



Rest

Rest Super

Rest has been looking after members' superannuation since we started in 1988.

Since then, we've grown to become one of Australia's largest industry superannuation funds. We're open to all Australians and currently have around 2 million members and \$50 billion in funds under management[^].

Easy and convenient

It's easy to manage your super account online in MemberAccess. With MemberAccess you can:

- consolidate other super into your Rest account
- view your account balance, transaction history and insurance
- update your personal details
- switch your investment options.

The new Rest App

Super as mobile as you, packed with features to help you make the most of your super on the go.



Low fees, competitive returns and more

We put our members first with:

- low fees
- competitive long-term performance
- flexible and cost-effective age based insurance
- award-winning fund
- access to Rest Advice - both online and over the phone - to help you plan your financial future.

Combine your super and you could save

If you have worked for more than one employer, chances are you have more than one super account, which means you could be paying multiple sets of fees.

You can combine your other super accounts and transfer them into Rest at supermatch.rest.com.au

You should speak to a financial adviser to check how combining your super might affect your insurance and benefits. You should also check if any exit fees might be applicable from your current fund(s).

Flexible and cost-effective insurance options

Who can join Rest Super?	Types of insurance cover	Default insurance cover
Any employee who is casual, part-time or full-time is eligible for Rest Super	<ul style="list-style-type: none">• Death• Total and Permanent Disablement (TPD)• Long-term Income Protection (IP)	<ul style="list-style-type: none">• Members aged 18 or over will receive Default Cover (subject to eligibility)• A flexible package of cover that changes with you as you go through different stages of your life• Automatically increases as you get older and your needs increase, and reduces as you approach retirement.

[^] As at 31 December 2017

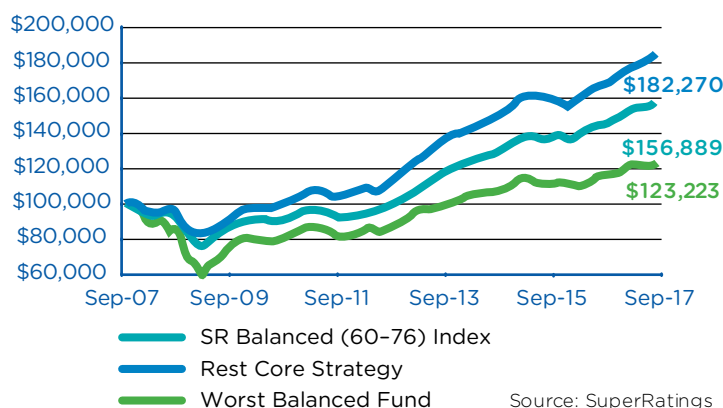
Competitive long-term investment returns

Rest's Core Strategy investment option has outperformed similar options of super funds surveyed over the last 10 years, being ranked number one across the 10 year period to September 2017*. For more information about our investment performance, go to rest.com.au/investments

A \$100,000 investment in Rest's Core Strategy option 10 years ago would have grown to \$182,270 by the end of September 2017. The median fund would have grown to \$156,889 and the poorest performing fund to \$123,223, shown in the graph below.

Growth in \$100,000 over the past 10 years*

Median Balanced Fund, Rest Core Strategy, Worst Performing Balanced Fund – September 2007 to September 2017*



Low fees

As an industry super fund, Rest operates only to benefit our members. This helps keep our fees low, allowing more money to stay in a member's account for retirement.

Fees for the Core Strategy investment option

Investment fee	Estimated to be 0.69% pa including estimated performance related fees of 0.13% pa
Administration fee	\$1.30 per week plus 0.10% pa of account balance at the end of each month (capped at \$800 pa)
Indirect cost ratio	Estimated to be 0.07% pa for the 12 months to 30 June 2017

For example - \$50,000 invested in the Rest Core Strategy investment option

Investment fees	0.69% pa including a performance related fee of 0.13% pa	= \$345 each year
Plus administration fees	\$67.60 pa (\$1.30 per week) plus 0.10% pa of account balance at the end of the month	= \$67.60 + \$50.00
Plus indirect costs	Estimated to be 0.07% pa for the 12 months to 30 June 2017	= \$35.00
Equals cost of product		= \$497.60

The above fees are based on investment fees for the financial year ending 30 June 2017. Investment fee may vary in the future.

If there's anything we can do

- rest.com.au
- Live Chat at rest.com.au**
Monday to Friday 8am – 10pm and Saturday 9am – 6pm AEST
- 1300 300 778**
Monday to Friday 8am – 10pm AEST



* SuperRatings Fund Crediting Survey – SR 50 Balanced (60-76) Index, September 2017. Returns are net of investment fees, tax and implicit asset-based administration fees. Explicit fees such as fixed dollar administration fees, exit fees, contribution fees and switching fees are excluded. Ratings or investment returns are only some of the factors that you should consider when deciding how to invest your super. Past performance is not an indicator of future performance.

+ These returns do not allow for inflation. SuperRatings Pty Limited does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria. Awards, ratings or investment returns are only some of the factors you should consider when deciding how to invest your super. For more information about our awards, visit rest.com.au/ourawards Past performance is not an indicator of future performance.

As we have not taken into account your circumstances, please consider whether this information meets your needs. Go online for a PDS to consider before deciding. Rest has no relationships that might influence our advice to you. Rest does not pay or receive commissions. This information is provided by Retail Employees Superannuation Pty Ltd ABN 39 001 987 739 AFSL 240003 as trustee of Rest (Retail Employees Superannuation Trust ABN 62 653 671 394). Issue date: April 2018 1124.5 04/18 ISS8