

Together towards tomorrow

Rest

Becoming a Rest employer



Effective 4 April 2018



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At Rest, we understand that time is money. That's why you can save time by joining online in a process that's simple and hassle free.



New Employers Join Now

This booklet will help you decide if REST is right for you.

To join Rest, visit rest.com.au/Employer, and click 'REGISTER NOW'.

Important information This guide contains important information for employers choosing Rest Super or Rest Corporate as their superannuation fund. It outlines the key features and benefits, employer obligations and how employers can contribute to Rest.

Please read this guide in conjunction with the Financial Services Guide (FSG) and the relevant Product Disclosure Statement (PDS) before joining Rest. If you have any questions or would like a copy of the FSG and PDS, call Rest on 1300 305 775, or chat with us online via Live Chat or visit rest.com.au.

General advice warning This is only a selection of information about Rest Super or Rest Corporate. This material is current as at 4 April 2018, but may be subject to change. This material has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this material, you should consider its appropriateness having regard to your objectives, financial situation and needs. You should read the relevant PDS before making any decision in relation to Rest. Rest has no relationships that might influence our advice to you. Rest does not pay or receive commissions. Rest Super or Rest Corporate members join the Retail Employees Superannuation Trust (Rest) ABN 62 653 671 394.

Issued by Retail Employees Superannuation Pty Limited ABN 39 001 987 739 AFSL 240003 as trustee of Retail Employees Superannuation Trust ABN 62 653 671 394.

Introducing Rest

Rest is an industry super fund, looking after members' superannuation since 1988. We help around 160,000 businesses manage their super obligations and are one of the largest industry super funds in Australia, with around 2 million members and around \$50 Billion in funds under management*. We are open to businesses from all industries.

At Rest, we understand that running a business can be difficult enough without the added worry of meeting superannuation obligations. That's why we're committed to making the payment of contributions simple and hassle free.

We make the experience of joining Rest as smooth and simple as possible, saving you time and any unnecessary hassle, so that you can get back to running your business.

This guide will give you information about becoming a REST employer and how we can assist you in meeting your super obligations.

Award-winning super^ products

We put your employees first by offering competitive long term performance, award-winning products and service as well as low fees to help them improve their retirement outcomes.

Benefits of being a Rest employer:

- A solution to suit your needs, access to super products with a MySuper option
- Simple and easy online management of your super obligations via EmployerAccess – a free, secure and self-service employer portal
- Options to suit your work style - flexible range of options to submit and pay contributions
- Access to a third party clearing house so you can use one file for all Rest and non- Rest members at no cost
- Support when it is needed - access to Employer Service Centre to support your business needs
- Keeping you up to date with super issues - regular newsletters with the latest super news.



* As at 31 December 2017

^ For more information on the above ratings and awards, see rest.com.au/ourawards. SuperRatings Pty Limited does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria. For further information about the methodology used by Chant West, see chantwest.com.au. Ratings, awards or investment returns are only one factor that you should consider when deciding how to invest your super. Past performance is not an indication 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 as Trustee of Rest (Retail Employees Superannuation Trust ABN 62 653 671 394).

Which Rest product is right for my business?

What is MySuper?

MySuper products are for members who do not make an investment choice or who choose to invest their full balance in the Core Strategy investment option. It has a single diversified investment option (Rest's Core Strategy) and simple features to help keep costs low.

At a glance

Rest Super

An award-winning product providing employees with a MySuper offering and automatic life-stage insurance cover.

REST Corporate

A business product with a MySuper offering and flexible insurance designs (e.g. employee salary based insurance). It is suitable for permanent employees as well as part time employees and fixed term contractors who work a minimum of 15 hours per week. Employers with 10 or more employees can join Rest Corporate.

To join or learn more about Rest Corporate as an employer, please email

RESTCorporate@rest.com.au and a Rest Corporate Superannuation Consultant will get back to you within two business days to discuss your options.

For more information about these products or how to join please read the relevant PDS available at **rest.com.au**

Services and features for members

Benefits of Rest membership at a glance



Competitive long-term performance

Rest Super and Rest Corporate's default investment option, Core Strategy, has outperformed similar options of super funds surveyed by SuperRatings over 10 years*.



Digital communication

Members can connect with one of our Customer Service Specialists via our live chat service. Our virtual agent Roger will do his best to point members in the right direction. They will have access to Live chat and Roger via the Rest website.



Member communication

Members are kept up to date through interactive/ digital annual statements, quarterly eNews and education available on the Rest website.



Online account access

Members can update their details, view their balance and switch investment options and explore insurance information conveniently via the secure website, MemberAccess.



Portable when changing jobs

Rest is open to all, so members can often take Rest with them when they change jobs or even move to a new industry and avoid ending up with multiple accounts, paying multiple fees.



Member benefits with Rest**

Low cost everyday banking products and offers from ME Bank, HCF Corporate Health Cover, exciting Red Balloon experiences and gift discounts and savings on travel insurance with AIG.



Competitive fees

Rest's size and profit-to-members approach enables us to offer competitive fees.



Investment options

Members can choose from 13 investment options to invest their money in.



Rest App

Members can now most of their super with the Rest App. Your employees can access all their essential super information including their balance, investments, contributions and insurance, all in one place. They can also update their details and use our calculators to check their progress and help them stay on track towards achieving their lifestyle goals.



Insurance cover

Members can access a range of flexible insurance options designed to provide protection against financial hardship if they are unable to work for a long period due to sickness or injury or become permanently disabled or die. Rest Super and Rest Corporate members are automatically provided with default cover, without the need for health evidence (conditions apply). Members have the flexibility to increase, decrease or cancel each component of their insurance.

Getting started

Joining Rest is easy

At Rest, we understand that time is money. That's why you can join online in a process that's simple and hassle free.

When you join Rest online you can start making super contributions straight away via the secure website –EmployerAccess.

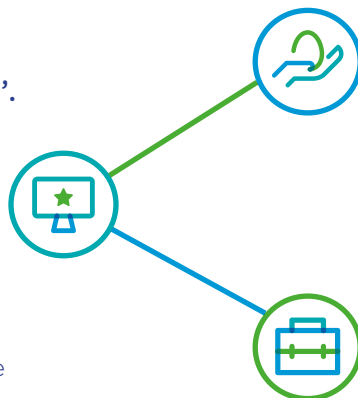
To help things move along quickly when joining, make sure you have these details handy:

- your ABN and contact details
- your bank account details (BSB, account number and account name) if you want to pay by authorised bank transfer
- your employees' details and/or Rest member numbers.

Simple steps to join Rest

Visit rest.com.au/Employer, go to the EmployerAccess box, click 'REGISTER ONLINE'.

- Provide your business and contact details.
- Download and read the 'Financial Services Guide', 'Rest Super Product Disclosure Statement' (PDS) or 'Rest Corporate PDS' and agree to the terms and conditions to make sure that you're fully aware of what Rest offers its members and employers.



If you're joining Rest Super:

- Set up your email address and password
- We will send you an activation email. Simply open the email and click on the activation link to complete your application at <https://employer.aas.com.au/Login/rest>

If you're joining Rest Corporate:

- Complete the application form available at rest.com.au/employer-form and a Rest Business Development Manager will be in contact within two business days to finalise your registration.

Surveyed monthly with similar options over rolling 10-year period. SuperRatings doesn't issue, sell, guarantee or underwrite this product. Go to superratings.com.au for ratings criteria. Ratings are only one factor to consider. Past performance may not be repeated. Product issued by Rest. Go online for a PDS to consider before deciding.

** The services referred to on this page are offered and provided by third parties, not the Trustee. The Trustee is not responsible for the products or services, views or actions of these organisations. You should use your own judgement before taking up any product or service offered by a third party. You should ensure that you know, and understand, the terms and conditions which will apply to the provision of such products or services from the third party. The Trustee does not accept liability for any loss or damage incurred by any person as a result of using products or services provided by these third parties. For full terms and conditions on these benefits visit rest.com.au/memberbenefits

Manage your employees' super online

EmployerAccess

Once you've joined online and activated your employer account, you can add employees and start managing their super contributions straight away (see 'How your employees can join Rest').

EmployerAccess allows you to:

- submit contribution details, including creating ad hoc contributions
- add Rest members to your employer account or join new employees to Rest
- change or update employee or business details
- notify us when an employee ceases employment with you and, if applicable, when they recommence employment with you
- choose your payment method – BPAY®, Authorised Bank Transfer (ABT) or Electronic Funds Transfer (EFT)
- import details of all your employees
- add multiple employer contacts with varying levels of access
- view and export your contribution and employee history
- access to a third party clearing house so you can use one file for all Rest and non- Rest members at no cost.



Managing your super obligations online is easy with EmployerAccess at rest.com.au/EmployerAccess

How to add employees to Rest

You can add existing Rest members or create new accounts on behalf of your employees online via EmployerAccess.

When adding employees to your employer account it's important to provide as much information as possible so that we can keep in touch with your employees about their account.

For each employee supply their:

- full name (if you are unsure of the spelling, please check – otherwise your employee will need to provide us with certified ID in order to change it)
- date of birth
- gender
- personal email address
- home address
- mobile number
- Tax File Number (TFN)
- member number if they are an existing Rest member.
- which Rest product they belong to (either Rest Super or Rest Corporate)

If you're a Rest Corporate employer, we also require other additional information such as salary and occupational category for insurance calculations.

When you create a new member account for an employee we will send them a welcome pack. The welcome pack will ask them to:

- visit **rest.com.au** and use the details in the letter to register for MemberAccess, the secure member website
- download the relevant Product Disclosure Statement and Financial Services Guide and accept the terms and conditions of Rest membership.

Once they've logged into MemberAccess, employees can update any personal and non-binding beneficiary details, explore their insurance and investment options and sign up to receive eStatements.

We will notify your employee that their insurance has commenced:

- Rest Super – when we receive your first Superannuation
- Rest Corporate – on joining the fund (the date you created their new account).

Making contributions

Submitting contribution information

It's important to provide information about your contribution so that we can process your payment correctly. You can input your contributions into EmployerAccess through two convenient methods:

Employer contribution options

Manual Grid



- Type contribution details directly into EmployerAccess
- Straight-through processing into members' accounts
- Add new employees
- Notify us when an employee ceases employment
- Pay via BPAY, Electronic Funds Transfer (EFT) or Authorised Bank Transfer (ABT)

Import File

- Import the details of all your employees (.csv file is recommended).
- You can use the fixed format Superannuation Alternative File Format (SAFF) or custom map your own file.
- Add new employees
- Notify us when an employee ceases employment
- Pay via BPAY, Electronic Funds Transfer (EFT) or Authorised Bank Transfer (ABT)

Making payments to multiple super funds

Paying super contributions to many super funds can be time consuming. To help make the process easier, Rest can provide access to a third party clearing house via EmployerAccess at no cost. This will enable you to provide a single file for your Rest and non Rest members. For more information:

-  **Live Chat at rest.com.au**
Monday to Friday 8am – 10pm and Saturday 9am – 6pm AEST
-  **1300 305 775**
Monday to Friday 8am - 8pm

Payment of contributions

We provide three options for you to pay your contributions:



ABT – choose when your funds are transferred from your bank account. Enter your bank details and click the ‘pay’ button. This sends a message to your bank to transfer the money from your account to Rest. You have control over the total amount of the contribution and the day for the transfer to take place.

BPAY– pay your contribution using BPAY from an account with a bank or financial institution. When you have submitted your contribution details in EmployerAccess, a BPAY reference will be generated. Use your phone or internet banking to make your BPAY payment.

EFT – pay your contributions electronically from an account with a bank or financial institution. EFT payment details are generated for you when you elect to pay with this option in EmployerAccess. It is important to include the reference details provided so that we can match your contribution.

Not sure which is the best payment option for you?

If you would like assistance in selecting the most appropriate payment option for your staff and business, the team at Rest is here to help.

-  **Live Chat at rest.com.au**
Monday to Friday 8am – 10pm and Saturday 9am – 6pm AEST
-  **1300 305 775**
Monday to Friday 8am - 8pm

Your employer super obligations explained

Superannuation Guarantee (SG) contributions

Under the SG legislation, employers must pay contributions for eligible employees at least quarterly. Rest encourages monthly payments to help you avoid incurring any potential penalties for late payment. It also benefits your employees, as the contribution will be invested earlier and more regularly as soon as it is received in the member's account.

The Australian Taxation Office (ATO), which enforces this legislation, may apply a penalty (the SG charge) if you do not make specified super contributions (as required) on behalf of your employees by the due date, which is 28 days after each quarter.



What is a “default” fund?

A default fund is your nominated fund that you pay employees' super contributions to if they can't or don't choose their own fund.

Choice of Fund

Choice of Fund legislation allows eligible employees to choose the fund their employer super contributions (SG contributions) are paid into.

As an employer, you are responsible for identifying which employees are eligible for Choice of Fund on the basis of their employment circumstances and offering them a choice of fund using a 'Standard choice' form, available at rest.com.au

Eligibility for Choice of Fund

Employees can generally choose their super fund if they are:

- employed under a federal award
- employed under a former state award, now known as a 'notional agreement preserving state award'
- employed under another award or agreement that does not require super support, or
- not employed under any state award or industrial agreement (including contractors paid principally for their labour).

Employees are generally not eligible to choose a super fund if:

- you pay super for them under a:
 - State industrial award
 - Preserved state agreement
 - Federal industrial agreement such as an Australian Workplace Agreement (AWA)
- they are in a defined benefit fund or are a member who has already reached a certain level of benefit in the applicable defined benefit fund.

For those employees who are eligible, you must provide a 'Standard choice' form to them within 28 days of their start date. If your employee does not choose a fund, you must pay their super contributions into the fund you have nominated as your default fund.

Visit ato.gov.au/business for more information about choice of fund.

MySuper requirements for employers

From 1 January 2014, you will need to ensure your default super fund is a MySuper authorised fund. Employers will need to pay all contributions made for employees who have not exercised choice of fund to a MySuper product from 1 January 2014.

MySuper is designed to improve the simplicity and transparency of default funds to help make it easier for members to compare funds.

Rest obtained a MySuper authorisation from 1 July 2013. If you choose Rest Super or Rest Corporate as your default fund, you do not need to do anything else to comply with the changes.

Make Rest your default fund

If your employees are eligible for Choice of Fund, you need to provide a 'default' fund in the 'Standard choice' form.

This will be the fund you pay contributions into, on behalf of employees who do not choose their own super fund. Both Rest Super or Rest Corporate have a MySuper offering.

You may nominate and enrol your employees in either Rest Super and Rest Corporate based on their level of employment. To discuss the benefits of making Rest your default fund get in touch with our team.

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

 **1300 305 775**
Monday to Friday 8am - 8pm

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 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 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 to your preferences or to give you more relevant content.

We may disclose your personal information to third parties including:

- mailing and printing 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, 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 or by contacting us:

 **1300 300 778**

 **employer@contact.rest.com.au**

 **By writing to:**
Privacy Officer
Rest
P.O Box 350 Parramatta NSW 2124

Retail Employees Superannuation Pty Ltd,
ABN 39 001 987 739, AFSL 240003, as
Trustee of the Retail Employees
Superannuation Trust (Rest)
Fund ABN 62 653 671 394



