

REST Fund Comparison



Complete the details below to see how REST compares to other super funds.

Company	REST Superannuation	Other Fund
Type of fund	Industry fund	
Available to the public	Yes	
Fund size		
Assets	\$14.7 billion	
Members	1.8 million	
Investment options		
Multi-manager	12	
Single-manager	1	
Total	13	
Default option	REST Core Strategy	
Performance ratings	Core Strategy (default option) ranked 1st overall for the SuperRatings SR50 Growth Index and 2nd overall in the Chant West June 2009	
Performance	Crediting rate for 30 June 2009: -7.82% to REST members	
Insurance[#]		
Death	Yes	
TPD	Yes	
Income Protection	Yes	
Member services		
Contact Centre	Yes	
Member communications and education	Member Guide – Product Disclosure Statement, Investing Made Simple, Insurance Guide, Quarterly Member eNewsletter, Quarterly Investment Update, zest! annual report and member statement, Learning Centre, factsheets, seminars, workplace visits	
Financial planning services*	Yes	
Additional services		
Unit pricing/crediting rates	Bi-weekly	
Transition to Retirement and Pension	Yes	
Binding death benefit nomination	No	
Anti-detriment payments	Yes	
Fees		
Establishment fee		
The fee to open your investment	\$0	
Contribution fee		
The fee on each amount contributed to your investment – either by you or your employer	5 cents per week for each employer contribution made	
Withdrawal fee		
The fee on each amount you take out of your investment	The first withdrawal (either full or partial) is free, then \$25 per withdrawal thereafter	
Termination fee		
The fee to close your investment	\$0. If you have made a previous withdrawal a \$25.00 fee will apply	

[#] For more information regarding REST insurance, please go to www.rest.com.au or call us on 1300 300 778.

continued over >

* Money Solutions Pty Limited AFSL 258145. Money Solutions Personnel are not representatives of the REST Trustee. Any financial advice given by Money Solutions is provided under the Money Solutions AFSL. The Trustee does not accept any liability for any loss or damage incurred by any person as a result of using products or services by Money Solutions.

Work. Save. Grow. REST



Company	REST Superannuation	Other Fund																																										
Management costs The fees and costs for managing your investment. The amount you pay for specific investment options is shown below																																												
<ul style="list-style-type: none"> Administration fee The fee for administering your account 	85 cents per week																																											
<ul style="list-style-type: none"> Asset based fee The fee for account maintenance, investment consulting and custodial management 	0.1% pa based on your balance at the end of each month																																											
<ul style="list-style-type: none"> Other management costs <ul style="list-style-type: none"> the annual percentage fees for managing your investments, including any performance fees member protection cost (which will apply from 1 January 2010) 	Other management costs vary according to your chosen investment option(s) and ranged from 0.06% pa to 0.76% pa. Includes performance fees of up to 0.24%																																											
	<table border="1"> <thead> <tr> <th>Investment option</th> <th>Performance fee (pa) for 2008-09</th> <th>Fee (pa) ^ (incl perf fee)</th> </tr> </thead> <tbody> <tr><td>Core Strategy</td><td>0.18%</td><td>0.65%</td></tr> <tr><td>Cash Plus</td><td>0.03%</td><td>0.16%</td></tr> <tr><td>Capital Stable</td><td>0.12%</td><td>0.47%</td></tr> <tr><td>Balanced</td><td>0.15%</td><td>0.56%</td></tr> <tr><td>Diversified</td><td>0.21%</td><td>0.70%</td></tr> <tr><td>High Growth</td><td>0.24%</td><td>0.76%</td></tr> <tr><td>Basic Cash</td><td>0.00%</td><td>0.06%</td></tr> <tr><td>Cash</td><td>0.00%</td><td>0.07%</td></tr> <tr><td>Bond</td><td>0.00%</td><td>0.31%</td></tr> <tr><td>Shares</td><td>0.09%</td><td>0.55%</td></tr> <tr><td>Property</td><td>0.00%</td><td>0.56%</td></tr> <tr><td>Australian Shares</td><td>0.18%</td><td>0.51%</td></tr> <tr><td>Overseas Shares</td><td>0.00%</td><td>0.59%</td></tr> </tbody> </table>	Investment option	Performance fee (pa) for 2008-09	Fee (pa) ^ (incl perf fee)	Core Strategy	0.18%	0.65%	Cash Plus	0.03%	0.16%	Capital Stable	0.12%	0.47%	Balanced	0.15%	0.56%	Diversified	0.21%	0.70%	High Growth	0.24%	0.76%	Basic Cash	0.00%	0.06%	Cash	0.00%	0.07%	Bond	0.00%	0.31%	Shares	0.09%	0.55%	Property	0.00%	0.56%	Australian Shares	0.18%	0.51%	Overseas Shares	0.00%	0.59%	
Investment option	Performance fee (pa) for 2008-09	Fee (pa) ^ (incl perf fee)																																										
Core Strategy	0.18%	0.65%																																										
Cash Plus	0.03%	0.16%																																										
Capital Stable	0.12%	0.47%																																										
Balanced	0.15%	0.56%																																										
Diversified	0.21%	0.70%																																										
High Growth	0.24%	0.76%																																										
Basic Cash	0.00%	0.06%																																										
Cash	0.00%	0.07%																																										
Bond	0.00%	0.31%																																										
Shares	0.09%	0.55%																																										
Property	0.00%	0.56%																																										
Australian Shares	0.18%	0.51%																																										
Overseas Shares	0.00%	0.59%																																										
Investment switching fee (the fee for changing investment options)	First 4 per financial year are free. Thereafter \$20.00 per switch																																											
Incidental fees																																												
Contribution splitting fee (the fee charged if we receive a request to split your super contributions with your spouse)	\$60.00																																											
Family law split fee (the fee charged if we receive an order or agreement to split your super with your spouse)	\$50.00																																											
Investment choice fee (the fee charged if you invest in an option other than the Core Strategy)	25 cents per week																																											

^ From 1 January 2010, the Other management costs will include a member protection cost, which was 0.12% for 2008/09.

REST's super awards

2009

- SuperRatings Fund of the Year award 2010
- SelectingSuper Fund of the Year 2009
- SelectingSuper Personal Product of the Year 2009
- Industry Fund of the Year at the AFR Smart Investor Blue Ribbon Awards 2009
- SuperRatings PLATINUM RATING – 7th consecutive year
- SuperRatings 7-Year Platinum Performer
- 5 Apple Rating, Chant West
- Selecting Super AAA Quality Rating

2008

- SuperRatings Fund of the Year FINALIST
- SuperRatings PLATINUM RATING
- Selecting Super AAA Quality Rating

For further information on REST Superannuation visit www.rest.com.au or call us on 1300 300 778.