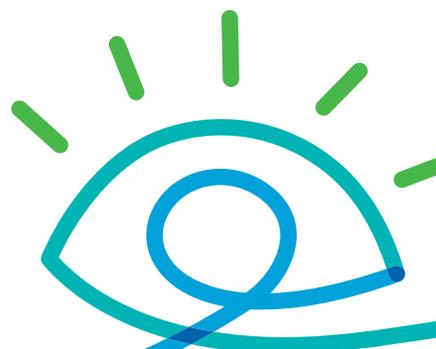


Rest product comparison

A comparison of all products



Rest product comparison			
	Rest Super	Rest Corporate	Rest Pension
Overview			
Product description	A product with a MySuper offering and Default insurance cover (subject to eligibility)	A product with a MySuper offering and default insurance chosen by your employer (subject to eligibility)	A product with a regular income stream
Suitable for	<ul style="list-style-type: none"> • Full-time employees • Part-time employees • Casual employees • Self-employed 	<ul style="list-style-type: none"> • Full-time employees • Part-time employees* • Casual employees* 	For retirees or those transitioning to retirement
Insurance cover for Casual employees	Yes	Yes*	N/A
Can anyone join?	Employers: Yes Members: Yes	Employers: Yes* Members: must be invited to join Rest Corporate by employer	Yes, subject to eligibility. Refer to the Rest Pension PDS for details.
Product features			
MySuper authorised	Yes	Yes	N/A
Range of convenient contribution methods (BPAY®, EFT, Direct debit, Authorised Bank Transfer)	Yes	Yes	N/A

*If agreed by Rest and your employer

*Registered to BPAY Pty Ltd ABN 69 079 137 518

Rest product comparison (continued)

	Rest Super	Rest Corporate	Rest Pension
Fees and costs (for more information, refer to the Additional Information on Fees and Costs or Rest Pension PDS available at rest.com.au/pds)			
Administration fee	\$1.50 per week plus 0.10% pa of your account balance at the end of the month (0.10% pa component is capped at \$300 per annum)		
	If your account balance is less than \$6,000 at the end of the financial year, or if you leave Rest, certain administration and investment fees and costs charged to you are capped at 3% of your account balance for the year (or the period until you left). Any amount charged above the cap will be refunded.		
Investment costs	These costs include Investment Fees and costs and Transaction costs. Between 0.00% pa and 0.62% pa for the financial year ended 30 June 2023, depending on your chosen investment option.		
Buy spread	Between 0.00% pa and 0.15% pa depending on your chosen investment option.		
Exit fee	Nil	Nil	Nil
Switching fee	Nil (a buy spread applies when investing or switching into an investment option).		
Investments (for more information, refer to the Investment Guide or Rest Pension PDS available at rest.com.au/pds)			
Default option	Yes, Core Strategy		Yes, Balanced option
Range of investment options	Members can choose from low-cost indexed, diversified, single sector and sustainable options.		
Switch investment options online	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 or Fixed insurance cover as chosen by your employer# Unit based insurance cover for Casuals and part-time employees working less than 15 hours per week.	N/A
Income Protection (IP)	Yes	Yes (if chosen by your employer)	N/A
Total and Permanent Disability (TPD)+	Yes	Yes	N/A
Death cover	Yes	Yes	N/A
Default cover	Yes, subject to eligibility	Yes (subject to eligibility, your employer will choose the design)	N/A
Voluntary cover	Yes	Yes	N/A

Insurance offering may differ between various industry sectors

+ Death and TPD are linked benefits which means that a TPD payment reduces your Death cover by the same TPD amount. Additional terms apply as set out in the relevant Insurance Guide available at rest.com.au/pds

Rest product comparison (continued)

	Rest Super	Rest Corporate	Rest Pension
Members able to opt out of default insurance	Yes	Yes	N/A
Insurance costs	<p>Default: Age based (gender neutral)</p> <p>Voluntary cover: Age, gender and occupation based</p>	<p>Salary Based and Fixed Cover: Age, gender and occupation based</p> <p>A Plan Rating Factor may apply and if insurance cover is subject to underwriting, a premium loading may also impact the cost of cover</p> <p>Unit Based Cover: Default: Age based (gender neutral)</p> <p>Voluntary cover: Age, gender and occupation based</p>	N/A
Default cover for new members	<p>You'll be eligible for Default insurance cover automatically if you meet certain eligibility requirements such as being aged 25 or over, and have an account balance of \$6,000 or more.</p> <p>If you don't meet these age and balance requirements, you can choose to take out Default cover within 180 days of starting your current job as long as you haven't chosen or had any Default cover previously under this account.</p> <p>See the Rest Super or Rest Corporate Insurance Guide to check your eligibility.</p>		N/A
Special offer for new members	Limited offer to increase your level of Default Cover without providing health evidence (conditions apply).	Limited offer to increase your level of Default Cover without providing health evidence (subject to your employer Automatic Acceptance Limit and eligibility conditions. IP not available for Salary based cover).	N/A
Maximum cover limit	<p>Death: Unlimited</p> <p>TPD: \$5 million</p> <p>IP: \$30,000 per month plus Default Cover</p>	<p>Death: Unlimited</p> <p>TPD: \$5 million</p> <p>IP: \$30,000 per month</p>	N/A
Transfer cover from another provider	Yes, transfer any existing Death, TPD and/or Income Protection insurance cover that you have externally to your existing Rest Super or Rest Corporate account [^]		N/A
Member services			
Regular super updates	Yes	Yes	Yes
Over the phone help	1300 300 778 8am - 8pm weekdays AEST	1300 300 778 8am - 8pm weekdays AEST	1300 305 778 8am - 6pm weekdays AEST
Financial advice	Simple advice is generally available to you at no extra cost, more complex financial advice may incur an additional fee that is not payable from your Rest account. For more information on Rest Advice go to rest.com.au/advice		
Rest App	Download the Rest App. Just text 'download' to 0481 071 090 for a link.		

[^] Subject to approval and limits. Conditions apply

Rest product comparison (continued)

	Rest Super	Rest Corporate	Rest Pension
Access to financial education, calculators and workshops	Yes	Yes	Yes
Live Chat at rest.com.au	Available from 8am - 10pm Monday to Friday, 9am - 6pm Saturday and 10am - 6 pm Sunday AEST		
Member benefits and discounts from a variety of providers	Yes	Yes	Yes
Range of beneficiary options	Non-binding or Binding beneficiary nomination (lapses after 3 years)		<ul style="list-style-type: none"> • Reversionary • Non-binding • Non-lapsing
Employer services			
Online access to manage employees' super	Yes	Yes	N/A
Regular super updates	Yes	Yes	N/A
Employer relationship, account management and resource centre support	Yes	Yes	N/A
Access to workplace seminars	Yes	Yes	N/A
Access to clearing house facility	Yes	Yes	N/A
Over the phone help	1300 305 775 8am - 8pm weekdays AEST	1300 305 775 8am - 8pm weekdays AEST	N/A

If there's anything we can do

 rest.com.au

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

 **1300 300 778**
Monday to Friday 8am - 8pm AEST

 **Download the Rest App**



This information has been prepared without taking account of your objectives, financial situation or needs. Before acting on the information or deciding whether to acquire or hold a product, consider its appropriateness and the relevant PDS and Target Market Determination available at rest.com.au/pds. The cost of providing financial services is included in the fees as disclosed in the relevant PDS. Rest and the Fund do not charge additional fees or obtain commissions for the advice provided. Rest employees are paid a salary and do not receive commissions. They may receive a performance related bonus that takes into account the financial services provided. Rest Advice is provided by Rest staff (Rest Advisers) as Authorised Representatives of Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145 (Link Advice). Rest Digital Advice is provided by Link Advice. Rest Advisers are paid a salary and do not pay or receive commissions or fees for advice provided to you. Rest Advice may be accessed by members without incurring additional fees for simple advice on your super account. If you need more complex advice from a Rest Adviser you'll be charged a fee which will vary depending on the complexity of the advice and will be agreed with you before advice is given. You can obtain a full copy of the Rest Advice Financial Services Guide by calling us on 1300 300 778. Super Investment Management Pty Limited, a wholly owned subsidiary of Rest, manages some of the Fund's investments. Rest has no other relationships or associations with any related body corporate or product issuer that might reasonably be expected to influence Rest in providing financial services. For more information, contact us at rest.com.au/contact-us

Issued by Retail Employees Superannuation Pty Ltd ABN 39 001 987 739 (Rest) as trustee of Retail Employees Superannuation Trust ABN 62 653 671 394 (the Fund). The issuer of the insurance products mentioned in this document is TAL Life Limited (ABN 70 050 109 450 AFSL 237848).