

# Rest product comparison

A comparison of all products



Rest product comparison				
	Rest Super	Rest Corporate	Acumen	Rest Pension
<b>Overview</b>				
Product description	A product with a MySuper offering and Default insurance cover (subject to eligibility)	A product with a MySuper offering and default insurance tailored to salary (subject to eligibility)	A choice product with a fully tailored super and insurance solution through the employer	A product with a regular income stream
Suitable for	<ul style="list-style-type: none"> <li>Casual employees</li> <li>Part-time employees</li> <li>Full-time employees</li> <li>Self-employed</li> </ul>	<ul style="list-style-type: none"> <li>Permanent employees and Fixed Term Contractors working a minimum of 15 hours per week</li> </ul>	Employers seeking a fully tailored super product for their employees	For retirees or those transitioning to retirement
Insurance cover for casual employees	Yes	No	Employer agreed cover for casuals  Generally only Death and restricted TPD cover is available to casuals	N/A
Can anyone join?	<b>Employers:</b> Yes <b>Members:</b> Yes	<b>Employers:</b> Yes <b>Members:</b> must be invited to join Rest Corporate by employer	<b>Employers:</b> Yes <b>Members:</b> must be invited to join Acumen by employer	Yes, subject to eligibility. Refer to the Rest Pension PDS for details.
<b>Product features</b>				
MySuper authorised	Yes	Yes	No	N/A
Range of convenient contribution methods (BPAY®, EFT, Direct debit, Authorised Bank Transfer)	Yes	Yes	Yes	N/A

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<b>Fees</b>				
Administration fee	\$1.50 per week plus 0.12% pa of your account balance at the end of the month (0.12% pa component is capped at \$300 per annum)		\$0 to \$1.60 per week plus between 0.00% to 0.65% pa of account balance at the end of the month	\$1.50 per week plus 0.12% pa of your account balance at the end of the month (0.12% pa component is capped at \$300 pa)
If your account balance is less than \$6,000 at the end of the financial year, or if you leave Rest, the total combined amount of administration fees, investment fees and indirect costs charged to you is 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.				
Exit fee	Nil	Nil	Nil	Nil
<b>Investments (for more information, refer to the Investment Guide or Rest Pension PDS available at <a href="http://rest.com.au/pds">rest.com.au/pds</a>)</b>				
Default option	Yes, Core Strategy		No, members must make an investment choice	Yes, Balanced option
Range of investment options	Members can choose one option or a combination of different options to create their own portfolio			
Switch investment options online	Yes	Yes	Yes	Yes
<b>Insurance (for more information on terms and conditions, refer to the relevant Insurance Guide available at <a href="http://rest.com.au/pds">rest.com.au/pds</a>)</b>				
Insurance design	Life stage based insurance	Salary based insurance <sup>#</sup> Additional insurance designs available on request by employer	Tailored via employer	N/A
Death cover	Yes	Yes	Yes	N/A
Total and Permanent Disability (TPD)*	Yes	Yes	Yes	N/A
Income Protection (IP)	Yes	Yes (if provided by your employer)	Yes	N/A
Default cover	Yes, subject to eligibility	Yes (subject to eligibility, employer default may differ)	Yes	N/A
Voluntary cover	Yes	Yes	Dependent on employer and cover design	N/A
Members able to opt out of default insurance	Yes	Yes	Yes	N/A

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Insurance costs	<p><b>Default:</b> Age based (gender neutral)</p> <p><b>Voluntary cover:</b> Age, gender and occupation based</p>	<p>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>	Dependent on employer and cover design	N/A
Default cover for new members	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. See the Rest Super or Rest Corporate Insurance Guide to check your eligibility.		Subject to plan design and employer Automatic Acceptance Limit	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).	No	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>	Dependent on employer and cover design	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 <sup>^</sup>		No	N/A
<b>Member services</b>				
Regular super updates	Yes	Yes	Yes	Yes
Over the phone help	1300 300 778 8am - 10pm weekdays AEST	1300 300 778 8am - 10pm weekdays AEST	1300 305 779 8am - 6pm weekdays AEST	1300 305 778 8am - 6pm weekdays AEST
Access to financial education, calculators and workshops	Yes	Yes	Yes	Yes
Live Chat at <b>rest.com.au</b>	Available from 8am - 10pm Monday to Friday, 9am - 6pm Saturday and 10am - 6 pm Sunday AEST			
Member benefits including offers on banking products, private health cover packages and discounted travel insurance	Yes	Yes	Yes	Yes

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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
Rest App	Download the Rest App for super as mobile as you			
<b>Employer services</b>				
Online access to manage employees' super	Yes	Yes	Yes	N/A
Regular super updates	Yes	Yes	Yes	N/A
Employer relationship, account management and resource centre support	Yes	Yes	Yes, including Policy/Management committee support	N/A
Access to workplace seminars	Yes	Yes	Yes	N/A
Access to clearing house facility	Yes	Yes	Yes	N/A
Over the phone help	1300 305 775 8am – 8pm weekdays AEST	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](https://rest.com.au)

 **Live Chat at rest.com.au**

Monday to Friday 8am – 10pm, Saturday 9am – 6pm  
and Sunday 10am – 6 pm AEST

 **1300 300 778**

Monday to Friday 8am – 10pm AEST

 **Download the Rest App**



# 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 relevant Insurance Guide available at [rest.com.au/pds](https://rest.com.au/pds) Acumen members should refer to their Member Guide available in MemberAccess at [rest.com.au/memberaccess](https://rest.com.au/memberaccess)

^ Subject to approval. Conditions apply.

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 which is available at [rest.com.au](https://rest.com.au) Ratings or investment returns are only one factor to consider when deciding how to invest your super. More details, visit [rest.com.au/awards](https://rest.com.au/awards). 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. 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](https://rest.com.au/contact-us) 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 TAL Life Limited (ABN 70 050 109 450 AFSL 237848).

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