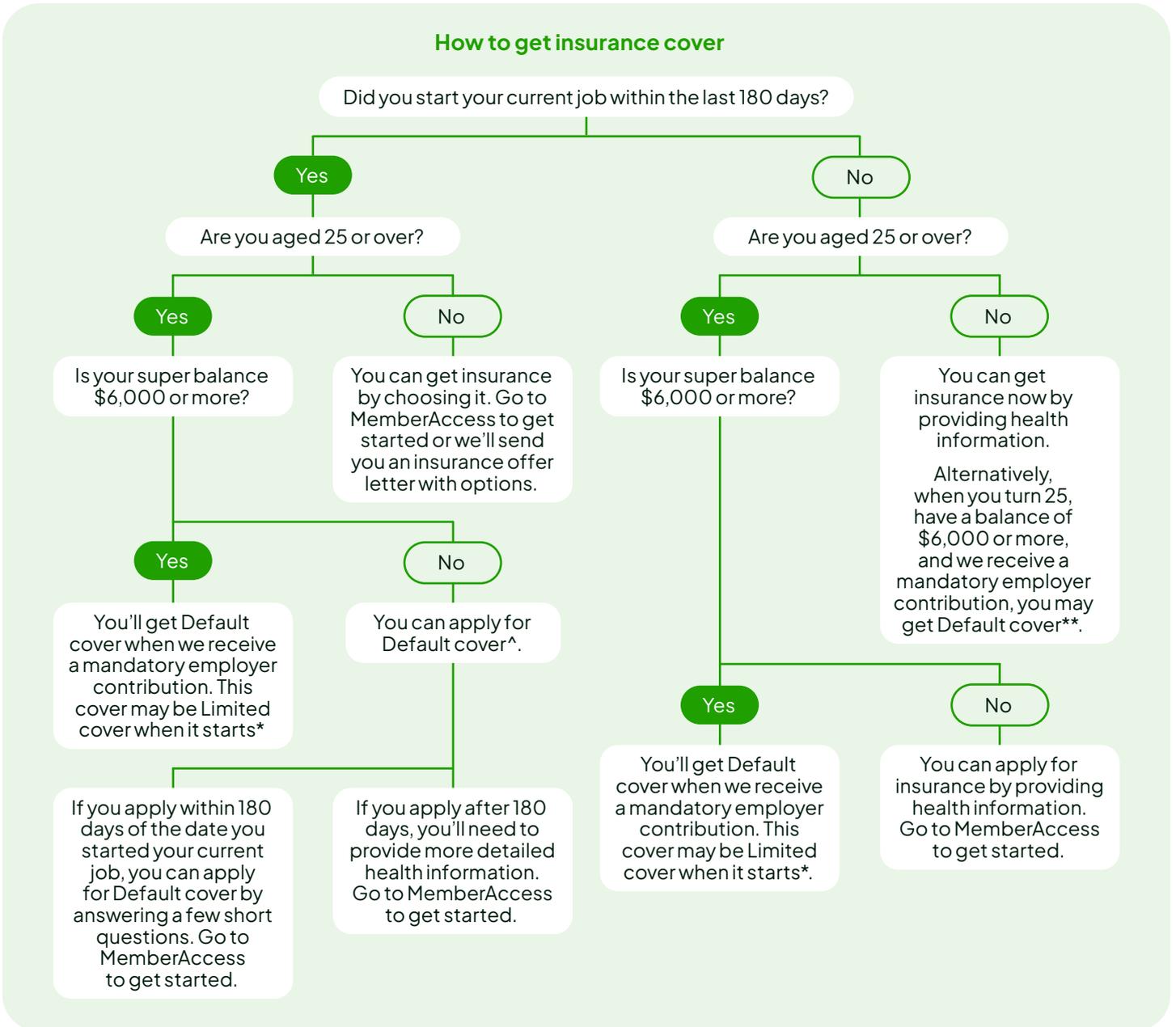
Your cover will depend on you meeting eligibility criteria, such as receiving mandatory employer contributions as well as other terms and conditions. Exclusions may apply, so please read this guide to understand how and when you're covered.

## You're in control

The best insurance for you is a balance of what you need and what you can afford.

If Default cover isn't enough to meet your needs, you can top it up by applying for more cover. If you don't want all three types of Default cover - or any cover at all - that's ok too. You can opt-out of Default cover, or you can reduce or cancel your cover whenever you like.

## 03 How you'll get cover



### What's MemberAccess

MemberAccess is our online portal that helps you keep track of your super 24/7. You can manage your insurance via [rest.com.au/memberaccess](https://rest.com.au/memberaccess) and clicking on the Insurance tab, where you'll be able to access the insurance options available to you. These can include applying for Default cover (if you don't have it), applying to increase existing cover or reduce cover - just to name a few.



\* Conditions apply depending on your Active Employment status. See Limited cover definition on page 30.

\*\* Default cover will be provided unless you have chosen and been covered for any of the three types of Default cover previously. This means that if you had chosen Default Death only cover previously, you will not receive Default TPD and Default IP when you turn 25, reach an account balance of \$6,000 and receive your next employer contribution.

^ You can choose to opt into Default cover within 180 days from starting your current job. You don't need to opt into all Default cover types at once. If you opted into each cover type at a different date, the commencement date of each type of cover will be the later of the date you opted into that cover and the date of the first mandatory employer contribution.

## 04 When cover starts

Check when your cover will start depending on your personal situation.

You are	Type of cover	When your cover starts
Age 25 or over and have a super account balance of \$6,000 or more (automatic Default cover)	Default cover	Automatically when we receive the next mandatory employer contribution from your employer after you meet the age and account balance eligibility requirements as long as you haven't chosen or had any Default cover previously under this account.
Under Age 25 and choose Default cover (with any super account balance)	Default cover	<p>If you choose Default cover <b>within</b> 180 days of the date you started your current job, cover starts when we receive the next mandatory employer contribution after your choice. The contribution must be made within 180 days of the date you chose Default cover.</p> <p>If you apply for Default cover more than 180 days <b>after</b> the date you started your current job, you'll need to provide health information and be underwritten before your cover can start. You'll also need to have a minimum balance of \$1,000 in your super account when cover is accepted.</p> <p>If your application is declined, Default cover will still start automatically if we receive a mandatory employer contribution after you reach age 25 and have an account balance of \$6,000 or more.</p>
Age 25 or over with an account balance under \$6,000 and you choose Default cover	Default cover	<p>If you choose Default cover <b>within</b> 180 days of the date you started your current job, it starts on the date we receive a valid 'Choose your insurance' application from you. You'll need to satisfy the health and work related questions, and have enough money in your super account to cover premiums.</p> <p>If you apply for Default cover more than 180 days <b>after</b> the date you started your current job, you'll need to provide health information and be underwritten before your cover can start. You'll also need to have a minimum balance of \$1,000 in your super account when cover is accepted.</p> <p>If your application is declined, Default cover will still start automatically if we receive a mandatory employer contribution after you reach an account balance of \$6,000 or more.</p>
Applying for more cover when you have Default cover	Default cover up to 5 units, then Voluntary cover	The date your application is approved by our Insurer.

### Got more than one Rest account?

If we find you've got more than one Rest Super account, we'll merge them. Only one insurance benefit can be paid when you're making a claim, and if the cover amounts on each account are different, the higher cover amount will be the insured amount.

If you've paid insurance premiums on multiple Rest Super accounts, we'll refund to you the costs paid on the duplicate account with respect to the duplicate insurance cover.

## Things to know

- Your Default cover may be Limited cover. This means you're only covered for new illnesses or injuries, and you won't be able to claim for conditions that you had before your cover started. Page 30 further explains what we mean by Limited cover and page 21 details when it may apply to your cover.
- If you've chosen Default cover, but it hasn't started yet, you'll get interim accident cover equal to your chosen Default cover for up to 90 days. See 'Cover in the meantime' section on page 12 for more details.
- You can only choose or receive Default cover automatically once within Rest Super. This means that if you've ever received Default cover before on your Rest Super account and your cover has since ceased or been cancelled (see page 24 for more details), you'll need to apply and go through underwriting if you want to be covered again.

## Cooling-off period

If you receive Default cover automatically, you've chosen it, or you've been accepted for insurance you applied for, you have 14 days from the date of our confirmation of cover letter to cancel your cover and not pay premiums. If you applied for additional cover, the 14 day cooling-off period will only apply to the additional cover. If you cancel your insurance after the 14-day cooling-off period, the date of cancellation will be the date we receive your request and you will pay premiums up until this date.

## Keep your insurance switched on

If you stop working, or move jobs, it's important to tell us, so your Rest insurance cover remains relevant to you. Your insurance will 'switch off' if there's no contribution to your super account for 13 continuous months and you don't tell us you'd like to keep your insurance. Your insurance cover can be turned on again if you contribute to your account within 28 days of your cover switching off, or by letting us know you want to keep your insurance within 60 days of it being switched off. The same type and amount of cover you had will be switched back on. In addition to the above, you'll need to have enough money in your account, or top up your account to pay for any premiums and fees owed before we turn your cover back on. See page 24 for more details.

# 05 Getting or increasing cover

If you didn't automatically receive or choose Default cover, or if Default cover's not quite right for you, that's no problem. This section explains the options available to increase your cover.

01 A special offer to increase your cover

02 Apply for Default cover if you don't have it

03 Increase your cover

04 Transfer insurance to Rest

05 Apply for extra cover at important times in your life

06 Underwriting and health information explained

## 01 A special offer to increase your cover

If your Default cover has recently started, you may be able to take advantage of the special offer to increase your cover **without providing health information**.

You can increase your Default cover by:

- Death and TPD
  - an additional 2 units of Default cover
- IP – increase your Default cover above 5 units with Voluntary units of cover up to the lesser of:
  - 77% of Income (plus 12% of your monthly benefit paid to your super), and
  - \$10,000 per month.

If you choose Default cover within 180 days of the date you started your current job or receive it automatically, the special offer is available for 90 days from the date of our letter to you confirming your Default cover with Rest has started.

If you take up this special offer, the additional cover will commence either the date your Default cover commences or the date we accept your application for additional cover, whichever is the latest date. Limited cover may apply to your additional cover.

The cost of Voluntary cover is based on your age and other factors such as occupation (all cover types) and Waiting Period and Benefit Period (IP only) - see 'What your cover costs' section on page 25 for details. If you're employed in an occupation where Voluntary cover may not be available, you may be unable to increase your IP with the special offer.

To take advantage of this special offer, login to MemberAccess at [rest.com.au/memberaccess](https://rest.com.au/memberaccess) and click on the Insurance tab, or call us on 1300 300 778.

## 02 Apply for Default cover if you don't have it

If you haven't received Default cover automatically, and you didn't choose it within 180 days of the date you started your current job or if you've joined Rest after 180 days since you started in your current job, you can apply for cover by logging into MemberAccess at [rest.com.au/memberaccess](https://rest.com.au/memberaccess), and click on the Insurance tab or completing an 'Application for insurance Rest Super' form at [rest.com.au/forms](https://rest.com.au/forms) and email it to us.

You'll get interim accident cover for TPD and/or Death (depending on the type/s of IP cover you've applied for) while your application's being assessed by our Insurer. See 'Cover in the meantime' on page 12 for more details.

You'll also need to have a minimum balance of \$1,000 in your super account when cover is accepted.

### 03 Increase your cover

If the Default cover you have isn't enough to meet your needs, you can top it up by applying for Voluntary cover. You can do this by taking up the once only offer of 'limited underwriting' – instead of a full application, you can answer a few health questions to apply for:

- up to \$200,000 TPD and Death cover and/or
- IP up to the lesser of:
  - 77% of Income (plus 12% of your monthly benefit paid to your super) and
  - \$10,000 per month inclusive of current IP cover.

An increase to cover will be made up of up to 5 Default cover units (rounded up to the next unit up to a maximum of 5 units) then Voluntary units for the balance rounded up to the next unit. The effect of rounding up will increase the amount of cover provided and the amount of insurance premiums payable. You can apply for this once-only offer to increase cover by completing an 'Increase insurance with Limited Underwriting' form available at [rest.com.au/forms](https://rest.com.au/forms) and emailing it to us.

If you didn't pass the health questions for this offer, or you passed but want more cover, you'll need to provide full health information also called underwriting. See 'Underwriting and health information' on page 13 to learn more about how underwriting works.

The maximum level of cover you can apply for, in addition to Default cover is:

- Death: unlimited
- TPD: \$5 million
- IP up to the lesser of:
  - 77% of Income (plus 12% of your monthly benefit paid to your super) or
  - Default cover plus \$30,000 per month.
  - You'll get interim accident cover for IP, TPD and/or Death (depending on the types of cover you've applied for) while your application's being assessed by our Insurer. See 'Cover in the meantime' on page 12 for more details.

Paying insurance premiums out of your super will impact how much money you'll have to retire with. So it's important to get the balance between your needs now and later on right. It's always a good idea to talk to a licensed financial adviser to decide on the amount and type of cover that's right for you.

### 04 Transfer insurance to Rest

If you already have IP, TPD or Death cover with another super fund (including another Rest product) or insurance provider, and are under age 65 at the time of application, you can apply to transfer this cover into your Rest Super account.

- No need to provide full health information – just answer a few questions
- Any limitations, restrictions or exclusions on the insurance transferring to Rest will still apply
- Your Waiting Period and Benefit Period for IP at Rest will be the equivalent of your transferred IP cover. If we can't match these exactly, we'll offer you:
  - the next longest Waiting Period. For example, a 45 day Waiting Period will be converted to a 60 day Waiting Period
  - the next shortest Benefit Period. For example, a 10 year Benefit Period will be converted to a 5 year Benefit Period.

All of your IP cover will change to this design.

You can transfer up to:

- Death and TPD – the lesser of \$1,000,000 and the cover you held under the policy you're transferring to Rest
- IP – the lesser of 86.24% of salary, the cover under the policy you're transferring to Rest and \$20,000 per month.

These amounts are also subject to the maximum level of cover (see 'Increase your cover' on page 11 for more details). Any transferred cover will be provided as Default cover up to 5 units (including your current level of cover) then Voluntary units for the balance.

To transfer your insurance, head to [rest.com.au/memberaccess](https://rest.com.au/memberaccess) and click 'Insurance' or visit [rest.com.au/forms](https://rest.com.au/forms) to download an 'Application to transfer insurance cover' form.

#### Let's keep in touch



If your contact details change, let us know by updating them on the Rest App or online in MemberAccess at [rest.com.au/memberaccess](https://rest.com.au/memberaccess).

That way, you're always in the loop with any changes to your insurance.

## 05 Apply for extra cover at important times in your life

Some events in life really make us take a closer look at our financial needs and our responsibilities to those close to us. It could be getting married, having kids or losing a partner.

Our Life Event cover lets you increase your cover when you reach a key milestone – just by answering a few questions. You'll just need to apply within 90 days of the event, or within 90 days of the date we sent your most recent annual statement (as long as the event was within 12 months of that date). Life Event cover is offered as Voluntary cover.

You'll need to be under age 65 at the time you apply for Life Event cover. You can only apply for Life Event cover once in any 12 month period. If your application for Life Event cover is accepted, it will be provided as Voluntary cover.

### A Life Event is when you:

- get a salary increase of 10% or more from your employer
- marry or start a de facto relationship
- become a parent (by birth or adoption)
- have a dependent child starting primary school, secondary school, or tertiary education
- take out a mortgage on an owner-occupied home
- get divorced or end a de facto relationship
- suffer the death of your spouse or de facto partner
- first become eligible for a Carer Allowance from Centrelink.

You can apply for:

- Death and TPD – up to \$200,000
- IP – up to \$2,000 per month.

These amounts are also subject to the maximum level of cover (see 'Increase your cover' on page 11 for more details).

To apply for Life Event cover, login to MemberAccess at [rest.com.au/memberaccess](https://rest.com.au/memberaccess), and click on the Insurance tab. Or complete our 'Life event insurance cover' form available at [rest.com.au/forms](https://rest.com.au/forms) and return it to us. You'll get interim accident cover for IP, TPD and/or accidental Death cover (depending on the types of cover you've applied for) while your application is being assessed by our Insurer (see the 'Cover in the meantime' section on this page for more details).

## Cover in the meantime



You'll get interim accident cover for IP, TPD and/or Death cover (depending on the type/s of cover you've applied for) while your application is being assessed by our Insurer.

**This applies to applications for Default cover, Voluntary cover or Life Events cover but excludes cover transferred to Rest.**

### How much?

Interim accident cover will be at the level you've applied for up to:

- \$1,000,000 for Death or TPD cover, and/or
- \$10,000 per month for IP.

### For how long?

You'll have interim accident cover from the date we receive your application until the earliest of:

- the date your application for insurance is accepted or declined
- 90 days from the date we receive your application for insurance
- the date you cancel your application for insurance
- the date an interim accident benefit becomes payable
- the date you die
- the date you reach the maximum expiry age for cover
- the date you stop being a member of Rest
- the date the insurance policy (for the type of cover you're applying for) terminates.

If you've chosen Default cover but it hasn't started yet, you'll get interim accident cover until the earliest of:

- the date your Default cover starts (when we receive the next mandatory super contribution from your employer after you've chosen Default cover or become automatically eligible), or
- 90 days from when we receive your 'Choose your Insurance' form, or you become eligible for automatic Default cover.

## 06 Underwriting and health information

When you apply for insurance, you may be asked about your health so we can consider any risk factors. Generally, the more cover you apply for, the more information you'll need to give.

If you're applying for Default cover within 180 days of the date you started your current job, transfer of cover, or Life Event cover, we may ask you some simple questions about your job, any illness or injury, and previous claims or insurance.

If you're applying for Default cover after 180 days of starting your current job, or Voluntary cover, we'll need more detailed health information from you. This is called underwriting, where our Insurer looks at all the risk factors that may increase the likelihood of your death or disability before a certain time, such as:

- age and gender
- occupation
- medical history, current health and habits
- family medical history
- pastimes and hobbies (including any dangerous ones)
- the country you live in and/or any travel that you do.

The more information we have, the better our Insurer can understand your current situation. It's important to provide all the information requested, and to be honest and accurate, otherwise you may not be covered when you need to make a claim.

Our Insurer will accept or decline your application after assessing the information you provide. Sometimes your application will be accepted with special acceptance terms, such as an exclusion, based on the information you provide. Some of the common exclusions are listed on page 22.

If you cancel your cover and apply again later, you'll need to provide health and financial information again.

## The underwriting process

01

### Personal statement

Apply for insurance or to increase your cover

02

### Assessment

The Insurer assesses risk, considering factors like age, gender, occupation, history and pastimes

03

### Further details

The Insurer may ask for more information or medical reports and/or exams

04

### Decision

The Insurer will:

- accept
- accept with special terms, or
- decline

### Get the right advice

Feel more confident about your future by getting professional advice about your super and insurance. Simple personal advice about your Rest account is generally available to you at no extra cost. There will be additional costs for more complex advice, but we'll always talk to you about this fee first.

Visit [rest.com.au/advice](https://rest.com.au/advice) where you can complete our simple Insurance Needs Analyser to get an idea about how much insurance might be right for you. Or you can book in a call with a Rest Adviser\*.

\*Rest financial advice is provided by 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.



## 06 Making changes to your cover

Making changes, made easy. We know your insurance needs change as your life does, so we make it easy to tailor your insurance around your situation. As well as increasing your cover, you can reduce it, cancel it completely or change how long before you can be paid and for how long for IP. It's good to think carefully about your insurance needs and what you can afford.

### Reduce your cover

Reduce your cover anytime by reducing the number of units you have. The cost of your insurance will also go down. If you reduce your cover, we'll first reduce your Voluntary cover until it's exhausted, and then reduce your Default cover.

### Changing your IP cover

If you have IP cover, you can change some features without full underwriting. For example, for Default Cover, you can change the Waiting Period from 60 days to 30 or 90 days. If the change results in a decrease to your Waiting Period and you make a claim, your previous Waiting Period will apply for 30 days after your application is accepted.

You can also shorten your Benefit Period at any time (if there is a shorter one available).

### Opt-out of Default cover or cancel your cover

You may not want or need insurance as part of your super. You are able to opt-out of receiving Default cover before it automatically commences or, once you have cover you can cancel at anytime. If you decide you want insurance in the future, you will need to apply and provide health information. Your new cover may have special terms applied such as exclusions and limitations (see 'What's not included in your cover' on page 21 for more details).

To opt-out of Default cover, complete the 'Choose your insurance' form at [rest.com.au/forms](https://rest.com.au/forms) or call us on **1300 300 778**.

Change or cancel your cover at [rest.com.au/memberaccess](https://rest.com.au/memberaccess), or complete the 'Change your insurance Rest Super' form at [rest.com.au/forms](https://rest.com.au/forms) or call us on **1300 300 778**.

# 07 Types of cover in detail

Learn more about the types of cover Rest offers:

- **Income Protection (IP)**
- **Total and Permanent Disability (TPD)**
- **Death (including Terminal Illness)**

## **Income Protection (IP)**

You and your family depend on your ability to earn an Income. If you got sick or injured and couldn't work at all, or can only work at a reduced capacity, could you pay the bills while you got better? IP can help provide some money to live on if your regular work is interrupted due to illness or injury for a while.

### How IP cover helps\*

**\$231 million**  
in benefits paid

**10,667 claims paid**  
\*in 2023-24 financial year

### Default IP cover

Default IP cover is provided on an age based scale and is based on the earnings of an average Rest member working in retail. This helps improve the affordability of premiums and reduces the chance of providing members with more IP cover than they could actually claim.

Default IP cover consists of:

- 5 units of cover
- a 60 day Waiting Period
- a 5 year Benefit Period.

The level of Default IP cover increases over time, similar to the earnings of a typical Rest member. Cover is generally lowest at younger ages and increases as age and salary is more likely to increase. It then decreases again towards retirement age, ending at age 70. The maximum age to receive or take out IP cover is 69.

Despite the level of Default IP cover you receive on the age based scale, the maximum cover available at claim time is the lesser of 86.24%\* of your Pre-Disability Income (PDI) which comprises of 77% of your PDI as an income component paid to you and 12% of that income component paid to your super (super component); and your IP amount insured\*.

### Example - how to calculate your IP benefit

Pre-disability income per month \$1,000

Income component (77% of Pre-Disability Income)  $0.77 \times \$1,000 = \$770$  (paid to your bank account, less tax)

+ Super component 12% of \$770

= \$92.40 paid to your Rest Super account

### Waiting Period

Your Waiting Period will be the period that must expire after you become Totally Disabled before you can receive payment of a Total Disability or Partial Disability benefit. Please refer to page 30 and page 33 for the relevant definitions. Your Waiting Period affects how much your insurance costs. The Waiting Period for Default Cover is 60 days, but you have the option to change this to 30 or 90 days. A shorter Waiting Period will cost more, but means you'll receive a benefit payment sooner.

For IP cover, the Premium tables show rates by age and Benefit Period. Use the table of Waiting Period Factors below (and for Voluntary IP, the Occupation Category Definitions on page 25) and Premium Tables starting on page 38 to work out your premium. The Waiting Period Factors are consistent across all ages.

### Waiting Period Factor

Waiting Period	Factor
30 days	1.43
60 days	1.00
90 days	0.83

### Benefit Period

The maximum period that the IP benefit will be paid (see the definition on page 28). For Default IP cover, it's 5 years, but you can also choose to apply to increase your Benefit Period up to age 60 by providing health information and/or other evidence the Insurer requires. Changing your Benefit Period affects how much your insurance costs. A longer Benefit Period will cost more but means you'll be paid for longer.

\* Please note that if your actual amount insured is lower than 86.24% of your Pre-Disability Income, then the super component will be 12% of your amount insured.

If you have had an IP claim for any illness or injury paid under your current Rest Super account with an incident date from 1 October 2004 to 5 December 2008, your Benefit Period will be 2 years. If you suffer an illness or injury and your Waiting Period ends on or after age 58, your Benefit Period will be limited to 2 years or age 70, whichever comes first.

### **Voluntary IP cover**

Additional cover you can take out on top of your Default IP cover:

- each voluntary unit of IP gives you \$100 cover per month, so you can tailor your level of cover to protect up to 77% of your current Income as your income benefit (plus 12% of the income benefit as the super component), to a maximum of \$30,000 per month on top of your Default IP cover
- choose a 30, 60 or 90 day Waiting Period
- choose a 5 year Benefit Period or a Benefit Period that could pay you until age 60
- premiums are based on age and occupation
- IP cover expires at age 70.

### **What happens if i need to make a claim?**

You may be able to claim an IP benefit if you stopped working due to injury or illness for the whole Waiting Period (Total Disability). You may also be able to claim if you stopped work for at least 7 of the first 12 days of the Waiting Period, then returned to work up until the end of the Waiting Period at partial capacity (Partial Disability).

If eligible, the monthly IP benefit will be paid directly to you by Rest's Insurer and the super component will be paid to your Rest Super account.

The first monthly IP benefit is usually made at least one month after the Waiting Period has finished. IP benefit payments are assessed on a monthly basis and will continue to be paid to you until you can be reasonably expected to return to your usual job, however this benefit can only be made until the end of the Benefit Period or age 70, whichever comes first.

### **What's the super component?**

The super component is 12% of your monthly IP benefit and is paid into your Rest Super account, to substitute employer contributions, even while you're not working. If you close your Rest Super account, a new Rest Super account will be opened to receive the super component.

### **When does my IP benefit stop?**

Your benefit stops on the earliest of:

- when you're no longer Totally Disabled or Partially Disabled
- at the end of your Benefit Period
- if your Waiting Period ends on or after age 58, your Benefit Period is limited to 2 years
- at age 70
- if you die.

### **What might affect the amount of my IP benefit?**

If you are claiming an IP benefit and are receiving, or may be entitled to receive income benefits (during a month where a Total Disability or Partial Disability benefit is payable) in connection with the same injury or illness, we'll need to factor in these benefits and they'll likely reduce the IP benefit you receive. These are also known as benefit offsets. This only affects the monthly IP benefit, not the super component. Examples of benefit offsets are:

- sick leave, personal or other employer paid leave (but not including annual leave or long service leave)
- workers' compensation, accident compensation, statutory compensation, pension, social security or similar scheme but not including Centrelink, Department of Veterans' Affairs, a pension or annuity paid from a superannuation fund other than a disability pension, or other Government benefits that are unrelated to personal exertion
- benefits from an insurance policy, including an income protection type policy, loan protection insurance policy, or similar policy, but not including a TPD payment
- any out of court settlement sum or award of money sum by a court, tribunal, arbitrator or government body
- an amount payable under the unwritten law or legislation in any other jurisdiction, including the Department of Veterans' Affairs (or replacement or equivalent agency)

If you are:

- Totally Disabled and the total of all the payments you get during a month (including the Rest Super IP benefits) is more than 77% of your Pre-Disability Income, the Insurer will reduce your monthly Total Disability benefit payment until the total from all sources is no more than 77% of your Pre-Disability income; or
- Partially Disabled and the total of all the payments you get during a month (including the Rest Super IP benefits and your return to employment Income) is more than 100% of your Pre-Disability Income, the Insurer will reduce your monthly Partial Disability benefit payment until the total from all sources is no more than 100% of your Pre-Disability income.

### What happens if I have IP cover at another fund and I'm making a claim?

Generally, if you have IP cover with another fund as well as Rest, you can claim on both covers, but one will be offset against the other.

You may be able to:

- extend your Waiting Period with Rest until the payment period with your other policy ends, so benefits don't cancel each other out (see the definition of Waiting Period on page 35).
- cancel your Rest IP cover and receive a refund for premiums for the overlap period of cover up to 6 years. This option is only available if your Rest IP cover was received automatically or you chose it within 180 days of starting your current job, and you're also insured for IP cover with another fund that was obtained automatically or by default. If you take up this option you'll need to tell us when you lodge a claim and you'll no longer be covered by Rest for IP or be eligible to claim.

### What if I suffer another condition while still on IP claim, or get ill or injured again soon after I go back to work?

You'll only receive one IP benefit at a time, even if you're Totally or Partially Disabled because of more than one injury or illness.

If you stop getting a benefit, and you become Totally or Partially Disabled again within 12 months from the same or related cause, you won't need to go through the Waiting Period again as long as your cover hasn't stopped.

However, if your Benefit Period is 5 years, or 2 years (due to the Waiting Period ending after age 58, or you have had an IP claim paid under your current Rest Super account with an incident date prior to 5 December 2008), your Benefit Period will be adjusted to take into account previous claim payments.

If more than 12 months have passed, you'll need to go through the Waiting Period again but any previous claim payments will not reduce your new Benefit Period.

### Are benefits adjusted for inflation?

Yes. To help you keep up with the cost of living while you're on claim, your IP benefit is adjusted each year in line with inflation – either 3.5% or the annual change in the Consumer Price Index (CPI), whichever is less. If the CPI is zero or negative, your benefit will stay the same. The first adjustment happens 12 months after the end of your Waiting Period, and then every 12 months while you continue to be paid a benefit.



### Case study

Here is an example of how benefit offsets may affect your IP benefit. The information contained in this example is illustrative only.

Blair is a 32 year old Customer Service Assistant and has been off sick due to a sporting injury he sustained to his ankle while playing football. Before his injury, Blair was earning **\$4,000** per month (also known as Pre-Disability Income or PDI).

Following the Waiting Period, Blair is Totally Disabled for work, and entitled to receive \$2,125 per month under his Default IP cover, which is split as follows:

Monthly benefit payable = \$1,897.32

Super component = \$227.68

Blair is also receiving sick leave payments of **\$1,260** per month from his employer. Blair's combined income is calculated as the sum of his monthly sick leave and the monthly benefit payable ( $\$1,260.00 + \$1,897.32 = \mathbf{\$3,157.32}$ )

As the combined income of \$3,157.32 exceeds 77% of his PDI ( $\$4,000 \times 77\% = \$3,080$ ), the monthly benefit will be reduced, but only by the amount required so that his combined income does not exceed 77% of his PDI ( $\$3,157.32 - \$3,080.00 = \mathbf{\$77.32}$ )

The monthly benefit paid to Blair is calculated as follows:  $\$1,897.32 - \$77.32 = \mathbf{\$1,820.00}$

The super component paid to Blair's Rest account is not affected by any IP benefit offsets.

**Note: Benefit offsets are assessed on a monthly basis. If Blair's circumstances change, for example his sick leave payments cease, this will impact the monthly benefit payable.**



## Total and Permanent Disability (TPD) cover

Relieve some of the financial pressure and take care of the people who need you most, if you're unlikely to ever work again because of illness or injury.

### How TPD cover helps\*

**\$110 million**  
in benefits paid

**1,604 claims paid**  
\*in 2023–24 financial year

TPD cover is paid as a lump sum. You can use it to reduce debts, pay medical expenses, or help to fund permanent lifestyle changes, like moving, or modifying your home for better accessibility. A full definition of TPD can be found on page 34.

### Default TPD cover

- A fixed sum insured amount of \$28,600<sup>^</sup> at most ages
- Cost and amount of Default TPD cover both depend on your age
- The maximum age you can receive or take out cover is 69. TPD cover expires at age 70.

Our Default TPD cover has been designed to provide some initial financial support for a typical member based on their age and how much we believe they can afford to spend on premiums while protecting their retirement savings.

### Voluntary TPD cover

- Additional cover you can take out on top of your Default TPD cover (Default cover up to 5 units, then Voluntary cover)
- You can take out any extra amount that suits your needs, up to \$5 million (subject to Insurer approval)
- Cost is based on your age and occupation
- Each voluntary unit provides \$10,000 of cover to age 59, and then starts to gradually reduce to zero
- The maximum age you can receive or take out cover is 69. TPD cover expires at 70.

### Death and TPD are linked benefits

Death and TPD are 'linked benefits', which means that a TPD payment reduces your Death cover by the same amount. And if you're paid a Terminal Illness benefit, your TPD and Death cover are also reduced by the amount of that payment.

So if you have the same amount of Death and TPD cover, and you're paid a TPD benefit, your Death and TPD cover will stop. But if your Death cover is higher than your TPD cover, and you're paid a TPD benefit, the sum insured under your Death cover will be reduced by the amount paid on your TPD benefit.

### What happens if I need to make a claim?

If you need to make a claim, our Insurer will consider your ability to perform the same (or similar) role, taking into account your previous education, training and employment experience. If you didn't work for at least 10 hours in a week at all in the 13 months before being certified by a doctor as disabled, our Insurer will look at different aspects of your illness or injury (such as being unable to perform basic tasks associated with employment, severe mental health conditions and severe cognitive impairment), prior to determining how likely it is that you can return to work in a role that reasonably meets your education, training or experience.

If your claim is accepted by our Insurer, the insurance benefits will be paid into your super account. You can choose a lump sum payment, but we're required by law to check that you meet a 'condition of release' that allows your super (including insurance benefits) to be released to you before retirement age. If a lump sum is paid to you, all or part of your withdrawal may be taxed.



### Case study – how a linked benefit works

Jay is a 35 year old retail assistant with Default Death cover of \$374,000 and \$28,600 TPD cover. If he suffers a serious injury, Jay can apply to claim a TPD benefit of \$28,600. If paid, his Death cover will reduce by the amount of his TPD benefit. Jay will need to continue paying a monthly premium for his Death cover.

<sup>^</sup>Different amounts apply if you are under 17 or over 60 years of age.

## Case studies

For a full definition of TPD and explanation of what parts 1, 2, 3 and 4 mean, please see page 34.

The definition used in assessing your claim depends on your employment status at the time of your claim.



### Meeting the TPD definition

Peter works for a mining company and has been driving a crane full time for the past 30 years – ever since he left school at the age of 16. Eight months ago, Peter injured his back when getting out of the crane and ruptured some discs in his spine. He has had an operation to repair the damage, but now has pain, restricted movement and is not capable of driving a crane or doing other manual jobs any more. His doctor says he has a “30% whole person impairment” but could do an office job if he was given some training to develop his computer skills. Does Peter meet the definition?



**Yes**

Peter meets part 1 of the TPD definition because he has been absent from his job longer than 3 months and is unlikely to be able to return to a job suited to his education, training and experience (that is, he would need to re-train in order to work again).



### Not meeting the TPD definition

Liz is 50 and was working casually as a cleaner at her local cafe for the last 2 years for less than 10 hours per week. However, during that time, she has experienced chronic shoulder pain from a prior injury. Whilst Liz is able to manage most of her day-to-day activities, she reports increased pain performing her work duties. Liz has ceased work due to the increasing pain, and Liz’s doctor has suggested that she should not return to work at the cafe. Does Liz meet the TPD definition?



**No**

In order to meet Part 1 of the definition, Liz must be in Gainful Employment (working at least 10 hours per week at any time during the 13 months before making a claim). In the case study we can see she has worked less than 10 hours per week for the last 2 years. Since this is not considered to be Gainful Employment, she must meet either Part 2, 3 or 4 of the definition.

She does not meet Part 2, as although her condition is preventing Liz from returning to work, she is still able to perform all of her Everyday Work Activities. She does not meet Parts 3 or 4 as she does not have a Severe Mental Health Condition or Severe and Permanent Cognitive Impairment. That means Liz does not meet the definition of TPD.



## Death cover

Make sure your loved ones have the financial support to help get them through if you die or become terminally ill.

### How Death cover helps\*

**\$156** million  
in benefits paid

**725** claims paid for Death  
and Terminal Illness  
\*in 2023–24 financial year

Death cover provides a lump sum payment to your beneficiaries (the people who you nominate to receive your super, like your kids or partner). It can also provide financial support if you become terminally ill, and can be paid as a pension if certain eligibility requirements are met.

The maximum age to receive or take out Death cover is 69, and cover ends at age 70.

### Default Death cover

- Takes a life stage approach, which means the amount and cost of cover are lower when you're younger, and automatically increases as you get older and your need for cover may be higher, for example when you take out a mortgage, or start a family
- Reduces again as you near retirement age and have fewer financial responsibilities.

### Voluntary Death cover

- A fixed amount of cover you can apply for on top of Default Death cover (Default cover up to 5 units, then Voluntary cover)
- Each voluntary unit provides \$10,000 of cover
- Amount of cover doesn't change with your age
- Premiums are based on your age and occupation.

### If you're diagnosed with a Terminal Illness

If you have been certified by two medical practitioners that your life expectancy is less than 24 months, you may be eligible for a Terminal Illness insurance benefit. This insurance benefit is the same amount as your Death cover, and would reduce any TPD payment by the same amount. Death cover stops once a Terminal Illness benefit is paid. If you are eligible to receive a Terminal Illness insurance benefit, we'll also assess if you're eligible for early release of all your super.

### Who gets my super if I die?

It's really important to let us know who you'd like to receive your super or your death benefit. While Rest will make the final determination on who your benefit is paid to, a valid nomination will usually ensure the payment is made to the most appropriate person/s.

You can find more information about the types of beneficiaries, and how to make a nomination, at [rest.com.au/beneficiary-nomination](https://rest.com.au/beneficiary-nomination).

## 08 What's not included in your cover

Exclusions are conditions that apply to your cover which may stop an insurance benefit being paid to you. If your insurance application is accepted by the Insurer after underwriting, we'll let you know in writing whether any non-standard exclusions or limits apply to your cover.

### When does Limited cover apply to Default or special offer cover?

If you are under 25 and chose Default cover or if you receive Default Cover automatically when you are 25 or over, an Active Employment test will apply. If you're not in Active Employment when your Default cover starts, your Default cover will be Limited cover until the earlier of:

- the date you have been in Active Employment for 60 consecutive days, and
- 24 months.

The Active Employment test isn't required when your cover starts if you're aged 25 or over and chose Default cover. As you're required to satisfy risk related questions to obtain cover, you've already let us know about your ability to work without restriction due to injury or illness.

If your automatic Default cover started more than 180 days after the date you started your current job, Default cover will be Limited cover until the earlier of:

- the date you receive mandatory employer contributions or ATO rollovers into your account totalling \$6,000 or more, and
- 24 months.

The Limited cover and Active Employment rules that apply to Default cover will also apply to additional Default cover received under the special offer described on page 10. Your Default cover and/or cover obtained via the special offer will always be Limited cover if on the date your Default cover and/or cover obtained via the special offer commences:

- you've received or are eligible to receive a Terminal Illness or TPD benefit under this or any other insurance policy, or superannuation arrangement before your Default cover and/or cover obtained via the special offer starts
- you're receiving, claiming, or entitled to claim an income support benefit from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits when your Default cover and/or cover obtained via the special offer starts.

## Exclusions and restrictions\*

Cover type	Exclusion type	Exclusion details
<b>All cover</b> <ul style="list-style-type: none"> <li>Death (including Terminal Illness)</li> <li>TPD</li> <li>IP</li> </ul>	Active service in the armed forces	A benefit will not be paid if your claim arises directly or indirectly from service in the armed forces of any country or international organisation (other than the Australian Defence Force Reserve) where service means participation in military operations including but not limited to peacekeeping, war (whether declared or not), disaster response, declared emergencies and training operations.
<b>IP cover</b> <ul style="list-style-type: none"> <li>Default cover</li> <li>Voluntary cover</li> <li>Cover transferred into Rest</li> </ul>	Non-complicated pregnancy	A benefit will not be paid if your claim arises from Pregnancy or Childbirth or Assisted Fertilisation Techniques.
<b>IP cover</b> <ul style="list-style-type: none"> <li>Voluntary cover</li> <li>Cover transferred into Rest</li> </ul>	Self-inflicted injury	A benefit will not be paid if your claim arises from a disability due to intentional self-inflicted injury (whether illegal or not), or an attempt, whether or not sane at the time.
<b>TPD cover</b> <ul style="list-style-type: none"> <li>Voluntary cover (obtained via Life Events or underwriting)</li> </ul>	Self-inflicted injury	A benefit will not be paid if your TPD claim is caused by intentional self-inflicted injury within 13 months from the date Voluntary cover commenced, whether or not sane at the time.
<b>Death cover</b> <ul style="list-style-type: none"> <li>Voluntary cover (obtained via Life Events or underwriting)</li> </ul>	Suicide	A benefit will not be paid for death caused by suicide within 13 months from the date Voluntary cover commenced.

\*Any exclusions or restrictions on insurance cover that is transferred to Rest will continue to apply. See the 'Transfer insurance to Rest' section on page 11.

### On the go

Check your cover, change your details or make a contribution any time in the Rest App. Or login to MemberAccess at [rest.com.au/memberaccess](https://rest.com.au/memberaccess) and click 'Insurance'.

## 09 Things that can affect your cover

We get it, things change. If your circumstances change while you have insurance with Rest, it's important to know how your cover might change as well.

### It's your birthday

Your cover amount and cost may change automatically when you have a birthday. This could go up or down, depending on the age band you're in.

The premium tables on pages 38–41 show how your cover and costs change.

### The big trip

You're still covered if you travel or work anywhere in the world. The Insurer may ask you to return to Australia at your own cost for treatment and assessment if your claim is for IP, Terminal Illness or TPD.

### Having a baby or taking leave without pay

You'll still be covered if you go on Employer Approved Leave which can be parental leave (maternal, paternal and adoption) or leave without pay. If you're not back at work on your scheduled return to work date, or 24 months after going on leave (whichever is earliest), the definition used to assess TPD may change. See page 34 for details on which TPD definition will apply in this scenario.

If you're not receiving regular contributions into your Rest account while you're on leave, your insurance may be cancelled. See 'If your insurance is cancelled due to inactivity' section on this page to learn more.

### Career changes

Rest keeps you covered if you change or are in between jobs, as long as there's enough money in your super account to pay the premium each month, and your cover doesn't stop for one of the reasons below.

### When your cover stops

Your insurance cover will end – and we'll refund any premiums deducted after your cover ends – on the earliest of these events:

- 13 months from the last contribution to your super account, unless you've chosen to keep your insurance cover active
- the last Friday of the month that you don't have enough money in your account to pay that month's premiums in full
- you request to cancel your cover
- at age 70
- you stop being a Rest member
- the day after the Incident Date if a TPD payment is made to you (if your Death cover is higher than your TPD cover, you'll stay covered for the balance of your Death cover until cover ends for any other reason)
- the day after the Incident Date if a Terminal Illness payment is made to you (if your TPD cover is higher than the Terminal Illness benefit paid to you, you'll stay covered for the balance of your TPD cover until cover ends for any other reason)
- your death.

If you have IP cover, let us know if you stop working. Your benefit considers income earned in the previous 12 months, so if you stop working for a while (except on approved leave without pay), and you make a claim, any payment you may receive will be affected.

### If your insurance is cancelled due to inactivity

If there are no contributions into your super account for 13 continuous months, and you haven't told us you'd like to keep your cover, your insurance will be cancelled. We'll let you know in writing when your account has been inactive for 6, 9 and 12 months. If your insurance is cancelled after 13 continuous months of inactivity, we'll give you the option to reinstate your cover from the date it stopped based on the same arrangement.

To reinstate your cover, you can:

- head online to [rest.com.au/memberaccess](https://rest.com.au/memberaccess) and click 'Insurance' or complete the 'Election to reinstate insurance cover' form at [rest.com.au/forms](https://rest.com.au/forms) within 60 days of your cover ending
- add a contribution to your super account within 28 days of your cover ending.

We can only reinstate your cover if your account has enough money to pay the premiums owing. If your account doesn't have enough money after you elect to reinstate, you can top up your balance within 60 days of your cover ending so that your cover can continue without a gap. If you don't act in time, you can apply for insurance again, but you'll need to provide health information.

To find out your balance, and how much you owe, go online to [rest.com.au/memberaccess](https://rest.com.au/memberaccess) or call us.

### If your insurance is cancelled due to missing a premium

If there's not enough money in your super account to pay your monthly insurance premium in full, your cover will stop. We'll write to you and you will have 28 days from the date cover stopped to top up your account with enough money to pay premiums to restart cover. If you don't act in time, you can apply for insurance again, but you'll need to provide health information.

#### Check in with your super

Check your account balance anytime in the Rest App or at [rest.com.au/memberaccess](https://rest.com.au/memberaccess) to make sure there's enough to pay your premiums. It may help to set a monthly reminder on your phone, or mark it on your calendar.



# 10 What your cover costs

## Insurance cost

The cost of your insurance (premiums) depends on:

- your age and the type of cover you have (IP, TPD or Death cover)
- your occupation (for Voluntary cover)
- your Waiting Period and Benefit Period (for IP).

The costs for Default and Voluntary cover are set out in the premium tables on pages 38–41.

Premiums are payable monthly in arrears and are inclusive of stamp duty and nil commission. Stamp duty is calculated based on insured membership data along with state rules (which varies across states) and the total cost is spread across all members who have insurance.

## How do I pay for my insurance?

Your insurance premium is taken out of your super account on the last Friday of each month. It's a good idea to have enough money to cover at least three months of premiums.

## Voluntary cover

If you have Voluntary cover, the occupation we have recorded for you may affect the premium you pay. The table below describes each Occupation Category, and you can see how this affects the premiums you pay in the premium tables starting on page 38.

If you're approved for Voluntary cover, we'll write to you and let you know the occupation category that applies to you (which may not match what you picked) and the weekly cost of cover.

## Occupation Categories

The tables below describe each Occupation Category and Occupation Category Factors.

Your Occupation Category Factor is used to calculate the cost of Voluntary cover.

Occupation Category Definitions		Occupation Category Factors		
		Death	TPD	IP
<b>Professional (Prof)</b>	Professional occupations with no exposure to unusual hazards – these occupations involve work in a sedentary* capacity in an office environment, in an office or retail building by members who: <ul style="list-style-type: none"> <li>• have an annual income from personal exertion that exceeds \$80,000 a year; and</li> <li>• belong to a professional association, have a university degree relevant to their profession or are a senior manager in a company with at least ten employees.</li> </ul>	0.85	0.65	0.75
<b>White Collar (WC)</b>	These occupations are performed indoors, in an office or retail building in an office environment. Members only work in a sedentary* capacity with little or no physical activity and do not meet the criteria for the Professional category. Examples are administrative and clerical workers.	0.90	0.75	0.85
<b>Light Manual (LM)</b>	These occupations involve some light manual duties. Examples are most sales persons and occupations with some fieldwork.	1.00	1.00	1.00
<b>Blue Collar (BC)</b>	These occupations involve some manual work and the use of light machinery. Examples are qualified tradespeople.	1.25	1.50	1.25
<b>Heavy Manual (HM)</b>	These occupations can be unskilled, involve manual work or use of heavy equipment. Examples are night fillers, local drivers, non-qualified tradespeople and some occupations with a high level of risk.	1.60	2.60	1.75

\*Sedentary means not being involved in physical duties and spending 90% or more time sitting at an office desk.

Some members may not be eligible for insurance cover due to risk factors, such as their condition of health or the high-risk nature of their occupation. The above classifications are guidelines only and the final determination is at our Insurer's discretion.

If you change occupations and believe your insurance costs will change as a result, it is your responsibility to notify Rest. No retrospective refunds or adjustments will apply.

## How to calculate my premium – Default cover

### Premium calculation formula Death and TPD

Number of units (for relevant age) x weekly cost per unit (for relevant age) = weekly cost of cover

### Premium calculation formula IP

Number of units (for relevant age) x weekly cost per unit (for the relevant age and Benefit Period) x Waiting Period Factor = weekly cost of cover<sup>1</sup>



### Let's take a look

Jess started work as a 30-year-old retail assistant in July 2023 and joined Rest. She has now reached \$6,000 super balance and received an employer contribution, so she has automatically received the following Default cover:

- \$267,600 (or 4 units) of Death cover
- \$28,600 (or 2 units) of TPD cover
- \$2,125 per month (or 5 units) of IP cover with a 60-day Waiting Period and 5 year Benefit Period.

Here's how much it costs her per week.

#### Example: Jess' cost of Default cover

	Number of units	Weekly premium per unit	Waiting Period Factor	Total weekly premium
IP	5	\$0.38	1.00	\$1.90
TPD	2	\$0.11	n/a	\$0.22
Death	4	\$0.42	n/a	\$1.68
<b>Total insurance cost</b>				<b>\$3.80</b>

## How to calculate my premium – Voluntary cover

The formula and the example below show how premiums are calculated.

**Step 1:** Pick an Occupation Category that closely matches your current occupation, select the relevant **Occupation Category Factor** from the table on **page 25**.

**Step 2:** For IP cover, select the relevant **Waiting Period Factor** from the table on **page 15**.

**Step 3:** Using the premium tables starting on **page 38** find the cost of cover per unit per week (based on your age and, for IP, your Benefit Period).

**Step 4:** Use the formula below to calculate your weekly premium.

### Premium calculation formula Death and TPD

Number of units (level of cover / unit value for relevant age) x weekly cost per unit (for relevant age) x Occupation Category Factor = weekly cost of cover<sup>1</sup>

### Premium calculation formula IP

Number of units (level of cover/\$100) x weekly cost per unit (for relevant age and Benefit Period) x Occupation Category Factor x Waiting Period Factor = weekly cost of cover<sup>1</sup>



### Let's take a look

Joe is 31 years old and has a White Collar occupation category. He would like Voluntary cover of:

- \$200,000 Death and TPD cover
- \$5,000 per month of IP cover with a 30-day Waiting Period and 5 year Benefit Period.

Here's how much it cost him per week.

#### Example: Joe's cost of Voluntary cover

	Number of units	Weekly premium per unit	OCF*	Waiting Period Factor	Total weekly premium
IP	50	\$0.10	0.85	1.43	\$6.08
TPD	20	\$0.09	0.75	n/a	\$1.35
Death	20	\$0.07	0.90	n/a	\$1.26
<b>Total insurance cost</b>					<b>\$8.69</b>

\* OCF: Occupation Category Factor

<sup>1</sup> The weekly cost of cover is subject to rounding due to multiplying relevant factors.

# 11 Making a claim and getting back on track

## How to make a claim

If you're sick or injured, it can be stressful to think about lodging a claim. So our specialist claims team aim to make the process as fast and easy as possible by guiding you through each step. Our online claim processing lets you upload supporting documents.

**01** First, call us on **1300 300 778** to let us know what's happened

**02** We'll check your account to make sure you can start a claim

**03** We'll help you lodge your claim online so our Insurer can get onto it ASAP

**04** Our Insurer will check your claim, and we'll let you know if you need to provide any other information

**05** We monitor our Insurer's process to ensure their decisions are fair and reasonable

**06** We'll let you know the final decision and what happens next

## Other things to know when you're making a claim

A claim is payable based on what's called the Incident Date, which is different to the date your claim was submitted or approved. Check out the full definition on page 29.

We'll be able to process your claim faster if we get all the information we need from you, your employer and your doctor as soon as possible.

If you've been ill or injured and not working for a while, your claim may be covered by our previous Insurer, but the process will be the same for you. We'll discuss this with you when you contact us to start your claim.

### Helping you get back on track



We believe getting back to work is good for overall wellbeing. So if you're being paid an IP benefit, you may be able to access resources to get you back to wellness and work.

Our Insurer will work with you and your employer to find the best way to do this. It could be an exercise or physio program to boost your capacity to work, a plan to get back to work gradually, or help with identifying new training or career options.

Learn more about the claims process at [rest.com.au/insurance-claims](https://rest.com.au/insurance-claims)

## 12 What the terms mean

As you've read through this guide, you've probably come across some terms which sound a bit technical. While we've done our best to explain the terms as we go, this section contains more complete definitions and explanations.

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### Terms

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<b>Active employment</b>	<p>means you're:</p> <ul style="list-style-type: none"><li>employed by an employer on a casual, temporary or permanent basis to perform identifiable duties</li><li>attending that employment or are on fully paid leave except leave caused by illness or injury</li><li>not restricted in our Insurer's opinion by illness or injury from being capable of performing your 'Usual Occupation' (and hours, for the IP cover)</li></ul> <p>If you don't meet these requirements you will be considered to be not in Active Employment.</p>
<b>Benefit Period</b>	<p>in relation to IP cover, means the maximum period during which benefits will be paid to you for any one period of Total Disability and/or Partial Disability. The maximum period will vary depending on the option you are insured for.</p>
<b>Employer Approved Leave</b>	<p>means leave without pay or parental leave granted by your employer where:</p> <ul style="list-style-type: none"><li>a formal agreement is made between you and your employer to the commencement of such leave; and</li><li>proof of agreement can be provided where required.</li></ul>
<b>Everyday Work Activities</b>	<p>means, the ability:</p> <p><b>(a) to Mobilise:</b></p> <ul style="list-style-type: none"><li>(i) walk for 200m on a level surface without stopping; and</li><li>(ii) bend, kneel or squat to pick up an object from the floor from a standing position and straighten up again;</li></ul> <p><b>(b) to Communicate:</b></p> <ul style="list-style-type: none"><li>(i) speak in your primary language so that you are understood in a quiet room; and</li><li>(ii) understand a simple message in your primary language, and relay that message to another person;</li></ul> <p><b>(c) to See:</b></p> <ul style="list-style-type: none"><li>(i) see with visual acuity in both eyes, on a Snellen Scale after correction by suitable lens, that is 6/60 or more; and</li><li>(ii) have a visual field which is more than 20 degrees of arc;</li></ul> <p><b>(d) to Hear:</b></p> <p>hear below 91 decibels averaged at frequencies 500, 1000 and 3000 hertz, either with or without the assistance of an aid or other device;</p> <p><b>(e) to Lift:</b></p> <p>lift an object greater than 5 kilograms with either or both hands from a bench/table that is waist-height, carry it over a 5 metre distance, and place it back down at a bench/table that is waist-height; and</p> <p><b>(f) to have Manual dexterity:</b></p> <p>operate or use small objects with one or both of your hands (for example, writing with a pen, using touch screen 'point of sale' device or cash register or retrieving a credit card, note or coin out of your wallet).</p>

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**Terms (cont.)**

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<b>Gainful Employment (applies to TPD cover)</b>	means have worked for gain or reward in any business, trade, profession, or employment for at least 10 hours a week.
<b>Important Duty/Duties</b>	means the duty/duties which: <ul style="list-style-type: none"><li>• are normally required for your job</li><li>• don't include exceptional duties not normally required for that occupation, trade or profession</li><li>• can't be reasonably left out, changed or substituted by you or your employer; and</li><li>• are essential to earning an income.</li></ul>
<b>Incident Date</b>	means: <ol style="list-style-type: none"><li>1. for a Death benefit, the date of your death;</li><li>2. for a Terminal Illness benefit, the date that a second Medical Practitioner certifies you as having a Terminal Illness; and</li><li>3. for a TPD benefit:<ol style="list-style-type: none"><li>a) the first day of the three-month period as described in Part 1 of the definition of TPD;</li><li>b) the first day of the twelve-month period as described in Parts 2, 3 or 4 of the definition of TPD as applicable; or</li></ol>where otherwise agreed between You and the Insurer that, in respect of another chosen period, the first day of that period.</li><li>4. for an IP benefit – the date you first stopped working due to the Total Disability as long as it is not more than seven days before you first consulted a Medical Practitioner and provides reasonable medical evidence about when the Total Disability began. If you first consulted a Medical Practitioner for the condition that is causing the Total Disability more than seven days after you first stopped work, the Incident Date is the date you consulted the Medical Practitioner.</li></ol>
<b>Insurer</b>	Rest's Insurer is TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL).
<b>Income</b>	means: <ol style="list-style-type: none"><li>(a) where you are either self-employed, a working director or partner in a partnership, the income generated by the business or practice due to your personal exertion or activities, less your share of necessarily incurred business expenses and investment income;</li><li>(b) where you are other than that described in paragraph (a), then the income is the total value of remuneration from personal exertion including gross salary (including salary sacrifice amounts), wages, fees, regular commission, regular bonuses, regular overtime, regular allowances and fringe benefits; or</li><li>(c) where the you meet both paragraphs (a) and (b), the aggregate of the amounts referred to in both paragraphs.</li></ol> Income excludes investment income, business expenses and mandated superannuation contributions.

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**Terms (cont.)**

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<b>Limited cover</b>	means you are only covered for claims arising from an illness that became apparent, or an injury that occurred, on or after the date your cover most recently commenced or re-commenced.
<b>Mandatory employer contribution</b>	means a superannuation contribution (required by law or industrial award) to be paid by an employer into your super account.
<b>Maximum Medical Improvement</b>	means, where further significant recovery or improvement in symptoms or functioning is unlikely to occur, whether through reasonable psychiatric, psychological treatments or other medical treatments.
<b>Medical practitioner</b>	<p>means medical practitioner a legally qualified and registered to practice in Australia, but shall not include chiropractors, physiotherapists, psychologists or alternative health providers.</p> <p>It does not include:</p> <ul style="list-style-type: none"><li>(a) you;</li><li>(b) your business partner;</li><li>(c) a member of your immediate family;</li><li>(d) a fellow shareholder or unit holder of you in a company or trust that is not a publicly listed company or trust; or</li><li>(e) your employer.</li></ul>
<b>Partially Disabled/ Partial Disability (for IP cover)</b>	<p>If you are partially disabled beyond the end of the Waiting Period and have been totally disabled for at least 7 out of 12 consecutive days during the Waiting Period, a Partial Disability benefit will be payable.</p> <p>This benefit will be a proportion of the full monthly benefit which will consider any income you have earned in the period, as well as offsets as described on page 16.</p> <p>Partially disabled means that due to the illness or injury that caused Total Disability, you:</p> <ul style="list-style-type: none"><li>(a) unable to perform at least one Important Duty of your Usual Occupation but:<ul style="list-style-type: none"><li>(i) are able to perform at least one other Important Duty of your Usual Occupation;</li><li>(ii) have returned to your Usual Occupation and are performing any duty of your Usual Occupation, regardless of whether it is an Important Duty; or</li><li>(iii) are working in any other occupation; and</li></ul></li><li>(b) regularly attending and under the ongoing and appropriate care of a Medical Practitioner, including complying with the regular advice and treatment given by that Medical Practitioner; and</li><li>(c) are earning or only capable of earning a monthly Income that is less than your Pre-Disability Income.</li></ul> <p>You will be considered to be able to perform an Important Duty of your Usual Occupation if you refuse to accept:</p> <ul style="list-style-type: none"><li>(i) any reasonable omission, modification or substitution of duties; or</li><li>(ii) the use of any appropriate assistive aids, including those available to you through our rehabilitation service,</li></ul> <p>that will enable you to perform one or more of those duties.</p>

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**Terms (cont.)**

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**Partially Disabled/  
Partial Disability  
(for IP cover)  
- cont.****How a partial disability benefit is calculated**

The amount of the Partial Disability Benefit is calculated using the formula  $((A-B)/A) \times C$  less benefit offsets where:

A is your Pre-Disability Income

B is your actual income from work during the month of Partial Disability

C is each of the income and super components of the Monthly Benefit under Total Disability.

Benefit offsets are described in further detail on page 16 – see ‘What might affect the amount of my IP benefit?’

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**Permanent Employee**

means a person who is employed by a Participating Employer on a permanent basis where leave (including sick and paid holiday leave) is included as a condition of employment.

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**Pre-disability  
income**

means the total of the amounts earned under:

- either part (a) or (b) (or that would have been earned under part (a) or (b), if you were not on Employer Approved Leave); and
- part (c), if applicable.

Where you are:

**(a) Employed continuously for the 12 months prior to the Incident Date:**

(i) in permanent employment or employed on a fixed term contract, your monthly salary immediately prior to the Incident Date; and/or

(ii) in casual employment, your remuneration from your casual employment averaged over the lesser of the 12 months prior to the Incident Date and the period since you last commenced casual employment,

including the following:

1. performance related annual bonuses, commissions and the value of fringe benefits (if any) that you received from an employer through salary sacrifice and will benefit from for at least six months after the date that fringe benefit through salary sacrifice would have been paid by your employer, averaged over the previous 36 months (or a lesser period for which you had been entitled to such payments); and
2. overtime payments and shift allowances, averaged over the previous 12 months (or a lesser period for which you had been entitled to such payments);

but before the deduction of income tax and excluding mandated superannuation guarantee contributions;

**or**

**(b) Unemployed at any point in the 12 months prior to the Incident Date:**

your remuneration averaged over the 12 months prior to the Incident Date in any:

(i) permanent employment or while employed on a fixed term contract; and/or

(ii) casual employment,

including the following:

1. overtime payments, shift allowances and the value of fringe benefits (if any) that you received from an employer through salary sacrifice and will benefit from for at least six months after the date that fringe benefit through salary sacrifice would have been paid by your employer; and/or
2. performance related annual bonuses and commissions, except that the payments are to be averaged over the previous 36 months.

but before the deduction of income tax, and excluding mandated superannuation guarantee contributions;

**and/or**

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**Terms (cont.)**

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<b>Pre-disability income – cont.</b>	<p><b>(c) Self-Employed in the 12 months prior to the Incident Date:</b></p> <p>any income derived by you directly or indirectly from owning all or part of a business (other than from owning shares in a publicly listed company) in which regular work is performed which is calculated over the 12 months immediately prior to the Incident Date, calculated as:</p> <p>(i) to the extent not already captured in part a or b above, the amount paid by the business to you because of your personal exertion, plus</p> <p>(ii) your share of the total amount earned by that business because of your personal exertion over that 12 months less your share of business expenses necessarily incurred (annualised if you have directly owned all or part of the business for less than 12 months),</p> <p>but before the deduction of income tax and excluding mandated superannuation guarantee contributions, divided by 12.</p>
<b>Pregnancy or Childbirth or Assisted Fertilisation Techniques</b>	<p>means normal and uncomplicated pregnancy or childbirth or participation in assisted fertilisation techniques.</p> <p>Multiple pregnancy, caesarean birth, threatened miscarriage, and normal discomforts of pregnancy such as morning sickness, backache, varicose veins, ankle swelling and bladder problems are not considered abnormal or complications of pregnancy.</p>
<b>Psychiatrist</b>	<p>means, unless the Insurer agrees otherwise, a legally qualified and currently registered practicing psychiatrist who has a fellowship accredited by The Royal Australian and New Zealand College of Psychiatrists (FRANZCP) but does not include psychologists or alternative health providers.</p> <p>The Psychiatrist must not be:</p> <p>(a) you;</p> <p>(b) your business partner;</p> <p>(c) a member of the your immediate family;</p> <p>(d) a fellow shareholder or unit holder of yours in a company or trust that is not a publicly listed company or trust; or</p> <p>(e) your employer.</p>
<b>Severe Mental Health Condition</b>	<p>means chronic mental disorder diagnosed based on the Diagnostic and Statistical Manual of Mental Disorders issued by the American Psychiatric Association (DSM), and resulting in severe and persistent functional impairment which substantially limits work participation and non-work activities.</p>
<b>Severe and Permanent Cognitive Impairment</b>	<p>means permanent severe cognitive impairment with 'below average' scores on neuro psychometric testing in three or more of the following areas of function: intelligence, memory, language, attention, visual-spatial and executive functioning. Symptom validity testing must be included in the neuropsychometric testing in all cases.</p>
<b>Specialist Medical Practitioner</b>	<p>means, unless the Insurer agrees otherwise, a Medical Practitioner who has a fellowship qualification with a specialist college accredited by the Australian Medical Council (AMC) and is currently practicing in a field of speciality practice other than general practice that is related to the illness or injury that is the subject of your claim.</p> <p>The Specialist Medical Practitioner must not be;</p> <p>(a) you;</p> <p>(b) your business partner;</p> <p>(c) a member of your immediate family;</p> <p>(d) a fellow shareholder or unit holder of yours in a company or trust that is not a publicly listed company or trust; or</p> <p>(e) your employer.</p>

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**Terms (cont.)**

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**Terminal Illness/  
Terminally Ill**

means you are considered, in our Insurer's opinion, to suffer from an illness, or have incurred an injury, that is likely to result in your death within twenty-four (24) months from the date of certification of the terminal illness by two (2) Medical Practitioners (with one being a specialist in that particular medical field) acceptable to our Insurer and the certification period has not ended.

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**Totally Disabled/  
Total Disability  
(for IP cover)**

means that in the Insurer's opinion:

(a) Where you have a 5 year Benefit Period, as a sole and direct result of injury or illness you:

- (i) are unable to perform any of the Important Duties of your Usual Occupation;
- (ii) are regularly attending and under the ongoing and appropriate care of a Medical Practitioner, including complying with the regular advice and treatment given by that Medical Practitioner; and
- (iii) are not working in any occupation, whether or not for reward.

(b) Where you have a 'To Age 60' Benefit Period, solely and directly as a result of injury or illness you:

- (i) for the first 2 years of the Benefit Period, are unable to perform any of the Important Duties of your Usual Occupation;
- (ii) after expiry of the first 2 years and for the balance of the Benefit Period, are unable to perform any of the Important Duties of your Usual Occupation and any other occupation for which you are reasonably able to perform by reason of education, training or experience. The skills, education, training and experience you acquire through rehabilitation will be considered in determining any reasonably suited occupation;
- (iii) are regularly attending and under the ongoing and appropriate care of a Medical Practitioner, including complying with the regular advice and treatment given by that Medical Practitioner; and
- (iv) are not working in any occupation (whether or not for reward).

You will be considered to be able to perform an Important Duty of your Usual Occupation if you refuse to accept:

1. any reasonable omission, modification or substitution of duties; or
2. the use of any appropriate assistive aids, including those available to you through our rehabilitation service,

that would otherwise enable you to perform one or more of those duties.

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**Terms (cont.)**

**Total and Permanent Disability (TPD)** TPD means disability where the Insurer is satisfied on medical or other evidence that you are:

<b>Part 1: Unlikely to do a suited occupation ever again</b>	<b>Part 2: Unable to do Everyday Work Activities ever again</b>	<b>Part 3: Severe and permanent mental health condition</b>	<b>Part 4: Severe and permanent cognitive impairment</b>
<p>The Insurer is satisfied on medical or other evidence that you:</p> <ol style="list-style-type: none"> <li>1. have been absent from employment for three consecutive months because of illness or injury; and</li> <li>2. are so disabled at the start of those three months and continuously since that time that you are unlikely to ever engage in any reasonably suitable occupation.</li> </ol> <p>In determining whether an occupation is reasonably suitable for you, the Insurer will consider the skills you have acquired through education, training and experience.</p>	<p>Solely and directly as a result of illness or injury, you:</p> <ol style="list-style-type: none"> <li>(a) even with the use of assistive aids, have been unable to perform at least two Everyday Work Activities for at least 12 consecutive months. If you are able to perform an Everyday Work Activity solely because of the help from another adult, the Insurer will still consider you unable to perform that Everyday Work Activity;</li> <li>(b) have been under the regular, ongoing and appropriate care, and following the advice of a Medical Practitioner; and</li> <li>(c) in the Insurer’s opinion,               <ol style="list-style-type: none"> <li>(i) are unable to ever again perform at least two of the Everyday Work Activities even with the use of assistive aids; and</li> <li>(ii) are so disabled by that illness or injury at the start of the 12 month period in paragraph (a) and continuously since that time that you are unlikely to ever engage in any occupation for which you are reasonably suited by education, training or experience.</li> </ol> </li> </ol>	<p>Solely and directly as a result of a severe and permanent mental health condition, you:</p> <ol style="list-style-type: none"> <li>(a) have been absent from employment for at least 12 consecutive months;</li> <li>(b) have been under the regular, ongoing and appropriate care, and following the advice of a Psychiatrist for at least 12 months (unless the Insurer agrees to a shorter period) who considers that you have exhausted all reasonable and appropriate treatment options and has reached Maximum Medical Improvement;</li> <li>(c) have been diagnosed with a Severe Mental Health Condition by a Psychiatrist;</li> <li>(d) unless the Insurer agrees otherwise, have been assessed by a Psychiatrist against the Psychiatric Impairment Rating Scale as having an impairment of 19% or higher; and</li> <li>(e) in the Insurer’s opinion, are so disabled by that mental health condition at the start of the 12 month period in paragraph (a) and continuously since that time that you are unlikely to ever engage in any occupation for which you are reasonably suited by education, training or experience.</li> </ol>	<p>Solely and directly as a result of severe and permanent cognitive impairment, you:</p> <ol style="list-style-type: none"> <li>(a) have been absent from employment for at least 12 consecutive months;</li> <li>(b) have been under the regular, ongoing and appropriate care, and following the advice of a Specialist Medical Practitioner for at least 12 months (unless the Insurer agrees to a shorter period) who considers that you have exhausted all reasonable and appropriate treatment options and has reached Maximum Medical Improvement;</li> <li>(c) Have been diagnosed by a Specialist Medical Practitioner as having reached Severe and Permanent Cognitive Impairment; and</li> <li>(d) in the Insurer’s opinion, are so disabled by that cognitive impairment at the start of the 12 month period in paragraph (a) and continuously since that time that you are unlikely to ever engage in any occupation for which you are reasonably suited by education, training or experience.</li> </ol>

**Where you:**

- (a) have been in Gainful Employment or on Employer Approved Leave, at any time during the 13 months prior to the Incident Date, you are considered TPD if you meet Part 1.
- (b) In all other circumstances, you are considered TPD if you meet any one of Part 2, Part 3 or Part 4.

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## Terms (cont.)

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### Usual Occupation

means:

- the role (and hours, for Death and TPD cover) you're performing for your employer; or
- the role you previously performed, if your role has changed due to illness or injury within the 12 months before the date Default cover starts, which caused your position description to change or your duties and/or hours to reduce in that period.

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### Waiting Period (for IP cover)

means the period that must expire after you become Totally Disabled before payment of a Total Disability or Partial Disability benefit under this Policy commences.

a) where you do not have an Other IP Policy, the Waiting Period begins on the Incident Date and ends at the conclusion of 30, 60 or 90 days as applicable.

During this period you must not return to performing all of the Important Duties of your Usual Occupation for more than the Supported Return to Work Period. Any days in which you return to performing all of the Important Duties of your Usual Occupation (during any Supported Return to Work Period) will be added to the Waiting Period.

If you return to performing all of the Important Duties of your Usual Occupation for more than the Supported Return to Work Period the Waiting Period will start again.

(b) If you have an Other IP Policy, the Waiting Period is the longer of:

(1) the period referred to in paragraph (a) above; and

(2) the last day in respect of which benefits are payable under the Other IP Policy in respect of the relevant illness or injury, subject to you notifying Rest of these circumstances in writing prior to the end of the period referred to in paragraph (a) and continuing to be Totally Disabled or Partially Disabled for the entire Benefit Period of the Other IP Policy.

Other IP Policy means an income protection policy under which the Insured Member is insured or has insurance cover apart from this Policy.

Supported Return to Work Period means:

- for a 60 day Waiting Period, up to 10 consecutive days; and
- for a 90 day Waiting Period, up to 15 consecutive days.

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### Stay covered

To keep your insurance cover, make sure you or your employer adds funds to your super account at least every 13 months. See how you can keep your super active at [go.rest.com.au/protect](https://go.rest.com.au/protect).



### Look out for yourself

Insurance is important, no matter what age you are. For help choosing the right cover for your needs, check with a Rest Adviser\* or visit [go.rest.com.au/insurance-explained](https://go.rest.com.au/insurance-explained).

\* Rest financial advice is provided by 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.



## 13 Good to know

### Our insurance contract

Your eligibility for insurance cover and the terms and conditions that apply to cover are set out in Rest's contract with its Insurer. If we deduct insurance premiums for a type or level of cover you're not eligible for, the relevant insurance premiums will be refunded and no insurance cover will apply for the period you are not eligible.

This document doesn't contain full details of the contract between Rest and our Insurer and only offers a general guide to the insurance offered by Rest. The insurance is provided under a contract between the Trustee and our Insurer. If there is any conflict between this document and the insurance contract with our Insurer, the insurance contract will prevail.

Insurance costs, benefit levels and conditions of cover are not guaranteed and may be varied from time to time without notice. There may be circumstances not in our control, for example the outbreak of war, where costs may increase.

We would let you know in this situation. When Rest confirms your insurance, please check the amount and type of insurance cover we have recorded for you. If you think it's less than you expected, you must contact us immediately or the cover recorded will be the cover assessed should you make a claim. This material is current as at 30 September 2024 but may be subject to change.

This material has been prepared without considering your objectives, financial situation or needs. Before making a decision based on this material, you should consider the appropriateness of the advice regarding your objectives, financial situation and needs.

You should read the Product Disclosure Statement for Rest Super available at [rest.com.au/pds](https://rest.com.au/pds) before making any decision about whether to acquire or continue investing in the product. When you become a member of Rest Super you join the Retail Employees Superannuation Trust ABN 62 653 671 394. Rest Super is issued by the Trustee, Retail Employees Superannuation Pty Limited ABN 39 001 987 739, AFSL 240003.

All services are provided in Rest's capacity as Trustee. The Trustee has no relationships or associations with any other product issuer that might reasonably be expected to influence us in the provision of the advice. Any advice is provided by Rest's employees who are paid a salary and may receive a performance related bonus. No commissions or fees are paid for the financial product advice provided, either to representatives or to third parties.

### Our premium adjustment arrangements

Rest operates a Premium Adjustment Model (PAM) with its primary life insurer, TAL Life Limited (TAL).

This model covers the current insurance arrangements with TAL and helps Rest set insurance pricing with TAL. It enables us to stabilise the level of premiums our members pay for insurance, which are directly based on the insurance claims we pay out to our members.

Premiums are reviewed annually under the PAM arrangement which means members are less likely to see big changes in premium rates. If there is a reduction in the premiums paid to the Insurer, the amount will be credited to Rest's Insurance Reserve. Premiums may need to increase due to the product's claims experience.

Prior to our relationship with TAL, Rest had a similar premium rebate agreement with its previous Insurer, AIA Australia Limited.

Rest's Insurance Reserve is managed in accordance with the Fund's Reserving Policy. Rest receives a tax deduction for insurance premiums and this tax benefit is paid directly into the insurance reserve. The insurance reserve is used to cover the cost of running our insurance administration and for the benefit of insured members of Rest through reductions in future insurance premiums.

### Safeguarding your privacy

Protecting your personal information is important to Rest and our Insurer, and there are strict rules around how we manage your information. You'll find these details in our privacy policies.

[rest.com.au/privacy-policy](https://rest.com.au/privacy-policy)  
[tal.com.au/privacy-policy](https://tal.com.au/privacy-policy)

## Concerns and complaints

If you feel something's gone wrong, please get in touch with us so we can try to sort things out. You can make a complaint by phone, email, letter or Live Chat. For more details, go to [rest.com.au/complaint](https://rest.com.au/complaint).

We'll acknowledge your complaint within one business day and we'll aim to resolve your complaint within 45 days, or 90 days if your complaint is about a death benefit distribution.

If you aren't satisfied with how we're handling your complaint, or you don't agree with our decision, you can lodge a complaint (for free) with the Australian Financial Complaints Authority (AFCA), the independent external dispute resolution body online at [afca.org.au](https://afca.org.au) or call 1800 931 678.

## Who is the Australian Financial Complaints Authority?

AFCA is a free, independent dispute resolution service. There may be time limits depending on the type of complaint, so it's important to contact AFCA promptly.

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Call** 1800 931 678

**Visit** [afca.org.au](https://afca.org.au)

You can find out more about our complaint management process and how to lodge a complaint at [rest.com.au/complaint](https://rest.com.au/complaint).

## How do I make a complaint

 Email [contact@rest.com.au](mailto:contact@rest.com.au) with the subject line 'Complaint'

 1300 300 778

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

 Trustee Services Officer, Rest, PO Box 350 Parramatta NSW 2124

# 14 Premium tables

Table 1 – Death and cover costs

Age	Default cover					Voluntary cover <sup>1</sup>	
	Total cover (\$)	Number of units	Weekly premium (\$)	Value of 1 unit (\$)	Weekly premium per unit (\$)	Cover per unit (\$)	Weekly premium per unit (\$)
15	8,600	1	0.02	8,600	0.02	10,000	0.02
16	8,600	1	0.02	8,600	0.02	10,000	0.02
17	8,600	1	0.02	8,600	0.02	10,000	0.02
18	14,300	1	0.03	14,300	0.03	10,000	0.02
19	19,900	1	0.06	19,900	0.06	10,000	0.03
<b>20</b>	<b>50,000</b>	<b>2</b>	<b>0.14</b>	<b>25,000</b>	<b>0.07</b>	<b>10,000</b>	<b>0.03</b>
21	56,800	2	0.20	28,400	0.10	10,000	0.04
22	59,600	2	0.22	29,800	0.11	10,000	0.04
23	65,000	2	0.26	32,500	0.13	10,000	0.04
24	70,600	2	0.30	35,300	0.15	10,000	0.04
<b>25</b>	<b>101,200</b>	<b>2</b>	<b>0.42</b>	<b>50,600</b>	<b>0.21</b>	<b>10,000</b>	<b>0.04</b>
26	166,800	3	0.75	55,600	0.25	10,000	0.05
27	180,000	3	0.90	60,000	0.30	10,000	0.05
28	185,400	3	0.99	61,800	0.33	10,000	0.05
29	191,100	3	1.11	63,700	0.37	10,000	0.06
<b>30</b>	<b>267,600</b>	<b>4</b>	<b>1.68</b>	<b>66,900</b>	<b>0.42</b>	<b>10,000</b>	<b>0.06</b>
31	275,600	4	1.92	68,900	0.48	10,000	0.07
32	283,200	4	2.12	70,800	0.53	10,000	0.08
33	290,800	4	2.36	72,700	0.59	10,000	0.08
34	298,400	4	2.64	74,600	0.66	10,000	0.09
<b>35</b>	<b>374,000</b>	<b>5</b>	<b>3.80</b>	<b>74,800</b>	<b>0.76</b>	<b>10,000</b>	<b>0.10</b>
36	376,000	5	4.20	75,200	0.84	10,000	0.11
37	381,000	5	4.70	76,200	0.94	10,000	0.12
38	386,000	5	5.05	77,200	1.01	10,000	0.13
39	391,500	5	5.35	78,300	1.07	10,000	0.14
<b>40</b>	<b>396,500</b>	<b>5</b>	<b>5.85</b>	<b>79,300</b>	<b>1.17</b>	<b>10,000</b>	<b>0.15</b>
41	391,500	5	6.30	78,300	1.26	10,000	0.16
42	387,500	5	6.80	77,500	1.36	10,000	0.18
43	382,000	5	7.30	76,400	1.46	10,000	0.19
44	377,000	5	7.85	75,400	1.57	10,000	0.21
<b>45</b>	<b>368,500</b>	<b>5</b>	<b>8.35</b>	<b>73,700</b>	<b>1.67</b>	<b>10,000</b>	<b>0.23</b>
46	365,000	5	9.00	73,000	1.80	10,000	0.25
47	359,000	5	9.65	71,800	1.93	10,000	0.27
48	353,000	5	10.30	70,600	2.06	10,000	0.29
49	348,000	5	11.05	69,600	2.21	10,000	0.32
<b>50</b>	<b>316,500</b>	<b>5</b>	<b>10.95</b>	<b>63,300</b>	<b>2.19</b>	<b>10,000</b>	<b>0.35</b>
51	307,500	5	11.55	61,500	2.31	10,000	0.38
52	299,000	5	12.25	59,800	2.45	10,000	0.41
53	281,500	5	12.55	56,300	2.51	10,000	0.45
54	264,000	5	12.80	52,800	2.56	10,000	0.49
<b>55</b>	<b>222,000</b>	<b>5</b>	<b>11.75</b>	<b>44,400</b>	<b>2.35</b>	<b>10,000</b>	<b>0.53</b>
56	198,000	5	11.40	39,600	2.28	10,000	0.58
57	174,000	5	10.90	34,800	2.18	10,000	0.63
58	135,500	5	9.25	27,100	1.85	10,000	0.68
59	94,000	5	6.95	18,800	1.39	10,000	0.74
<b>60</b>	<b>68,500</b>	<b>5</b>	<b>5.55</b>	<b>13,700</b>	<b>1.11</b>	<b>10,000</b>	<b>0.81</b>
61	35,000	5	3.10	7,000	0.62	10,000	0.88
62	18,000	5	1.70	3,600	0.34	10,000	0.96
63	18,000	5	1.85	3,600	0.37	10,000	1.04
64	18,000	5	2.05	3,600	0.41	10,000	1.14
<b>65</b>	<b>18,000</b>	<b>5</b>	<b>2.25</b>	<b>3,600</b>	<b>0.45</b>	<b>10,000</b>	<b>1.24</b>
66	18,000	5	2.45	3,600	0.49	10,000	1.35
67	18,000	5	2.65	3,600	0.53	10,000	1.46
68	18,000	5	2.85	3,600	0.57	10,000	1.59
<b>69</b>	<b>18,000</b>	<b>5</b>	<b>3.10</b>	<b>3,600</b>	<b>0.62</b>	<b>10,000</b>	<b>1.73</b>

<sup>1</sup> Voluntary cover premium rates are subject to rounding. Refer to page 26 for 'How to calculate your premium'.

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**Table 2 – TPD cover and costs**

Age	Default cover				Voluntary cover <sup>1</sup>	
	Total cover (2 units) (\$)	Weekly premium (2 units) (\$)	Value of 1 unit (\$)	Weekly premium per unit (\$)	Cover per unit (\$)	Weekly premium per unit (\$)
15	17,200	0.02	8,600	0.01	10,000	0.01
16	17,200	0.02	8,600	0.01	10,000	0.01
17	17,200	0.02	8,600	0.01	10,000	0.01
18	28,600	0.04	14,300	0.02	10,000	0.02
19	28,600	0.06	14,300	0.03	10,000	0.02
20	<b>28,600</b>	<b>0.06</b>	<b>14,300</b>	<b>0.03</b>	<b>10,000</b>	<b>0.02</b>
21	28,600	0.06	14,300	0.03	10,000	0.02
22	28,600	0.08	14,300	0.04	10,000	0.03
23	28,600	0.08	14,300	0.04	10,000	0.03
24	28,600	0.10	14,300	0.05	10,000	0.04
25	<b>28,600</b>	<b>0.12</b>	<b>14,300</b>	<b>0.06</b>	<b>10,000</b>	<b>0.04</b>
26	28,600	0.14	14,300	0.07	10,000	0.05
27	28,600	0.14	14,300	0.07	10,000	0.05
28	28,600	0.18	14,300	0.09	10,000	0.06
29	28,600	0.20	14,300	0.10	10,000	0.07
30	<b>28,600</b>	<b>0.22</b>	<b>14,300</b>	<b>0.11</b>	<b>10,000</b>	<b>0.08</b>
31	28,600	0.26	14,300	0.13	10,000	0.09
32	28,600	0.30	14,300	0.15	10,000	0.10
33	28,600	0.32	14,300	0.16	10,000	0.11
34	28,600	0.38	14,300	0.19	10,000	0.13
35	<b>28,600</b>	<b>0.42</b>	<b>14,300</b>	<b>0.21</b>	<b>10,000</b>	<b>0.15</b>
36	28,600	0.48	14,300	0.24	10,000	0.17
37	28,600	0.56	14,300	0.28	10,000	0.20
38	28,600	0.62	14,300	0.31	10,000	0.22
39	28,600	0.68	14,300	0.34	10,000	0.23
40	<b>28,600</b>	<b>0.72</b>	<b>14,300</b>	<b>0.36</b>	<b>10,000</b>	<b>0.25</b>
41	28,600	0.82	14,300	0.41	10,000	0.29
42	28,600	0.86	14,300	0.43	10,000	0.30
43	28,600	0.86	14,300	0.43	10,000	0.30
44	28,600	0.90	14,300	0.45	10,000	0.32
45	<b>28,600</b>	<b>0.94</b>	<b>14,300</b>	<b>0.47</b>	<b>10,000</b>	<b>0.33</b>
46	28,600	1.02	14,300	0.51	10,000	0.36
47	28,600	1.08	14,300	0.54	10,000	0.38
48	28,600	1.20	14,300	0.60	10,000	0.42
49	28,600	1.34	14,300	0.67	10,000	0.47
50	<b>28,600</b>	<b>1.48</b>	<b>14,300</b>	<b>0.74</b>	<b>10,000</b>	<b>0.52</b>
51	28,600	1.66	14,300	0.83	10,000	0.58
52	28,600	1.84	14,300	0.92	10,000	0.64
53	28,600	2.06	14,300	1.03	10,000	0.72
54	28,600	2.28	14,300	1.14	10,000	0.80
55	<b>28,600</b>	<b>2.54</b>	<b>14,300</b>	<b>1.27</b>	<b>10,000</b>	<b>0.89</b>
56	28,600	2.82	14,300	1.41	10,000	0.99
57	28,600	3.12	14,300	1.56	10,000	1.09
58	28,600	3.52	14,300	1.76	10,000	1.23
59	28,600	3.94	14,300	1.97	10,000	1.38
60	<b>23,000</b>	<b>3.44</b>	<b>11,500</b>	<b>1.72</b>	<b>8,000</b>	<b>1.20</b>
61	11,600	1.98	5,800	0.99	6,000	1.02
62	6,200	1.16	3,100	0.58	4,000	0.75
63	6,200	1.30	3,100	0.65	2,000	0.42
64	6,200	1.44	3,100	0.72	2,000	0.47
65	<b>6,200</b>	<b>1.60</b>	<b>3,100</b>	<b>0.80</b>	<b>2,000</b>	<b>0.52</b>
66	6,200	1.60	3,100	0.80	2,000	0.52
67	6,200	1.60	3,100	0.80	2,000	0.52
68	6,200	1.60	3,100	0.80	2,000	0.52
69	<b>6,200</b>	<b>1.60</b>	<b>3,100</b>	<b>0.80</b>	<b>2,000</b>	<b>0.52</b>

<sup>1</sup> Voluntary cover premium rates are subject to rounding. Refer to page 26 for 'How to calculate your premium'.  
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**Table 3 – Default Income Protection cover and costs<sup>1</sup>**

Default cover (60 day <sup>2</sup> Waiting Period)						
Benefit Period			5 Years		To Age 60	
Age	Total cover (5 units) (\$)	Value of 1 unit (\$)	Weekly premium (5 units) (\$)	Weekly premium per unit (\$)	Weekly premium (5 units) (\$)	Weekly premium per unit (\$)
15	400	80	0.05	0.01	0.25	0.05
16	400	80	0.10	0.02	0.25	0.05
17	400	80	0.10	0.02	0.30	0.06
18	400	80	0.10	0.02	0.35	0.07
19	800	160	0.20	0.04	0.85	0.17
<b>20</b>	<b>1,200</b>	<b>240</b>	<b>0.30</b>	<b>0.06</b>	<b>1.50</b>	<b>0.30</b>
21	1,375	275	0.40	0.08	1.95	0.39
22	1,375	275	0.40	0.08	2.25	0.45
23	1,375	275	0.40	0.08	2.35	0.47
24	1,375	275	0.50	0.10	2.55	0.51
<b>25</b>	<b>2,125</b>	<b>425</b>	<b>0.95</b>	<b>0.19</b>	<b>4.15</b>	<b>0.83</b>
26	2,125	425	1.10	0.22	4.45	0.89
27	2,125	425	1.30	0.26	4.80	0.96
28	2,125	425	1.50	0.30	5.05	1.01
29	2,125	425	1.75	0.35	5.55	1.11
<b>30</b>	<b>2,125</b>	<b>425</b>	<b>1.90</b>	<b>0.38</b>	<b>5.90</b>	<b>1.18</b>
31	2,125	425	2.10	0.42	6.30	1.26
32	2,125	425	2.35	0.47	6.75	1.35
33	2,125	425	2.60	0.52	7.15	1.43
34	2,125	425	2.85	0.57	7.60	1.52
<b>35</b>	<b>2,125</b>	<b>425</b>	<b>3.15</b>	<b>0.63</b>	<b>8.00</b>	<b>1.60</b>
36	2,125	425	3.45	0.69	8.55	1.71
37	2,125	425	3.70	0.74	9.25	1.85
38	2,125	425	4.00	0.80	9.90	1.98
39	2,125	425	4.35	0.87	10.40	2.08
<b>40</b>	<b>2,125</b>	<b>425</b>	<b>4.65</b>	<b>0.93</b>	<b>10.80</b>	<b>2.16</b>
41	2,125	425	5.00	1.00	11.40	2.28
42	2,125	425	5.45	1.09	11.90	2.38
43	2,125	425	5.90	1.18	12.40	2.48
44	2,125	425	6.25	1.25	12.85	2.57
<b>45</b>	<b>2,250</b>	<b>450</b>	<b>7.05</b>	<b>1.41</b>	<b>14.10</b>	<b>2.82</b>
46	2,250	450	7.45	1.49	14.50	2.90
47	2,250	450	8.10	1.62	14.90	2.98
48	2,250	450	8.90	1.78	15.10	3.02
49	2,250	450	9.80	1.96	15.35	3.07
<b>50</b>	<b>2,000</b>	<b>400</b>	<b>9.60</b>	<b>1.92</b>	<b>13.75</b>	<b>2.75</b>
51	2,000	400	10.55	2.11	13.70	2.74
52	2,000	400	11.60	2.32	13.50	2.70
53	2,000	400	12.55	2.51	13.10	2.62
54	2,000	400	13.40	2.68	12.50	2.50
<b>55</b>	<b>2,000</b>	<b>400</b>	<b>14.10</b>	<b>2.82</b>	<b>11.70</b>	<b>2.34</b>
56	2,000	400	14.50	2.90	10.90	2.18
57	2,000	400	14.55	2.91	9.95	1.99
58	2,000	400	8.65	1.73	8.65	1.73
59	2,000	400	8.90	1.78	8.90	1.78
<b>60</b>	<b>1,975</b>	<b>395</b>	<b>9.00</b>	<b>1.80</b>	<b>9.00</b>	<b>1.80</b>
61	1,975	395	9.30	1.86	9.30	1.86
62	1,975	395	9.60	1.92	9.60	1.92
63	1,975	395	9.95	1.99	9.95	1.99
64	1,975	395	10.35	2.07	10.35	2.07
<b>65</b>	<b>1,975</b>	<b>395</b>	<b>10.75</b>	<b>2.15</b>	<b>10.75</b>	<b>2.15</b>
66	1,975	395	11.25	2.25	11.25	2.25
67	1,975	395	11.75	2.35	11.75	2.35
68	1,975	395	12.30	2.46	12.30	2.46
<b>69</b>	<b>1,975</b>	<b>395</b>	<b>12.85</b>	<b>2.57</b>	<b>12.85</b>	<b>2.57</b>

<sup>1</sup> Default cover premium rates are subject to rounding. Refer to page 26 for 'How to calculate your premium'.

<sup>2</sup> Default IP cover is provided with a 5 year Benefit Period and 60 day Waiting Period. Other Waiting Period and Benefit Period combinations are available by application.

**Table 4 – Income Protection cover and cost<sup>1</sup> per unit per week**

**Voluntary cover (60 day Waiting Period)**

Benefit Period		5 Years	To Age 60
Age	Cover per unit per month (\$)	Weekly premium per unit (\$)	Weekly premium per unit (\$)
15	100	0.02	0.07
16	100	0.02	0.07
17	100	0.02	0.08
18	100	0.02	0.09
19	100	0.02	0.11
<b>20</b>	<b>100</b>	<b>0.03</b>	<b>0.13</b>
21	100	0.03	0.14
22	100	0.03	0.16
23	100	0.03	0.17
24	100	0.04	0.18
<b>25</b>	<b>100</b>	<b>0.04</b>	<b>0.20</b>
26	100	0.05	0.21
27	100	0.06	0.23
28	100	0.07	0.24
29	100	0.08	0.26
<b>30</b>	<b>100</b>	<b>0.09</b>	<b>0.28</b>
31	100	0.10	0.30
32	100	0.11	0.32
33	100	0.12	0.34
34	100	0.13	0.36
<b>35</b>	<b>100</b>	<b>0.15</b>	<b>0.38</b>
36	100	0.16	0.40
37	100	0.17	0.43
38	100	0.19	0.47
39	100	0.21	0.49
<b>40</b>	<b>100</b>	<b>0.22</b>	<b>0.51</b>
41	100	0.24	0.54
42	100	0.26	0.56
43	100	0.28	0.58
44	100	0.29	0.60
<b>45</b>	<b>100</b>	<b>0.31</b>	<b>0.63</b>
46	100	0.33	0.65
47	100	0.36	0.66
48	100	0.40	0.67
49	100	0.43	0.68
<b>50</b>	<b>100</b>	<b>0.48</b>	<b>0.69</b>
51	100	0.53	0.69
52	100	0.58	0.68
53	100	0.63	0.66
54	100	0.67	0.63
<b>55</b>	<b>100</b>	<b>0.70</b>	<b>0.59</b>
56	100	0.72	0.55
57	100	0.73	0.50
58	100	0.43	0.43
59	100	0.44	0.44
<b>60</b>	<b>100</b>	<b>0.46</b>	<b>0.46</b>
61	100	0.47	0.47
62	100	0.49	0.49
63	100	0.50	0.50
64	100	0.52	0.52
<b>65</b>	<b>100</b>	<b>0.55</b>	<b>0.55</b>
66	100	0.57	0.57
67	100	0.60	0.60
68	100	0.62	0.62
<b>69</b>	<b>100</b>	<b>0.65</b>	<b>0.65</b>

<sup>1</sup> Voluntary cover premium rates are subject to rounding. Refer to page 26 for 'how to calculate your premium'.  
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