

# Acumen

Product Disclosure Statement

Effective 1 March 2017

Issued by Retail Employees Superannuation Pty Limited  
(Trustee) ABN 39 001 987 739 AFSL 240003  
Retail Employees Superannuation Trust ABN 62 653 671 394  
Unique Superannuation Identifier RES0104AU



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5. How we invest your money	4	The information in this document is general information only and doesn't take into account your personal financial situation or needs. You should consult a licensed financial adviser if you wish to obtain financial advice that is tailored to suit your personal circumstances.	Further information, including a full paper copy of the PDS, the trust deed and other important information that forms part of this PDS, can be obtained free of charge by visiting our website or contacting REST Customer Service:
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## 1. About Acumen

REST has been helping Australians build their retirement savings since 1988. Today, with around 2 million members and more than \$42 billion in funds under management\*, we are one of Australia's largest industry super funds – around one in six^ Australian workers is a REST member!

Acumen is the division of REST designed for employers who want to tailor their superannuation offering for employees. Acumen offers 13 investment options for members to choose from. Acumen does not have a MySuper product.

### Super solutions as your life changes

Your superannuation needs change as your life situation changes. So whether you've just started your first job, are changing jobs, are more established in your career, or are moving closer to retirement, REST offers a range of products that can help. A PDS is available at [rest.com.au/pds](http://rest.com.au/pds) for each of these products. You should consider the PDS before making any decision in relation to a product.

- **REST Super** – an award-winning product with a MySuper offering. REST Super is open to all, offering a choice of 13 investment options, with automatic default basic insurance cover, subject to eligibility

- **REST Corporate** – a MySuper business product with default insurance tailored to your salary
- **REST Pension** – an award-winning retirement product with a regular income stream for retirees or those transitioning to retirement.

For further information about the awards won by REST Super and REST Pension, please go to [rest.com.au](http://rest.com.au)

### Disclosure information

The following information is available on our website at

[rest.com.au/governance](http://rest.com.au/governance)

- the product dashboard
- trustee and executive remuneration.

## 2. How super works

### About super

Superannuation is money you save throughout your working life for your retirement. So even though it may be a while before you can access it, understanding your super early will give you greater control and the confidence to make the best financial choices for you.

You're already saving for your retirement thanks to the compulsory Superannuation

Guarantee (SG) – the 9.5% of your ordinary time earnings your employer is required to contribute into your super account.

You can learn more about how super works at [rest.com.au/understanding-super](http://rest.com.au/understanding-super)

### Choosing your fund

Most people can choose which super fund they'd like their SG contributions paid into. Sometimes your conditions of

employment will decide which fund. If you don't have a choice, or you don't tell your employer which fund you'd like your super to go into, it will be paid into a 'default fund'.

### Making contributions

Super is a tax-effective way to save for your future thanks to tax concessions provided by the government.

\* As at 29 December 2016

^ Number of working Australians sourced from Australian Bureau of Statistics, Labour force, Australia (cat. no. 6202.0), November 2016.

You can boost your super even further in addition to the SG by:

- asking your employer to deduct extra money from your pay before tax is taken out and paying it into your super. This is called 'salary sacrifice' and may reduce the amount of tax you pay.
- putting money you have saved (after tax) into your Acumen account. By making an after-tax personal contribution, you may be eligible for a government co-contribution.

To make an after-tax contribution, simply complete the 'Voluntary contribution' form at [rest.com.au/forms](https://rest.com.au/forms) and return it to us.

There's no limit on how much super you can accumulate over your lifetime, but there are limits on how much you

can contribute each financial year and still receive a tax concession. For more information visit [rest.com.au/facts](https://rest.com.au/facts)

### Consolidate your super

You might also be able to help your retirement savings grow by transferring super you have from another fund into your Acumen account, and save on paying multiple fees.

For a quick and easy way to consolidate your super from other funds into Acumen, login to MemberAccess.

You should consider the impact that consolidating your super may have on any insurance or benefit entitlements you have in your other fund(s) and if any exit fees are payable. You may wish to seek advice from a licensed financial adviser if you have any questions, particularly if you have any current medical conditions.

### Accessing your super

Generally, you can't access your super until you retire permanently from the workforce after reaching your 'preservation age', (which is 60 for people born after 1 July 1964). If you keep working, you can access your super after age 65. You may be able to access your super earlier if you are unable to work because you are permanently disabled.

For more information visit [rest.com.au/facts](https://rest.com.au/facts)

Interested in learning more about your super? Visit the REST Hub at [hub.rest.com.au](https://hub.rest.com.au) for videos, tips and more.

## 3. Benefits of investing with Acumen

### Competitive long-term returns

REST is focused on delivering competitive returns over the long term to help build members' retirement savings.

Our Core Strategy investment option is ranked number one for investment performance when compared to similar options of other super funds surveyed over 10 years\*.

### Competitive fees

As Acumen is a part of REST Industry Super, we are able to benefit from REST's size and profit-to-members approach which enables us to provide you with great value for money. Our fees are competitive, ensuring more of your super savings stay with you – where they belong.

### Different ways to contribute

Acumen allows you to choose how you want to contribute to your super and offers convenient contribution methods, such as BPAY®, salary sacrifice and payroll deductions.

### Investment options

Acumen offers 13 investment options, so you can choose how your super is invested. As Acumen is a choice product, you must choose an investment option. There is no default investment option in Acumen.

### One provider for life

If you leave your Acumen employer, you can move to REST Super during your time in the workforce and REST Pension for your retirement.

Your benefit will be transferred to REST Super after 30 days, unless you advise otherwise. This may result in an increase in fees and insurance premiums and a reduction in insurance cover. Please refer to the REST Pension and REST Super PDS at [rest.com.au](https://rest.com.au) You should consider the PDS before making any decision in relation to the product. For more information visit [rest.com.au](https://rest.com.au) or contact REST Customer Service on 1300 305 779.

### Benefit of scale

Acumen is part of one of Australia's largest industry super funds. Our scale delivers more investment opportunities and helps deliver competitive returns in the long-term.

### Insurance cover

You may receive automatic insurance cover if your employer has elected to provide insurance and you meet the terms and conditions of the insurance contract with the insurer.

### Online access to your account

Keep track of your super 24/7 online using MemberAccess. You can see your account balance, update your details, switch investment options, make a non-binding beneficiary nomination, transfer your super from other funds and manage your preferences. You can register for MemberAccess at [acumensuper.com.au](https://acumensuper.com.au)

### Advice when you need it

REST Advice is all about helping you make good decisions with your super and money. Whether you have simple general questions, you're looking for calculators to help you plan, or you're interested in more complex subjects like transition to retirement, we can help you confidently look forward to a brighter tomorrow.

And, our price promise means that we won't charge you **any extra** for **simple** super questions. More complex retirement advice will be capped at \$395, which you can pay for out of your super. Comprehensive **face-to-face** financial planning will cost more, but we'll always talk to you about this first.

For more information visit [rest.com.au/advice](https://rest.com.au/advice) or call us on 1300 305 779.

### We're here to help

If you'd like more information about the benefits of investing with Acumen, visit [acumensuper.com.au](https://acumensuper.com.au), or call REST Customer Service on 1300 305 779.

\* SuperRatings Fund Crediting Survey – SR 50 Balanced (60-76) Index, December 2016. Past performance is not an indicator of future performance.

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## 4. Risks of super

Acumen is an investment product designed to help you save for your retirement. Like all investment products, there are investment risks. Super funds generally invest in a range of asset classes – for example, cash, bonds, property and shares – that have different levels of risk. The likely investment return, and the risk of a negative return, is different for each investment option depending on the underlying mix of assets in that investment option. Assets with the highest potential return over the longer-term (such as shares), may also carry the highest level of short-term risk. Acumen offers a number of different investment options with different levels of risk.

When considering your investment in super, it is important to understand that:

- the value of investment options can go up and down
- future returns may differ from past returns
- returns are not guaranteed, will vary, and you may lose some of your money
- superannuation, social security and tax laws may change in the future
- the amount of your future super savings (including contributions and returns) may not be enough to adequately provide for your retirement.

The appropriate level of risk for you will vary depending on a range of factors including your age, investment time frame, where your other assets are invested and how comfortable you are with the possibility of a negative return in some years.

Other significant investment risks include:

- **market risk** – investment returns may be affected by economic conditions, government regulations, market sentiment, international events and other factors
- **company specific risk** – an investment in a specific company may be affected by changes to the company such as loss of a big customer, changes in management and other internal and external factors
- **currency risk** – investments in international assets may be negatively affected by currency fluctuations
- **interest rate risk** – changes in interest rates in Australia and overseas can have a direct or indirect impact upon the value and return of all types of assets
- **liquidity risk** – from time to time some investments may not be easily converted to cash due to abnormal or difficult market conditions.

You should read the important information about the risks of super before making a decision. Go to the 'Investment Guide' at [acumensuper.com.au/pds](http://acumensuper.com.au/pds). The material relating to the risks of super may change between the time when you read this Statement and the day when you acquire the product.

## 5. How we invest your money

Acumen offers 13 investment options with underlying assets managed by professional investment managers.

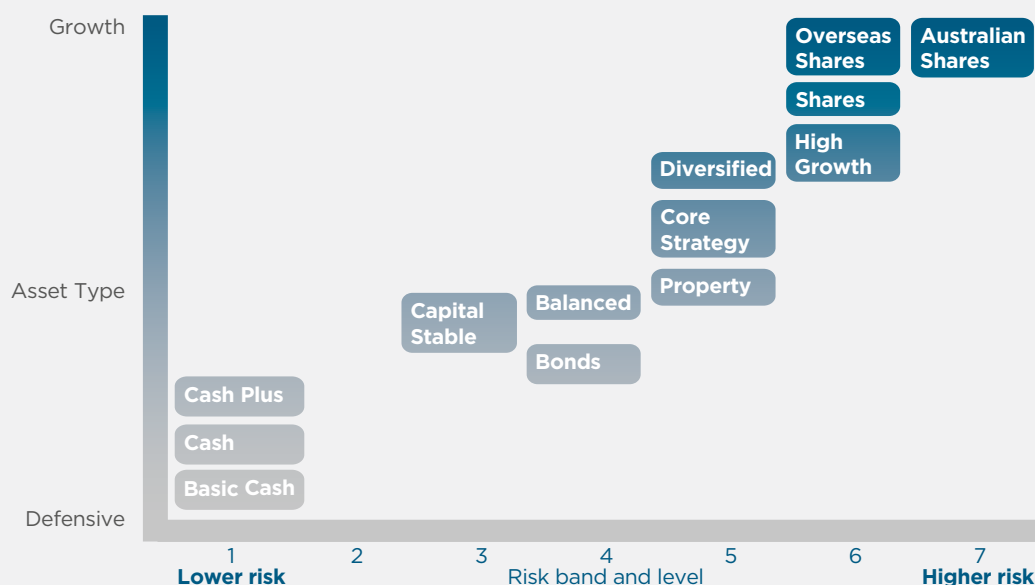
Each option has a different level of risk and potential return. For example, the Core Strategy is designed for members looking for a balance between risk and return, with a wide asset allocation range.

You can choose one option or a combination of different options to create your own portfolio. As Acumen is a choice

product, you must choose an investment option. There is no default investment option in Acumen.

You must consider the likely investment return, risk and your investment time frame when choosing an investment option.

### Your investment choices



You can transfer your money into other options at any time, or ask that future contributions be paid into a different option. You can switch investment options online in MemberAccess, or by completing an 'Application to make an investment choice' form and returning it to REST. For details of the effective unit prices, please refer to [rest.com.au/unitprices](http://rest.com.au/unitprices)

Acumen's investments are managed by investment managers appointed by the Trustee. The Trustee recognises that sustainability factors (which include but are not limited to environmental, social and governance factors) and risks may have a material influence on the investment returns over the long term. As a result, the Trustee adopts strategies and appoints investment managers that are considered to be consistent with delivering the Fund's stated investment objectives, as a long-term investor on behalf of its members.

Investment details for Core Strategy																												
<b>Aim</b>	Achieve a balance of risk and return by investing in both growth assets and defensive assets																											
<b>Investment return objective<sup>1</sup></b>	CPI + 3% pa over the long-term (rolling 10 year periods)																											
<b>Asset allocation<sup>2</sup></b>	<p>22% defensive, 78% growth</p> <p>A mix of shares and bonds, property, infrastructure, alternative assets and cash</p> <table border="1"> <thead> <tr> <th>Asset Class</th> <th>Allocation</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Cash securities</td> <td>6%</td> <td>(0-25%)</td> </tr> <tr> <td>Bonds</td> <td>6%</td> <td>(5-75%)</td> </tr> <tr> <td>Defensive alternatives</td> <td>10%</td> <td>(0-25%)</td> </tr> <tr> <td>Growth alternatives</td> <td>13%</td> <td>(0-25%)</td> </tr> <tr> <td>Infrastructure</td> <td>6%</td> <td>(0-15%)</td> </tr> <tr> <td>Property</td> <td>11%</td> <td>(0-25%)</td> </tr> <tr> <td>Australian shares</td> <td>19%</td> <td>(15-45%)</td> </tr> <tr> <td>Overseas shares</td> <td>29%</td> <td>(5-35%)</td> </tr> </tbody> </table>	Asset Class	Allocation	Range	Cash securities	6%	(0-25%)	Bonds	6%	(5-75%)	Defensive alternatives	10%	(0-25%)	Growth alternatives	13%	(0-25%)	Infrastructure	6%	(0-15%)	Property	11%	(0-25%)	Australian shares	19%	(15-45%)	Overseas shares	29%	(5-35%)
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<b>Minimum suggested timeframe</b>	10+ years																											
<b>Standard Risk Measure<sup>3</sup></b>	Estimated 3 to less than 4 negative annual returns over any 20 year period																											
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<b>What this option has returned<sup>4</sup></b> (Past performance is not an indication of future performance)	<table border="1"> <thead> <tr> <th></th> <th>Yearly return<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td>2012</td> <td>0.85%</td> </tr> <tr> <td>2013</td> <td>18.42%</td> </tr> <tr> <td>2014</td> <td>13.29%</td> </tr> <tr> <td>2015</td> <td>9.47%</td> </tr> <tr> <td>2016</td> <td>1.82%</td> </tr> <tr> <td>Five year annualised return</td> <td>8.56%</td> </tr> <tr> <td>Ten year annualised return</td> <td>6.54%</td> </tr> </tbody> </table>		Yearly return <sup>^</sup>	2012	0.85%	2013	18.42%	2014	13.29%	2015	9.47%	2016	1.82%	Five year annualised return	8.56%	Ten year annualised return	6.54%											
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The Core Strategy investment option is designed for members looking for a balance between risk and return, with a wide asset allocation range. The Core Strategy has an exposure to the Australian shares asset class which may include companies listed in Australia whose legal domicile is overseas. In addition, up to 10% of this asset class may be invested in stocks listed on the New Zealand Stock Exchange.

<sup>^</sup> Core Strategy returns are based on unit pricing from 1 January 2013 onwards. A crediting rate was used prior to that date.

<sup>1</sup> This is what the Trustee uses to determine asset allocation. It is also used to measure if the investment objective is met. It is not a guaranteed rate of return. REST does not use the Return Target (shown in the Product Dashboard) to set the investment return objective.

<sup>2</sup> For the Core Strategy option, the asset allocation will vary year to year within the ranges shown in brackets. This also means the allocation to defensive assets and growth assets will vary from time to time. The Trustee reserves the right to vary the asset allocations, including the benchmarks and ranges, of all or any of the investment options, introduce new options or close existing options without prior notice (where permitted by law).

<sup>3</sup> More information about risk band and level and Standard Risk Measure can be found in the 'Investment Guide' available at [acumensuper.com.au](http://acumensuper.com.au).

<sup>4</sup> Returns are quoted at 30 June each year after fees not directly charged to your account and taxes have been deducted. The returns stated are correct as at 30 June 2016.

You should read the important information about how we invest your money before making a decision. Go to the 'Investment Guide' available at [acumensuper.com.au/pds](http://acumensuper.com.au/pds). The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

## 6. Fees and costs

### Consumer Advisory Warning

#### DID YOU KNOW?

Small differences in both investment performance, and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower administration fees where applicable. Ask the fund or your financial adviser.

#### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investment Commission (ASIC)** website ([moneysmart.gov.au](http://moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options.

The calculator on the ASIC website at [moneysmart.gov.au](http://moneysmart.gov.au) can be used to calculate the effect of fees and costs on your super account balance.

### Fees and costs for Acumen

This section provides information about the main fees and costs for an Acumen member wholly invested in the Core Strategy which are deducted directly from your account or from investment returns. The investment fees for our other investment options are different. Similar information is included in other Product Disclosure Statements so you can compare Acumen's fees and costs with those for other funds or products. The following table shows a range of fees and costs - which vary depending on your sub-plan.

Acumen		
Type of fee or cost	Amount	How and when paid
Investment fee	Estimated to be 0.60% pa, including estimated performance fees of 0.06% pa	Accrued and reflected in an option's unit price. It is not deducted directly from your account
Administration fee	From \$0.00 to \$1.60 per week plus from 0.00% to 0.65% pa of your account balance at the end of the month	Deducted from your account at the end of each month
Buy/sell spread	Buy spread range - 0.02% - 0.18% Sell spread - 0.00%	Included in the relevant unit price and applied to your account or transaction as applicable
Switching fee	Nil	Not applicable
Exit fee	Nil for the first withdrawal (regardless if full or partial) then \$25 per withdrawal thereafter	Deducted when the transaction is processed
Advice fees relating to all members investing in a particular product or investment option	Nil	Nil
Other fees and costs <sup>1</sup>		
	Contribution splitting fee of \$60 per split	Deducted from your account at the time the contribution split is made
	Family law split fee of \$50 per split	Split between your account and your spouse's account when the split is made
	Personal advice fees, if you agree a fee with your adviser	As agreed with your adviser
	Insurance fees, if you have insurance cover in Acumen	Please see section 8 'Insurance in your super'
Indirect cost ratio	Nil	Nil

<sup>1</sup> For information regarding the definitions of the fees and costs incorporated in the table above, please refer to the 'Fees and other costs' section of the Acumen Member Guide. These definitions and costs can also be found at [rest.com.au/pds](http://rest.com.au/pds)

## Fees changes

All fees and charges may be revised or adjusted by REST from time to time. We may also introduce new fees. Where there is a material increase in fees or charges, we will give you at least 30 days prior notice.

## Example of annual fees and costs for the Core Strategy option

The table below gives an example of how fees and costs in the Core Strategy option can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products. For specific fee information on your sub-plan, visit [acumensuper.com.au/pds](http://acumensuper.com.au/pds)

Example – The Core Strategy Investment Option		Balance of \$50,000
Investment fees	0.60% pa including a performance fee of 0.06%	For every \$50,000 you have in the product you will be charged \$300 each year
PLUS Administration fees	Between 0.0% and 0.65% pa (\$0 to \$325) plus between \$0 and \$83.20 (\$0.00 to \$1.60 per week)	And, you will be charged administration fees of between \$0 to \$325 regardless of your balance plus between \$0 to \$83.20
PLUS Indirect costs for the Core Strategy investment option	0%	And, indirect costs of \$0 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of between \$300 to \$708.20 for the product

Note – Additional fees may apply. And, if you leave the superannuation entity early, you may also be charged an **exit fee** of nil for the first withdrawal (regardless if full or partial) then \$25 per withdrawal thereafter.

You should read the important information about fees and costs before making a decision. Go to the 'Acumen Member Guide' available in MemberAccess at [acumensuper.com.au/pds](http://acumensuper.com.au/pds) The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

## Financial advice fees

REST Advice is all about helping you make good decisions with your super and money.

We believe that all our members should get the benefit of trustworthy super advice. So we've created the REST Price Promise - we don't charge you **any extra** for **simple** super questions, and even when you need more complex retirement advice, we'll cap these costs at \$395, which you can pay for out of your super. Only more comprehensive **face-to-face** financial planning advice would create additional costs but we'd always talk to you about this first.

## 7. How super is taxed

There are a number of ways super is taxed. As the tax treatment of super is complex and may change from time to time, we recommend that you seek advice from a financial adviser, your accountant or tax agent.

You should provide us with your Tax File Number (TFN), otherwise a higher tax rate will apply to your contributions and may have an impact when you access your benefit.

Without your TFN, we will also:

- be unable to accept any personal contributions to your account
- have more difficulty tracing different super amounts in your name via the Australian Taxation Office (ATO) search facility (this could assist in ensuring you receive all your super benefits when you retire).

The following tax rules apply except if you exceed the before or after-tax contribution caps. If you exceed the contribution caps for super you will pay extra tax.

- REST will pay the tax applying to your account directly to the ATO.
- Contributions into your super that are made from your before-tax salary are taxed at 15%.
- Contributions into your super made from your after-tax money are not taxed in the fund.
- Investment earnings are taxed at a maximum rate of 15%.
- Withdrawals from your account may be taxed if you are aged less than 60. Once you turn 60, you can withdraw your super tax free.

For information about how tax applies to super contributions, investment earnings and withdrawals go to [rest.com.au/facts](http://rest.com.au/facts)

## 8. Insurance in your super

When you join Acumen, your employer may have elected to have insurance cover automatically provided to you. The type and level of cover depends on what your employer has organised for you. The amount of automatic cover (if any) and the formula used to calculate this cover and premiums can be found in MemberAccess. To log into MemberAccess visit [acumensuper.com.au](http://acumensuper.com.au) and follow the prompts. Insurance premiums are deducted from your Acumen account for this cover.

The types of cover available to Acumen members are:

- Death Only or Death and Total and Permanent Disablement (TPD) cover, and/or
- Income Protection cover.

If your proposed cover exceeds the automatic acceptance level for your sub-plan, you join outside eligibility requirements, or you wish to apply for voluntary cover (if available under your sub-plan), you will be required to provide evidence of your health satisfactory to the insurer.

The insurance premium for your cover depends on the amount of cover offered by your employer, any additional cover you request, your age, gender, occupation and, in the case of Income Protection cover, your salary, the waiting period and benefit period under your sub-plan. Monthly insurance premiums deducted from your account could vary from \$0 to \$1,667 for Death cover, Death and TPD cover and Income Protection cover, depending on your level of cover and other details listed above.

The maximum insurance cover available is \$5,000,000 for Death cover, \$2,000,000 for TPD cover, and \$20,000 per month for Income Protection cover. Cover generally ceases at age 65 (depending on your sub-plan).

Insurance cover available, the cost of cover, level of cover, and the ability to change and/or cancel your cover, varies between sub-plans. Please refer to the Member Guide available in MemberAccess at [acumensuper.com.au](http://acumensuper.com.au) for information on your sub-plan.

**Please note that unless you cancel your cover, insurance premiums will be deducted from your Acumen account (unless paid by your employer).**

Entitlement to insurance cover may be affected by the terms relating to eligibility for cover, cancelling insurance cover and the applicable conditions and exclusions of Acumen's insurance cover.

If you make an insurance claim, we and the insurer will determine whether you are entitled to be paid an insurance benefit based on the terms of the relevant policy, the trust deed rules and the law.

**You should read the important information about insurance cover, the premiums and eligibility for cover, before making a decision. Go to the 'Acumen Member Guide' available in MemberAccess at [acumensuper.com.au](http://acumensuper.com.au). The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.**

## 9. How to open an account

1. Your employer will open the account for you. You will receive a welcome pack soon afterwards. If we have your electronic contact details such as your email address or mobile number, we will send your annual statement and other important information about your account to that address or mobile. If you would prefer us to send you this information by mail, you can let us know in MemberAccess or by calling us.
2. Read this PDS and the other important information referred to in the Member Guide.
3. Complete the 'Application to make an investment choice' form available from [acumensuper.com.au](http://acumensuper.com.au) and return the form to either your employer or Acumen.
4. Consider making a beneficiary nomination. You can make non-binding nominations in MemberAccess. To make a binding nomination, please complete the 'Nomination of beneficiary' form available at [acumensuper.com.au](http://acumensuper.com.au)
5. You or your employer can then start to make regular and/or ad hoc contributions into your account.
6. Once you have your member number, login to MemberAccess at [acumensuper.com.au](http://acumensuper.com.au) to review your options, such as update your personal details, view your transaction history, annual statements and more.

### Cooling-off period

Even though as a member of Acumen you do not have any cooling off rights, you can still rollover your superannuation to another fund at any time. However, you are required to maintain a minimum account balance of \$5,000 where you have performed a partial rollover.

### Concerns and complaints

If you have a concern, please contact us straight away to see if we can assist immediately. You can make a formal complaint to REST online (via 'Contact Us' on our website), by letter or by phone, noting that you wish to 'lodge a complaint'. Visit [rest.com.au/Contact-Us/Concerns-and-Complaints](http://rest.com.au/Contact-Us/Concerns-and-Complaints) for further details.

### Your privacy

Your privacy is important to us. Our privacy policy sets out how your personal information is managed, and is available at [rest.com.au](http://rest.com.au). Our privacy collection statement is on the inside back cover of this PDS.



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### REST Privacy collection statement

REST may collect personal information from you. REST may also collect your personal information from your employers, medical advisers, the Australian Taxation Office, other superannuation and insurance entities, clearing houses, gateway providers, address-matching service providers, service providers who conduct internet based surveys or run call centres and your spouse, family, or friends.

We are required to collect your name, address, date of birth and other verification information under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and we are required and authorised to collect your Tax File Number in various circumstances covered by the *Superannuation Industry (Supervision) Act 1993* (Cth).

We collect, hold, use and disclose your personal information to:

- establish and operate your membership account
- process contributions to your account
- correspond with you regarding your account
- provide you with superannuation, insurance or other products, services, benefits or options (REST Services) (or information about them)
- help locate your lost super and to consolidate your super
- respond to your enquiries and requests for information
- conduct surveys, research and analytics
- test potential REST Services
- understand and meet your superannuation needs over your lifetime.

If we cannot collect your personal information we may be unable to provide you with REST Services (or information about them) or we may be unable to tailor the content of our websites, emails, or mobile device applications (apps) to your preferences or to give you more relevant content.

We may disclose your personal information to third parties including:

- mailing and printing companies
- digital communication and distribution companies
- archiving companies
- auditors, actuaries and legal advisers
- employers
- insurers
- medical practitioners
- service providers, including contribution arrears collection services and address matching services
- marketing and communications agencies
- research and analytics providers
- administrators and advisers
- IT services
- our preferred financial services organisations and advice companies.

We may disclose personal information to entities located overseas, including India, the Philippines and the United States of America and the United Kingdom.

Our Privacy Policy contains information about how you may access and correct the personal information that we hold about you and how to lodge a complaint relating to our treatment of your personal information, and how we will deal with the complaint. Our Privacy Policy is available at [rest.com.au](https://rest.com.au) or by contacting us.

### How to contact us

You may contact us by phone on 1300 300 778, by email at [contact@rest.com.au](mailto:contact@rest.com.au), or by writing to Privacy Officer, REST Industry Super, Locked Bag 4085, Parramatta NSW 2124.



Join our award winning Industry Super Fund

[acumensuper.com.au](http://acumensuper.com.au)  Locked Bag 5037, Parramatta NSW 2124

 1300 305 779

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