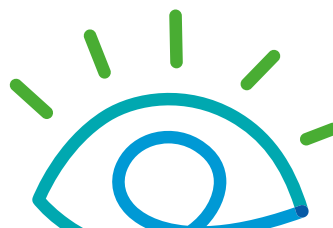


Rest product comparison

A comparison of all products

| Rest product comparison | | | | | |
|---|---|---|--|--|--|
| | Rest Super | Rest Corporate | Rest Select | Acumen | Rest Pension |
| Overview | | | | | |
| Product description | An award winning product with a MySuper offering and Default insurance cover (subject to eligibility) | A product with a MySuper offering and default insurance tailored to salary | A choice product with flexible insurance | A choice product with a fully tailored super and insurance solution through the employer | An award winning retirement product with a regular income stream |
| Suitable for | <ul style="list-style-type: none"> Casual employees Part-time employees Full-time employees Self-employed | <ul style="list-style-type: none"> Permanent employees and Fixed Term Contractors working a minimum of 15 hours per week | <ul style="list-style-type: none"> Members who require tailored insurance and greater choice Self-employed | Employers seeking a fully tailored super product for their employees | For retirees or those transitioning to retirement |
| Insurance cover for casual employees | Yes | No | Yes, generally only Death and restricted TPD cover is available to casuals | Employer agreed cover for casuals Generally only Death and restricted TPD cover is available to casuals | N/A |
| Can anyone join? | Employers: Yes Members: Yes | Employers: Yes# Members: must be invited to join Rest Corporate by employer | No - closed to new members from 1 February 2017 | Employers: Yes Members: must be invited to join Acumen by employer | Yes, if retired or transitioning to retirement |
| Product features | | | | | |
| MySuper authorised | Yes | Yes | No | No | N/A |
| Range of convenient contribution methods (BPAY®, EFT, Direct debit, Authorised Bank Transfer) | Yes | Yes | Yes | Yes | N/A |
| Fees | | | | | |
| Administration fees | \$1.30 per week plus 0.1%pa of account balance at the end of the month (capped at \$800 per annum) | | \$1.30 per week plus 0.1%pa of account balance at the end of the month | \$0 to \$1.60 per week plus from 0.00% to 0.65%pa of account balance at the end of the month | \$1.30 per week, plus a yearly asset based fee based on your account balance (capped at \$1,040 per annum) |
| Withdrawal fee | First withdrawal is free (regardless if full or partial), thereafter \$25 per withdrawal | | | | Nil |

| | Rest Super | Rest Corporate | Rest Select | Acumen | Rest Pension |
|---|--|---|--|--|----------------------|
| Investments (for more information, refer to the Investment Guide available at rest.com.au/pds) | | | | | |
| Default option | Yes, Core Strategy | | No, members must make an investment choice | | Yes, Balanced option |
| Range of investment options | 13 investment options available. Members can choose one option or a combination of different options to create their own portfolio | | | | |
| Switch investment options online | Yes | Yes | Yes | Yes | Yes |
| Insurance (for more information on terms and conditions, refer to the relevant Insurance Guide available at rest.com.au/pds) | | | | | |
| Insurance design | Life stage based insurance | Salary based insurance Additional insurance designs available on request by employer | Individual choice insurance | Tailored via employer | N/A |
| Death cover | Yes | Yes | Yes | Yes | N/A |
| Total and Permanent Disablement (TPD) ⁺ | Yes | Yes | Yes | Yes | N/A |
| Income Protection (IP) | Yes | Yes | Yes | Yes | N/A |
| Default cover | Yes, subject to eligibility | Yes (employer default may differ) | No | Yes | N/A |
| Voluntary cover | Yes | Yes | Yes | Dependent on employer and cover design | N/A |
| Death cover formula | Default: between 1 and 5 units depending on age Unit based life stage cover with cover per unit and number of units varying by age | Default: 15% x Salary x Future Service to age 70, subject to employer Automatic Acceptance Limit Member choice options: 0%, 5%, 10%, 20%, 25% | Unit based cover | Employer agreed cover formula | N/A |
| Total and Permanent Disablement (TPD) cover formula | Default: 2 units Unit based life stage cover with cover per unit varying by age | Employer choice options: 10%, 15%, 20%, 25% | Unit based cover | Employer agreed cover formula | N/A |
| Income Protection (IP) cover formula | Default: 5 units Unit based life stage cover with cover per unit varying by age | 87% x Salary (includes 75% income benefit and 12% superannuation component), subject to employer Automatic Acceptance Limit Employers can choose to offer nil IP | Unit based cover | Employer agreed cover formula | N/A |
| Members able to opt out of default insurance | Yes | Yes | N/A | Yes | N/A |

| | Rest Super | Rest Corporate | Rest Select | Acumen | Rest Pension |
|--|--|--|---|--|------------------------------------|
| IP Waiting Period | Default: 60 days | Default: 60 days Member & Employer choice: 30 or 90 days | Member choice: 30, 60 or 90 days | Employer agreed IP waiting period | N/A |
| IP Benefit Period | Default: Up to Age 60 If waiting period ends on or after age 58, a benefit period of up to 2 years (or to age 65 if earlier) applies | Default: Up to Age 65 Member & Employer choice: up to 2 years (or to age 65 if earlier) | Member choice: 2 years (or to age 65 if earlier) 5 years (or to age 65 if earlier) Up to Age 65 | Employer agreed IP benefit period | N/A |
| Insurance costs | Default: Age based (gender neutral) Voluntary cover: Age, gender and occupation based | Age, gender and occupation based A Plan Rating Factor will apply and if insurance cover is subject to underwriting, a premium loading may also impact the cost of cover | Age, gender and occupation based | Dependent on employer and cover design | N/A |
| Default cover for new members | Yes, for members aged 18 or over and upon receipt of first employer contribution Default cover is not applicable to self-employed individuals | Yes, upon joining Subject to employer Automatic Acceptance Limit | No | Subject to plan design and employer Automatic Acceptance Limit | N/A |
| Special offer for new members | Increase level of Default cover up to a total of 7 units for each of Death, TPD and IP within 120 days of joining, without the need for health evidence (conditions apply, including not applicable for self-employed individuals) | Increase the percentage for Death and TPD cover up to certain limits and reduce the IP waiting period within 120 days of first joining without the need for health evidence (conditions apply) | No | No | N/A |
| Maximum cover limit | Death: Unlimited TPD: \$5 million (\$1 million if age 65 or over) plus Default Cover IP: \$30,000 per month plus Default Cover | Death: Unlimited TPD: \$5 million (\$1 million if age 65 or over) IP: \$30,000 per month | | Dependent on employer and cover design | N/A |
| Transfer cover from another fund | Yes, up to \$1 million of existing Death and TPD cover [^] | | | No | N/A |
| Member services | | | | | |
| Regular super updates | Yes | Yes | Yes | Yes | Yes |
| Over the phone help | 1300 300 778 8am - 10pm weekdays | 1300 300 778 8am - 10pm weekdays | 1300 300 778 8am - 10pm weekdays | 1300 305 779 8am - 6pm weekdays | 1300 305 778 8am - 6pm weekdays |
| Access to financial education, calculators and workshops | Yes | Yes | Yes | Yes | Yes |

| | Rest Super | Rest Corporate | Rest Select | Acumen | Rest Pension |
|---|--|---------------------------------------|-------------|---|--|
| Live Chat at rest.com.au | Available from 8am - 10pm Monday to Friday and 9am - 6pm Saturday | | | | |
| Member benefits including offers on banking products, private health cover packages and discounted travel insurance | Yes | Yes | Yes | Yes | Yes |
| Range of beneficiary options | Non-binding or Binding beneficiary nomination (lapses after 3 years) | | | | Reversionary Non-binding Non-lapsing |
| Financial advice | Yes | Yes | Yes | Yes | Yes |
| Rest App | Download the Rest App for super as mobile as you | | | | |
| Employer services | | | | | |
| Online access to manage employees' super | Yes | Yes | - | Yes | - |
| Regular super updates | Yes | Yes | - | Yes | - |
| Employer relationship, account management and resource centre support | Yes | Yes | - | Yes, including Policy/ Management committee support | - |
| Access to workplace seminars | Yes | Yes | - | Yes | - |
| Access to clearing house facility | Yes | Yes | - | Yes | - |
| Over the phone help | 1300 305 775 8am - 8pm weekdays | 1300 305 775 8am - 8pm weekdays | - | 1300 305 775 8am - 8pm weekdays | - |

If there's anything we can do

rest.com.au

[Live Chat at rest.com.au](https://rest.com.au)
Monday to Friday 8am - 10pm and Saturday 9am - 6pm AEST

[1300 300 778](tel:1300305775)
Monday to Friday 8am - 10pm AEST



Insurance offering may differ between various industry sectors

* Registered to BPAY Pty Ltd ABN 69 079 137 518

+ Note: Death and TPD cover are linked benefits, ie payment of a TPD benefit reduces your Death and TPD cover by the same amount. Additional terms apply as set out in the Insurance Guide available at rest.com.au

^ Subject to approval. Conditions apply.

As we have not taken into account your circumstances, please consider whether this information suits your needs. Go to rest.com.au/pds 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 as Trustee of Rest (Retail Employees Superannuation Trust ABN 62 653 671 394). The issuer of the insurance products mentioned in this document is AIA Australia Limited (ABN 79 004 837 861, AFSL No. 230043). 1175.0 04/18 ISS5