

# Acumen

Product Disclosure Statement

Effective 28 September 2020

Your guide to your super



[rest.com.au/acumen](https://rest.com.au/acumen)

☎ 1300 305 779 Monday to Friday 8am - 6pm AEST

**Acumen**  
REST SUPER SOLUTIONS

# Inside this PDS

1. About Acumen.....	2
2. How super works.....	2
3. Benefits of investing with Acumen.....	3
4. Risks of super.....	4
5. How we invest your money.....	4
6. Fees and costs.....	6
7. How super is taxed.....	7
8. Insurance in your super.....	8
9. How to open an account.....	8



## We're here to help

Have any questions or want to know more about Rest?

Visit [rest.com.au/acumen](https://rest.com.au/acumen)

Download the Rest App

Call Rest Customer Service on **1300 305 779**, 8am - 6pm AEST Monday to Friday.

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

Ask Roger, our virtual agent at [rest.com.au](https://rest.com.au) and he'll do his best to point you in the right direction.

This Product Disclosure Statement (PDS) is a summary of significant information and is made up of the PDS, Member Guide (available in Member Access), 'Additional information on fees and costs (Acumen)' and the 'Investment Guide' which contain important information about Acumen. To the extent that there is any inconsistency between the PDS and the Member Guide, the terms of the Member Guide prevail. Contact us to obtain a printed copy free of charge or view and download at [rest.com.au/pds](https://rest.com.au/pds).

Acumen is offered through the Retail Employees Superannuation Trust ABN 62 653 671 394 (the Fund) by Retail Employees Superannuation Pty Limited ABN 39 001 987 739 AFSL 240003 (Rest) as trustee for the Fund. Unique Superannuation Identifier RES0104AU.

Rest Advice is provided by Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145 (Link Advice). Rest Advisers are employees of Rest and provide personal advice as authorised representatives of Link Advice.

This PDS is issued by Rest ('the trustee', 'we', 'our' or 'us') and contains general information only. It does not take into consideration your situation, objectives or needs. You should read and consider the PDS carefully and speak with a financial adviser before making a decision about Acumen.

Information in this PDS is up to date at the time of preparation, but we may make changes from time to time. Any changes that are not materially adverse will be updated on our website at [rest.com.au/governance](https://rest.com.au/governance) or contact us for a copy free of charge.

If any part of this PDS is invalid or unenforceable under the law, it is excluded so that it does not in any way affect the validity or enforceability of the remaining parts. This offer is made only to persons receiving this PDS in Australia.

Rest is not a registered tax (financial) adviser under the Tax Agents Services Act 2009. Any tax related information in this PDS is general information only. You should seek advice from a registered tax professional if you intend to rely on the information in this document.

The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 and is not subject to a direction not to accept super contributions.

## 1. About Acumen

Rest has been helping Australians build their retirement savings since 1988. Today, with around 1.7 million members and around \$54 billion in funds under management\*, we are one of Australia's largest super funds by membership. We're also a profit-for-member fund, so our profits go back to our members, not shareholders.

Acumen is the division of Rest designed for employers who want to tailor their superannuation offering for employees. Acumen offers a range of 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 or are more established in your career, Rest offers a range of products that can help.

And when you're ready to retire, our Rest Pension can help you enjoy life after work.

A PDS is available at [rest.com.au/pds](https://rest.com.au/pds) for each of our products. You should consider the PDS before making any decision in relation to a product.

For information about the awards won by Rest, please go to [rest.com.au/awards](https://rest.com.au/awards)

### Disclosure information

The following information is available on our website at [rest.com.au/governance](https://rest.com.au/governance)

- the product dashboard for the MySuper product offered by Rest
- trustee and executive remuneration.

## 2. How super works

### About super

Superannuation is money you save throughout your working life for your retirement, and is partly compulsory. Understanding your super early will give you greater control and the confidence to make the best financial choices for you.

\* As at 30 June 2020

You're already saving for your retirement thanks to the compulsory Superannuation Guarantee (SG) your employer is required to contribute into your super account.

### 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 MySuper product.

### Making contributions

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

There are different types of contributions Rest can receive on your behalf, like employer contributions, voluntary contributions and the Government co-contribution.

You can boost your super even further by:

- contributing extra money from your before-tax salary. This is called 'salary sacrifice' and may reduce the amount of tax you pay.
- putting money you have saved outside super into your Acumen account. You may be eligible for the Government co-contribution or a personal tax deduction if you do this.

There are limits on how much you can accumulate in super, and how much you can contribute each year.

There are also rules and limits about when you can take money out of your

super, like when you reach a certain age or can't work due to permanent disability, and how much you can withdraw. To find out more, including information on withdrawals from super, visit [ato.gov.au/individuals/super](http://ato.gov.au/individuals/super)

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

### Consolidate your super

You might be able to help your retirement savings grow by transferring super you have in other funds into your Acumen account, and save on paying multiple fees.

You can find your other super accounts and transfer them into Rest at [supermatch.rest.com.au](http://supermatch.rest.com.au)

Before combining your super you should check how it might affect your insurance in your other funds and if they have any other fees. If you have any questions we recommend you have a chat with a financial adviser.

### Temporary residents

If you depart Australia and don't claim your super, we will transfer your super to the Australian Taxation Office (ATO) six months from the date your visa expired or you left Australia (whichever occurs later).

You can claim your super directly from the ATO. Under relief from the Australian Securities and Investments Commission (ASIC) we are not required to send you an exit statement when we transfer your super to the ATO.

### Transferring low balances to ATO

Unless your Member Guide states otherwise, if your balance is under \$6,000 on 30 June or 31 December and you do not have insurance, your account balance will be transferred to the Australian Taxation Office (ATO) unless there is activity on your account over the past 16 months. For more information, visit [go.rest.com.au/protect](http://go.rest.com.au/protect)

## 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 has a long track record of delivering competitive investment returns\*.

### 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.

### Range of investment options

Acumen offers a range of easy to understand investment options, including low-cost indexed, diversified and single-sector 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'll automatically be transferred to Rest Corporate's Retained Category after 30 days (unless your Member Guide states otherwise).

This may result in a change to your fees and insurance cover, however we will let you know this beforehand.

If you'd prefer not to transfer to Rest Corporate, just contact us within the 30 day period.

### Benefit of scale

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

### Insurance cover

You may receive default 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

In MemberAccess you can see your account balance and annual statements, update your details, switch investment options, make a non-binding beneficiary nomination, transfer your super from other funds and manage your communication

preferences. It's easy to register for MemberAccess - just go to [rest.com.au](http://rest.com.au). With the exception of switching investment options and managing your communication preferences, you can do the above on The Rest App as well.

### Advice when you need it

The right advice can help you feel more confident about your future. And help with your simple super questions doesn't cost you anything extra.

For more information visit [rest.com.au/advice](http://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 [rest.com.au/acumen](http://rest.com.au/acumen) or call Rest Customer Service on 1300 305 779.

\* Based on SuperRatings Fund Crediting Rate Survey – SR 50 Balanced (60-76) Index, June 2020. 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 indicator of future performance.

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## 4. Risks of super

Acumen is designed to help you save for your retirement. Like all investments, 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 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. Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

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 timeframe, 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 [rest.com.au/pds](http://rest.com.au/pds) The material relating to the risks of super may change between the time you read this PDS and the day you acquire the product.

## 5. How we invest your money

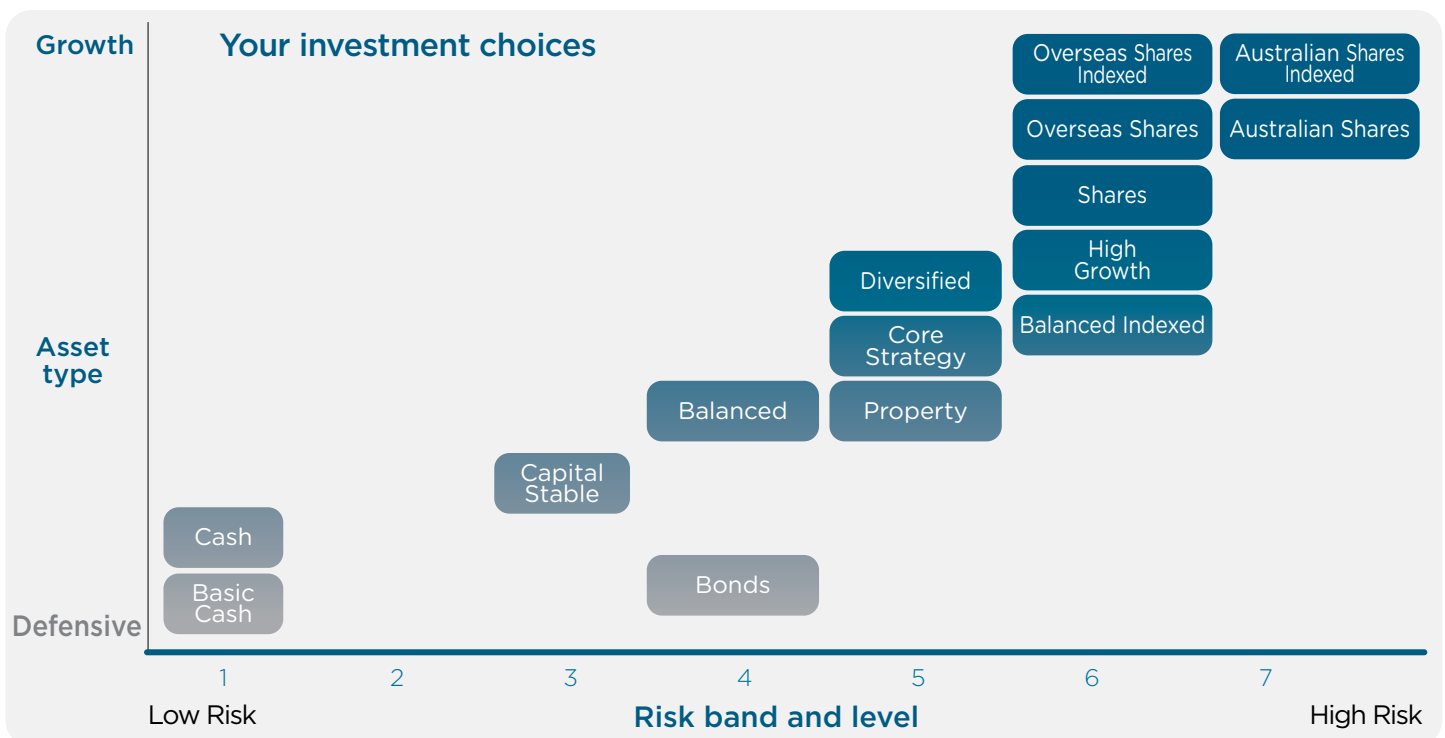
Acumen offers a range of investment options to suit our members' different needs and financial objectives.

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 or a combination of different options to create your 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 timeframe when choosing an investment 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.

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>A balance of growth and defensive assets, with a focus on growth assets (can range between 60-75% growth assets) consisting of shares and bonds (both Australian and overseas), property, infrastructure, cash and other asset classes.</p> <table border="1"> <thead> <tr> <th>Asset Class</th> <th>Allocation</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>4%</td> <td>(0-25%)</td> </tr> <tr> <td>Bonds</td> <td>10%</td> <td>(5-50%)</td> </tr> <tr> <td>Absolute return</td> <td>3%</td> <td>(0-25%)</td> </tr> <tr> <td>Other asset classes (Equity strategies, Private equity, Agricultural and Credit)</td> <td>15%</td> <td>(0-30%)</td> </tr> <tr> <td>Infrastructure</td> <td>11%</td> <td>(0-20%)</td> </tr> <tr> <td>Property</td> <td>9%</td> <td>(0-25%)</td> </tr> <tr> <td>Australian shares</td> <td>24%</td> <td>(10-45%)</td> </tr> <tr> <td>Overseas shares</td> <td>24%</td> <td>(10-45%)</td> </tr> </tbody> </table>	Asset Class	Allocation	Range	Cash	4%	(0-25%)	Bonds	10%	(5-50%)	Absolute return	3%	(0-25%)	Other asset classes (Equity strategies, Private equity, Agricultural and Credit)	15%	(0-30%)	Infrastructure	11%	(0-20%)	Property	9%	(0-25%)	Australian shares	24%	(10-45%)	Overseas shares	24%	(10-45%)
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<b>Minimum suggested timeframe</b>	10+ years																											
<b>Standard Risk Measure<sup>3</sup></b>	Estimated number of negative annual returns expected over any 20 year period: 3-4																											
<b>Risk band and level<sup>3</sup></b>	Risk band 5, Medium to High																											
<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</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>1.82%</td> </tr> <tr> <td>2017</td> <td>11.07%</td> </tr> <tr> <td>2018</td> <td>8.76%</td> </tr> <tr> <td>2019</td> <td>5.96%</td> </tr> <tr> <td>2020</td> <td>-1.05%</td> </tr> <tr> <td>Five year annualised return</td> <td>5.22%</td> </tr> <tr> <td>Ten year annualised return</td> <td>7.66%</td> </tr> </tbody> </table>		Yearly return	2016	1.82%	2017	11.07%	2018	8.76%	2019	5.96%	2020	-1.05%	Five year annualised return	5.22%	Ten year annualised return	7.66%											
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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 but are based overseas. In addition, up to 10% of this asset class may be invested in stocks listed on the New Zealand Stock Exchange.

- <sup>1</sup> This is what we use 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> 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. We reserve 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 [rest.com.au/pds](https://rest.com.au/pds)
- <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 2020.

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

You or your employer, as applicable, may be able to negotiate to pay lower fees. 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 ([www.moneysmart.gov.au](http://www.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

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. The administration fees and insurance costs applying to your sub-plan will be contained within your Member Guide.

Acumen		
Type of fee or cost	Amount	How and when paid
Investment fee <sup>1</sup>	Estimated to be 0.55% pa for the 12 months to 30 June 2020, inclusive of estimated performance related fees of 0.03% pa	Accrued and reflected in the unit price of each investment option and deducted from the income or assets underlying the investment option. The fee is not deducted directly from your account
Administration fee <sup>1</sup>	\$0 to \$1.60 per week (\$0 to \$83.20 pa) plus between 0% 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: 0.07% (subject to change, refer to <a href="http://go.rest.com.au/buysellspace">go.rest.com.au/buysellspace</a> for current spread) Sell spread – Nil	Included in the unit price for each option when we issue units to you upon receipt of a contribution or rollover for you, or you switch your investment option
Switching fee	Nil	Not applicable. However a buy/sell spread applies when investing or switching into an investment option
Advice fees relating to all members investing in a particular product or investment option	Nil	Not applicable
Other fees and costs <sup>2</sup>	Contribution splitting fee of \$60 per split <sup>3</sup>	Deducted from your account at the time the contribution split is made
	Family law split fee of \$50 per split <sup>3</sup>	Split between your account and your spouse's account when the split is made
	Insurance premiums, if you have insurance cover in Acumen	Please see section 8 'Insurance in your super'
Indirect cost ratio <sup>1</sup>	Estimated to be 0.06% pa for the 12 months to 30 June 2020	Accrued and reflected in the unit price of each investment option and deducted from the income or assets underlying the investment option. This amount is not deducted directly from your account

<sup>1</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

<sup>2</sup> Refer to 'Additional information on fees and costs'.

<sup>3</sup> This fee will no longer be charged from 28 November 2020.

## Fees changes

All fees and charges are current and may be revised or adjusted by Rest from time to time. We may also introduce new fees. Where there is material or significant increase in fees or charges, we will give you at least 30 days' prior notice, as required by law. This excludes investment related fees which the Trustee reviews regularly.

## Example of annual fees and costs

This table gives an example of how fees and costs for this superannuation product can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Core Strategy		Balance of \$50,000
Investment fees	0.55% pa including a performance related fee of 0.03%	For every \$50,000 you have in the superannuation product you will be charged \$275 each year
PLUS Administration fees	Between \$0 - \$83.20 pa (\$0 to \$1.60 per week) plus 0% to 0.65% pa	And, you will be charged administration fees of between \$0 to \$83.20 regardless of your balance plus between \$0 to \$325
PLUS Indirect costs for the Core Strategy investment option	0.06% pa	And, indirect costs of \$30 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 <b>\$305 to \$713.20</b> for the superannuation product

Note – Additional fees may apply.

## Financial advice fees

Simple personal advice about your Rest account is generally available to you at no extra cost.

Complex personal advice may incur an additional fee that is not payable from your Rest account.

Speak with your Rest Adviser for more information about personal advice and any fees that may be payable.

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

## 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% pa.
- Contributions into your super made from your after-tax money are not taxed in the fund, unless you tell us that you intend to claim a personal tax deduction for the contribution.
- 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, subject to meeting a condition of release.

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

## 8. Insurance in your super

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

If your employer has organised default insurance for you, your cover will start (unless your Member Guide states otherwise) when:

- you are age 25 or over; and
- you have an account balance of \$6,000 or more; and
- you are receiving mandatory employer contributions (like Superannuation Guarantee contributions).

If you are under age 25 or have an account balance under \$6,000, you will be provided with default insurance cover on an opt-in basis only, until you meet the eligibility requirements.

The types of cover your employer may have organised for you within Acumen are:

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

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

The insurance premium for your cover generally 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. The range of annual premiums that may be deducted from your account is included in your sub-plan's Member Guide and will vary based on the details listed above. An indicative range is between \$0.15 to \$25.33 per \$1,000 of cover. Your employer may cover this cost.

Your Member Guide also includes the insurance cover available, level of cover, the maximum level of cover you can hold, when your cover ceases and the ability to change and/or cancel your cover, which varies between sub-plans.

**Please note that unless you opt out of your insurance cover or it is cancelled, 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 have Income Protection insurance, it's important to contact us if you've stopped working as you may no longer be eligible for IP cover.

If you make an insurance claim, the insurer will determine whether you are entitled to be paid an insurance benefit based on the terms of the relevant policy, and the trustee will assess your entitlement to be paid a benefit in accordance with the trust deed rules and the law.

### Keep your insurance switched on

Unless your Member Guide states otherwise, your insurance will be cancelled if there's no contribution made to your super account for 13 continuous months, and you don't tell us you'd like to keep your insurance. To find out how you can keep your insurance active, visit [go.rest.com.au/protect](https://go.rest.com.au/protect)

### Keep in touch

If you leave your job, or your personal circumstances change, let us know straight away. Any changes could impact your insurance cover. Also let us know if your contact details change, so you don't miss out on receiving important information about your insurance.

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

## 9. How to open an account

1. Your employer will arrange for your account to be set up. Soon after, you will receive a welcome pack in the mail. Other communications, including your member statements and other important information will be made available to you electronically. Make sure your details are up to date in Member Access, where you can also request a paper version instead.
2. Read this PDS and the other important information referred to in this PDS.
3. Complete the '*Application to make an investment choice*' form available from [rest.com.au/forms](https://rest.com.au/forms) 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 [rest.com.au/forms](https://rest.com.au/forms)
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 [rest.com.au](https://rest.com.au) or The Rest App 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.

### Minimum account balance for partial rollover

Generally, you are required to leave a minimum balance of \$6,000 in your Acumen account if you roll out part of your super to another fund, make a withdrawal (if eligible) or transfer between Rest products.

### Concerns and complaints

If you have a concern, please contact us straight away to see if we can assist. You can make a complaint by phone, email, letter or Live Chat. For more details, go to [rest.com.au/complaint](https://rest.com.au/complaint). We'll acknowledge your complaint within two days and we'll aim to resolve your complaint within 90 days. If you aren't satisfied with how we're handling your complaint, or you don't agree with our decision, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), the independent external dispute resolution body online at [afca.org.au](https://afca.org.au)

### Your privacy

Your privacy is important to us. You can learn more about how we collect and look after your personal information, and who we share it with, in Rest's Privacy Policy and Privacy Collection Statement available at [rest.com.au/Privacy-Policy](https://rest.com.au/Privacy-Policy)



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