

SUMMARY OF SIGNIFICANT EVENT DISCLOSURES NOTIFIED TO MEMBERS

For the two years to 30 June 2026¹

Date/How sent	Event	Description	Impacts	Members affected
May – October 2026 Progressively sent to existing and new members electronically or via print	Change to insurance effective from 31 August 2026	Following an insurance review, there are changes to Default cover, policy terms and conditions and premium tables, including the changes listed below. • Default cover amounts and costs across Death, Total and Permanent Disability (TPD) and Income Protection (IP) are changing and Default cover is no longer offered in units of cover • Opt-in to Default cover at any time (if Default cover hasn't previously been held) by satisfying a few health and work-related questions • Special offer to increase Default cover no longer applies • Convert Default cover to Voluntary cover • Voluntary Death and TPD cover offered in multiples of \$1,000 • Changes to the cost of Voluntary cover • Changes to Life Events cover and Transfer cover • Changes to some existing definitions: TPD, Pre-Disability Income/Income; Recurrent Disability (for IP); Total Disability/Usual Occupation.	Member's insurance arrangements may have changed from 31 August 2026. Members' cover amounts and cost of insurance may have increased or decreased due to the changes.	Members of Rest Super and unit based cover members of Rest Corporate
February – April 2026 Sent to members via print or electronically	Change to insurance effective from 1 April 2026	Following an insurance review, Reece have decided to make some changes to their Rest Corporate Plan. These changes have resulted in updates to the PRFs and AALs effective from 1 April 2026	Member's insurance arrangements may have changed from 1 April 2026. Members' cost of insurance may have increased or decreased due to the changes.	Members of the Reece Employer Plan in Rest Corporate

¹Information about Significant Event Notices issued to members after 30 June 2026 are available on the [Rest Corporate Governance web page](#)

Date/How sent	Event	Description	Impacts	Members affected
August – October 2025 Sent to members via print or electronically as part of the 2024/25 Annual Statements or separately to members joining Rest from 1 July 2025	Changes to investments	Updates to the benchmark asset allocation and ranges for some options Effective from 30 June 2025, we're changing the benchmark asset allocation for the following investment options: • Growth • Capital Stable • Balanced • High Growth • Sustainable Growth The asset allocation ranges for the Growth and Sustainable Growth investment options are also changing from 30 June 2025. Changes to the Standard Risk Measure (SRM) for some options The SRM is changing for the Growth and Balanced investment options from 30 June 2025 to reflect the expectation of fewer negative returns over any 20-year period. Updated investment criteria for Sustainable Growth From 29 August 2025, the investment criteria for the Property, Infrastructure and Alternative asset classes within the Sustainable Growth option are being updated. The Balanced – Indexed option will be renamed Growth – Indexed Updates to investment objectives From 29 August 2025 there are updates to the investment objectives for the following options: • Growth – Indexed • Australian Shares – Indexed • Overseas Shares – Indexed.	No financial impact to members.	All Rest members
August – October 2025 Sent to members via print or electronically as part of the 2024/25 Annual Statements or separately to members joining Rest from 1 July 2025	Changes to fees and costs	Rest's fees and costs can vary each year for different reasons. The 'Costs met from reserves' can also change each year. The fees and costs for the 2024/25 financial year are available at visit.rest.com.au/sen-important-changes	The investment fee paid by the member will decrease depending on the option they are invested in.	All Rest members

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August – October 2025 Sent to members via print or electronically as part of the 2024/25 Annual Statements or separately to members joining Rest from 1 July 2025	Changes to fees and costs	A fee cap of \$300 pa currently applies to the percentage-based component of the Administration fee (i.e. the 0.10% pa) deducted from members' accounts. From 1 April 2025, this fee cap will increase to \$600 pa.	The percentage-based Administration fee will increase depending on a member's account balance.	All Rest Pension, Transition to Retirement and Term Allocated Pension members
August – October 2025 Sent to members via print or electronically as part of the 2024/25 Annual Statements	Amendment to Rest's Trust Deed	A change in legislation allows Rest Term Allocated Pensions to be closed early.	Up until December 2029, Rest Term Allocated Pension members can access their account early. They can keep their account open or close it and use the balance to start an account based pension, roll back to accumulation, make a cash withdrawal or a combination of these options.	All Rest Pension, Transition to Retirement and Term Allocated Pension members
August – October 2025 Sent to members via print or electronically as part of the 2024/25 Annual Statements or separately to members joining Rest from 1 July 2025	A change to the entity name for Link Advice	On 14 April 2025, the name of Link Advice Pty Ltd changed to MUFG Retire360 Pty Limited. Retire360 is the entity which authorises Rest Advice to provide financial product advice to Rest members.	There is no impact to members.	All Rest members
June 2025 Sent to members via print	Amendment to Rest's Trust Deed	A change in legislation allows Rest Term Allocated Pensions to be closed early.	Up until December 2029, Rest Term Allocated Pension members can access their account early. They can keep their account open or close it and use the balance to start an account based pension, roll back to accumulation, make a cash withdrawal or a combination of these options.	All members of Rest Term Allocated Pension

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February – March 2025 Sent to members via print or electronically	Changes to the Administration fee cap	A fee cap of \$300 pa currently applies to the percentage-based component of the Administration fee (i.e. the 0.10% pa) deducted from members' accounts. From 1 April 2025, this fee cap will increase to \$600 pa.	The percentage-based Administration fee will increase depending on a member's account balance.	All members of Rest Pension and Rest Term Allocated Pension
August – October 2024 Sent to members via print or electronically	Investment changes including investment option closures	Investment option closures Effective 2 November 2024, the Bonds, Shares, Diversified, Property, Australian Shares and Overseas Shares investment options will be closed and removed from the Rest investment menu, with restrictions on transactions for these options in place from 25 September 2024 until the options are closed. Any requests by existing members to switch funds into these options must be received by 4pm on 25 September 2024.¹ If members still have money invested in a closing option at 4pm on 29 October 2024, their remaining balance in that option will automatically be moved to the replacement option selected by Rest. ¹ Bonds and Shares were closed to new members on 30 September 2023 and will be closed to existing members on 2 November 2024. Other investment changes Effective from 30 September 2024 we are: Changing the name of the Core Strategy option to Growth. The change of name doesn't affect how the option is invested or the expected level of risk or return of the option. Updating how we describe and measure the investment objectives for the Capital Stable, Balanced, Growth (currently known as Core Strategy), Sustainable Growth, and High Growth investment options. Refer to go.rest.com.au/investment-refresh for more information.	The options will be closed on 2 November 2024, and transactions will be restricted for existing members invested in the options from 25 September 2024 until the closure. No financial impact to members.	All Rest members invested in the Bonds, Shares, Diversified, Property, Australian Shares and Overseas Shares options

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August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Investment changes including investment option closures	Investment option closures Effective 2 November 2024, the Bonds, Shares, Diversified, Property, Australian Shares and Overseas Shares investment options will be closed and removed from the Rest investment menu. Members who aren't invested in these options won't be able to invest in them from 4pm, 25 September 2024. ¹ Refer to go.rest.com.au/investment-update for more information. ¹ Bonds and Shares were closed to new members on 30 September 2023 and will be closed to existing members on 2 November 2024. Other investment changes Effective from 30 September 2024 we are: - Changing the name of the Core Strategy option to Growth. The change of name doesn't affect how the option is invested or the expected level of risk or return of the option. - Updating how we describe and measure the investment objectives for the Capital Stable, Balanced, Growth (currently known as Core Strategy), Sustainable Growth, and High Growth investment options. - Changing the benchmark asset allocation for Growth*, Capital Stable, Balanced, Diversified, High Growth and Sustainable Growth. - Updating the asset allocation ranges for the Growth* and Sustainable Growth investment options from 30 September 2024. Refer to rest.com.au/important-changes for more information. - Changing the Standard Risk Measure (SRM) for Capital Stable. The SRM Risk Band and Risk Label have been updated for the Capital Stable option to reflect fewer negative returns are expected over any 20-year period. * Known as Core Strategy until 30 September 2024.	New members will not be able to invest in the closing investment options from 4pm, 25 September 2024. No financial impact to members.	All Rest members

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August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Changes to the Administration fee cap	A fee cap of \$300 pa currently applies to the percentage-based component of the Administration fees and costs (i.e. the 0.10% pa) deducted from member's accounts. From 30 November 2024, this fee cap will increase to \$600 pa. ^ ^ Rest Corporate members: Depending on your employer plan arrangement, your employer may be able to negotiate to pay lower administration fees. If so, this will be outlined in Your Employer Plan Summary.	The percentage-based Administration fee will increase depending on a member's account balance.	All members of Rest Super and Rest Corporate^
August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Changes to investment fees and costs and transaction costs	Investment fees and costs and transaction costs can vary each year for each investment option. The investment fees and costs and transaction costs for the 2023 and 2024 financial years (FY23 and FY24) were included in the Annual Statement Significant Event Notice for some investment options. The investment options shown below have experienced, or are predicted to experience an increase in total investment costs of approximately 10% or more from one financial year to the next: • Growth (known as Core Strategy until 30 September 2024), Capital Stable, Balanced, Diversified and High Growth – investment fees and costs and transaction costs increased in FY24 from our unlisted assets. • Sustainable Growth – investment fees and costs and transaction costs increased in FY24 as we increased the allocation to unlisted assets to improve the long-term risk return profile. • Cash – investment fees and costs increased in FY24 from an increased contribution to the reserves of the Fund and rounding impacts. • Property – investment fees and costs and transaction costs increased in FY24 from changing the mix of investments. To view the increases and decreases to investment fees and costs and transaction costs for all Rest investment options, go to rest.com.au/important-changes	The investment fee paid by the member will increase depending on the option they are invested in.	All members of Rest Super, Rest Corporate and Rest Pension – Transition to Retirement Account

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August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Changes to investment fees and costs and transaction costs	Investment fees and costs and transaction costs can vary each year for each investment option. The investment fees and costs and transaction costs for the 2023 and 2024 financial years (FY23 and FY24) were included in the Annual Statement Significant Event Notice for some investment options. The investment options shown below have experienced, or are predicted to experience an increase in total investment costs of approximately 10% or more from one financial year to the next: • Capital Stable, Balanced and High Growth – investment fees and costs and transaction costs increased in FY24 from our unlisted assets. • Cash – investment fees and costs increased in FY24 from an increased contribution to the reserves of the Fund and rounding impacts. • Property – investment fees and costs and transaction costs increased in FY24 from changing the mix of investments. To view the increases and decreases to investment fees and costs and transaction costs for all Rest investment options, go to rest.com.au/important-changes	The investment fee paid by the member will increase depending on the option they are invested in.	All Rest Pension Retirement Account members, including term allocated pension members
August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Costs met from reserves (financial year ending 30 June 2024)	Costs met from reserves form part of administration fees and costs and are funded from the reserves of the Fund (and not from your account). For FY24, the costs met from reserves were 0.09% pa for all members. For FY23, the costs met from reserves were 0.06% pa.	There is an increase in the amount of costs met from reserves	All Rest members
August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Cost of product (financial year ending 30 June 2024)	The cost of product was updated for all investment options to reflect the changes (increases and decreases) to the total investment costs, and the increase in the costs met from reserves.	There are changes to the cost of product for all investment options	All Rest members

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August – October 2024 Sent to members via email or printed letter as part of the 2023/24 Annual Statements or separately to members joining Rest from 1 July 2024	Overstated cover per unit amount for Voluntary TPD cover	On 31 May 2024 we issued an updated Rest Super Insurance Guide and in the lead-up to publication we sent members a Significant Event Notice, outlining the full details of the insurance changes. After further review, we found that the cover per unit amount for Voluntary TPD cover in the Key Insurance Changes Flyer which formed part of the Significant Event Notice and Rest Super Insurance Guide was overstated for ages 60 to 69. If you had insurance at the time of the Significant Event Notice the information you received about your own level of insurance cover and cost was correct. Please refer to the Rest Super Insurance Guide for the correct cover amounts at rest.com.au/pds	Cover per unit amount was overstated for Voluntary TPD Cover for members aged 60 to 69.	All Rest Super members