

SUMMARY OF SIGNIFICANT EVENT DISCLOSURE 2020-2022

Ongoing

Date/How sent	Event	Description	Impacts	Members affected
Ongoing A letter will be sent to impacted Rest member	Member's benefits are transferred between Rest products, ie Super and Corporate	A letter will be sent to impacted members when there is a change to their eligibility for the Rest product they are currently invested in, which will result in a transfer of their benefits between Rest Super and Rest Corporate. The letter provides details about the impact of the change between the different membership, important dates for the member to respond, a summary of their current insurance cover and cost, as well as information regarding the transfer of insurance cover to the other Rest product.	The insurance premiums for Rest Super and Corporate will be higher or lower depending on the level of cover, age and occupation category. The fees and costs for Rest Super and Corporate may be higher or lower depending on the product and the member's employer.	Members who are transferring between Rest Super and Corporate.

2022

Date/How sent	Event	Description	Impacts	Members affected
March 2022 Sent to members via printed letter	Intra-fund transfer of Akzo Nobel members in Acumen to Rest Corporate	Accumulation members in the Akzo Nobel Sub-plan in Acumen will automatically be transferred to Rest Corporate on 26 April 2022 (unless they choose to transfer to another fund) following a review of the administration fee, product features, and insurance arrangement.	Administration fee will decrease for all transferring members. For members with insurance, the	Category A (Employee) and Category E (Retained) members of the

			insurer will change from Hannover to TAL, with some members having an increase in premiums.	Acumen Akzo Nobel sub-plan
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2021

Date/How sent	Event	Description	Impacts	Members affected
<p>November 2021</p> <p>Sent to members via printed letter</p>	Rollover remediation	Some Rest Super members who requested to roll their funds out of Rest between 1 January 2014 and 30 June 2021 may not have had their request processed within the required time limit as Rest waited for further information from their employer before processing the rollover.	Members may have been disadvantaged due to loss of investment earnings from their chosen fund and the potential to pay duplicate fees and insurance premiums.	Rest Super members whose rollover request was not processed within the required time frame.
<p>August – October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	Changes to investment fees and indirect costs	<p>Investment fees and indirect cost are estimates and can vary year to year for each investment option. The investment fees and indirect costs for the year ended 30 June 2021 are shown in the Important Information – fees and costs section of this statement.</p> <p>The investment fees and costs for some options have increased but for most options they have either stayed the same or decreased. To see how the investment fees and costs compare to the previous year please go to rest.com.au/important-changes</p>	The investment fee paid by the member will increase, decrease or stay the same, depending on which investment option they are invested in	All Rest members

<p>August – October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Change to cut-off time for switching investments</p>	<p>On 29 October 2021, we're introducing a cut-off time for switching your investment options.</p> <p>Until 28 October 2021, your switch will become effective two business days after Rest receives your request.</p> <p>From 29 October 2021, if we receive your switch request:</p> <ul style="list-style-type: none"> • before 4pm AEST/AEDT (Sydney time) on a business day, your switch will take effect two business days later. • at or after 4pm AEST/AEDT (Sydney time) on a business day or receive your request on a weekend or public holiday, your switch will take effect three business days later. 	<p>No financial impact to members</p>	<p>All Rest members</p>
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Changes to asset allocations</p>	<p>Effective 30 September 2021, we're changing the benchmark asset allocation for our Core Strategy, Capital Stable, Balanced, Diversified, High Growth and Sustainable Growth investment options as part of our annual review.</p> <p>We're also changing the asset allocation ranges for our Core Strategy and Sustainable Growth options.</p> <p>These changes aim to better position these investment options for expected changes in markets and economic conditions. For more information about these changes, go to rest.com.au/important-changes</p>	<p>No financial impact to members</p>	<p>All Rest members</p>
<p>August-October 2021</p>	<p>Changes to how we categorise asset classes</p>	<p>In Rest's structured investment options, including Core Strategy, 'Other asset classes' previously comprised equity strategies, private equity, agriculture and credit. This grouping shared a single asset allocation benchmark and range.</p>	<p>No financial impact to members</p>	<p>All Rest members</p>

<p>Sent to members as part of the 2020/21 Annual Statements</p>		<p>Effective from 29 March 2021, we've made some changes to how these asset types are categorised and named. Each asset type will now have an individual asset allocation benchmark. In addition, credit has been renamed to sub-investment grade bonds to better reflect the type of assets held. There is no change to the strategic asset allocation or investment strategy for these asset types.</p> <p>Effective from 30 September 2021, we're making some further changes to our asset class categories, with a more simplified approach to the classification of asset classes within our investment options.</p> <p>Our current eleven asset classes will be streamlined into seven 'mega asset classes', meaning asset class strategies with similar market characteristics and the same key underlying drivers of performance will be grouped together. This simpler structure will make it easier for members to understand their investments and enable Rest to more clearly define our investment strategy relative to the new Your Future, Your Super benchmarks. You can learn more about this new classification at rest.com.au/important-changes</p> <p>For more information about Rest's investment options, go to rest.com.au/investments</p>		
<p>August-October 2021</p> <p>Sent to members as part of the</p>	<p>Changes to Standard Risk Measure and Risk Levels</p>	<p>Effective 30 September 2021, we're changing the Standard Risk Measure and Risk levels for our Core Strategy, Capital Stable, Balanced and Diversified investment options.</p>	<p>No financial impact to members</p>	<p>All Rest members</p>

2020/21 Annual Statements		<p>These changes are largely to reflect the continued low interest rate environment and the outlook for lower investment returns over the longer term.</p> <p>For more information about these changes, go to rest.com.au/important-changes</p>		
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Changes to Rest investment options</p>	<p>We've made some changes to the investment options available to Rest members:</p> <ul style="list-style-type: none"> • Launched our Sustainable Growth investment option on 29 March 2021 • Closed our Basic Cash investment option on 13 August 2021. <p>Learn more about Rest's investment options at rest.com.au/investments</p>	<p>Members transferring from Basic Cash to Cash will pay a lower investment fee</p>	<p>All Rest members</p>
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Change to the investment return objective for Bonds investment option</p>	<p>The investment return objective for Rest's Bonds option was updated on 29 March 2021 from:</p> <ul style="list-style-type: none"> • Outperform the benchmark return (before tax and after fees) over rolling 2 year periods. The benchmark is calculated using the Bloomberg AusBond Composite Bond Index, Bloomberg AusBond Inflation Linked Bond Index and FTSE World Government Bond Index (hedged into \$A). <p>to:</p> <ul style="list-style-type: none"> • Outperform the benchmark return (before tax and after fees) over rolling 2 year periods. The benchmark is calculated using the Bloomberg AusBond Composite Bond Index, Bloomberg Barclays Global 	<p>No financial impact to members</p>	<p>All Rest members</p>

		<p>Aggregate Credit 1-5 Years Total Return Index (hedged into \$A) and Bloomberg Barclays Global Aggregate Index (\$A hedged).</p> <p>For more information about Rest’s investment options, visit rest.com.au/investments</p>		
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Change to the Cash asset allocation description</p>	<p>The asset allocation description for the Cash option was updated on 1 July 2021 from:</p> <ul style="list-style-type: none"> • Predominantly defensive assets (generally 100% defensive assets) consisting of deposits with major Australian banks. The portfolio currently invests exclusively into deposits with Australia and New Zealand Banking Group Limited (ANZ). <p>This option is not a deposit by you in a bank account and your balance is not guaranteed under the Australian Government bank deposit guarantee scheme.</p> <p>to:</p> <ul style="list-style-type: none"> • Predominantly defensive assets (generally 100% defensive assets) consisting of deposits with major Australian banks. The portfolio currently invests exclusively into deposits with Australia and New Zealand Banking Group Limited (ANZ). <p>From 3 August 2021, the portfolio will invest exclusively into deposits with ANZ (60%) and National Australia Bank Limited (NAB) (40%). The portfolio may also (but does not currently) invest in other deposits with, or short-term discount securities (bank bills,</p>	<p>No financial impact to members</p>	<p>All Rest members</p>

		<p>negotiable certificates of deposit) issued by major Australian banks and short-dated debt issued and guaranteed by the Australian Commonwealth or State Governments.</p> <p>This option is not a deposit by you in a bank account and your balance is not guaranteed under the Australian Government bank deposit guarantee scheme.</p> <p>For more information about Rest's investment options, go to rest.com.au/investments</p>		
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Change to buy spread range for Australian shares</p>	<p><i>Change to buy spread range for Australian shares</i></p> <p>Effective from 29 March 2021, the buy spread range for the Australian shares option for Rest Pension Retirement account changed from 0.04 – 0.08% to 0.02 - 0.08%.</p> <p>For more information on buy sell spreads, go to rest.com.au/retirement/retirement-with-rest/fees-and-charges/buy-sell-spreads</p>		<p>Rest Pension retirement account members</p>
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Change to how we handle complaints</p>	<p>From 5 October 2021, we'll be changing the timeframes around how we respond to your complaint. We'll now acknowledge your complaint within one business day (instead of two) and we'll aim to resolve your complaint within 45 days (instead of 90). The timeframe for resolving complaints regarding Death benefits remains at 90 days.</p> <p>You can learn more about our complaint management process at rest.com.au/complaint</p>	<p>No financial impact to members</p>	<p>All Rest members</p>
<p>August-October 2021</p>	<p>Casual and part-time Rest Corporate</p>	<p>From 30 June 2021, casual employees or employees working less than 15 hours per week will be eligible for unit based</p>	<p>Insurance premiums will be deducted</p>	<p>Rest Corporate members</p>

<p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>employees now eligible for insurance</p>	<p>insurance cover in Rest Corporate, depending on their employer's plan.</p> <p>For more information, go to the Rest Corporate Insurance Guide at rest.com.au/pds</p>	<p>from member's account</p>	
<p>August-October 2021</p> <p>Sent to members as part of the 2020/21 Annual Statements</p>	<p>Changes to insurance special offer</p>	<p>We've changed the special offer availability period in which you can increase your insurance cover without providing health evidence after your Default cover has started.</p> <p>Previously, the special offer period for a member who chose Default cover was 180 days from the date you started your current job with your employer. For a member who received Default cover automatically, the special offer period was 180 days from the date of our letter to you confirming your insurance with Rest has started.</p> <p>From 29 March 2021, regardless of how you obtain Default cover, the special offer is available for 90 days from the date of our letter to you confirming your insurance with Rest has started.</p> <p>You can find more information about insurance with Rest in the relevant Insurance Guide available at rest.com.au/pds</p>	<p>No financial impact to members</p>	<p>Rest Super and Rest Corporate members</p>
<p>August 2021</p> <p>Sent to members via printed letter</p>	<p>Temporary reduction for pension drawdown</p>	<p>In March 2020, the Government temporarily reduced the minimum drawdown rate by 50% for members receiving an account-based pension or a term allocated pension.</p> <p>The Government has extended this temporary change for the 2021-22 financial year.</p>	<p>Members may reduce the minimum pension payment they are required to withdraw from their account in the 2021-22 financial year.</p>	<p>Rest Pension and Rest Term Allocated Pension members</p>

June 2021 Sent to members via printed letter or email	Closure of Basic Cash option	Following a review of the range of investment options available to members, the Basic Cash investment option will close on 13 August 2021. Member balances invested in this option will transfer to the Cash option unless they transfer their investment to another option by 9 August 2021.	There will be a lower investment fee in the Cash option.	Rest Super, Rest Corporate, Rest Pension and Acumen members invested in the Basic Cash investment option.
March 2021 Sent to members via printed letter	Change to the administration fee for Mitsui members	Members in the Rest Corporate employer Plan Mitsui (Australia) were informed their administration fees were reduced.	The administration fee reduced from the standard administration fee.	Members in the Rest Corporate employer plan - Mitsui & Co (Australia) Ltd.

2020

Date/How sent	Event	Description	Impacts	Members affected
September – November 2020 Sent to members as part of the 2019/20 Annual Statements or by separate notice.	Changes to your administration fee	From 28 November 2020 the administration fee will change from: <ul style="list-style-type: none"> - \$1.30 per week plus 0.1% pa of your account balance (0.1% pa component capped at \$800 pa) to: <ul style="list-style-type: none"> - \$1.50 per week plus 0.12% pa of your account balance (0.12% pa component capped at \$300 pa) Example	Members will pay an increased weekly administration fee and asset-based fee. The asset-based fee will now be capped at \$300 pa instead of \$800 pa.	All Rest Super and Rest Corporate members

		<p>If your balance is \$25,000, your approximate administration fee increases from \$93 pa to \$108 pa.</p> <p>If your balance is under \$6,000 at the end of the financial year or when you leave Rest, the total combined amount of administration fees, investment fees and indirect costs remains capped at 3% of your account balance for the year (or the period until you left).</p> <p>For more information about the fees you pay, visit rest.com.au/fees</p>		
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Changes to your administration fee</p>	<p>From 28 November 2020, the administration fee will change from:</p> <ul style="list-style-type: none"> - \$1.30 per week plus a yearly asset-based fee of: <ul style="list-style-type: none"> o 0.18% for the first \$300,000; o 0.10% for the next \$500,000 Capped at \$1,040. <p>to:</p> <ul style="list-style-type: none"> - \$1.50 per week plus 0.12% pa of your account balance capped at \$300 pa. <p>Example</p> <p>If your balance is \$100,000, your approximate administration fee will decrease from \$248 pa to \$198 pa.</p> <p>For more information about the fees you pay, visit rest.com.au/pensionfees</p>	<p>Members will pay an increased weekly administration fee, and the asset-based fee will increase or decrease, depending on member account balance. The annual asset-based fee will reduce from \$1,040 pa to \$300 pa.</p>	<p>All Rest Pension members</p>

<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements or by separate notice</p>	<p>Changes to how we apply the benefit of tax deductions</p>	<p>Rest receives a tax deduction on insurance premiums paid which reduces the amount of tax paid by the fund. We currently pass the benefit of this tax deduction on to you by crediting an adjustment to your account of up to 15% of the insurance premiums you have paid.</p> <p>From 1 December 2020, Rest will no longer pass this tax benefit directly back to insured members. Rest will instead use these funds to further support the delivery of insurance products and services to members.</p> <p>Rest also receives a tax deduction for investment fees and expenses, and we will continue to pass the benefits of these deductions on to you.</p>	<p>Members will no longer receive an account adjustment of 15% of insurance premiums paid</p>	<p>All Rest Super, Rest Corporate and Acumen members</p>
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Removal of family law split and contribution splitting fees</p>	<p>From 28 November 2020, we'll be removing the following fees:</p> <ul style="list-style-type: none"> - family law split fee of \$50 per split; and - contribution splitting fee of \$60 per split. <p>For more information about the fees you pay, visit rest.com.au/fees</p>	<p>Members will no longer pay a fee for family law split and contribution splitting</p>	<p>All Rest Super, Rest Corporate and Acumen members</p>
<p>September – November 2020</p>	<p>Removal of family law split</p>	<p>From 28 November 2020, we'll be removing the family law split fee of \$50 per split.</p> <p>For more information about the fees you pay, visit rest.com.au/pensionfees</p>	<p>Members will no longer pay a fee for family law split</p>	<p>All Rest Pension members</p>

Sent to members as part of the 2019/20 Annual Statements				
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Change to the investment return objectives for the Property and Basic Cash options</p>	<p>The investment return objective for Rest’s Property option was updated on 1 July 2019 from:</p> <ul style="list-style-type: none"> • Outperform both the Mercer/IPD Australian Pooled Property Fund Index (before tax and after fees) over rolling 3 year periods and the 10 year bond rate plus 3% p.a. over rolling 5 year periods <p>to</p> <ul style="list-style-type: none"> • Outperform the 10 year Commonwealth Government bond rate by 3% p.a. (before tax and after fees) over rolling 7 year periods. <p>This change was made to better reflect both the global nature of Rest’s property portfolio, and the long investment time frame for property assets. It does not impact the investment returns for this option, or how we manage the portfolio.</p> <p>Effective 17 June 2020, the investment return objective for the Basic Cash option changed from:</p> <ul style="list-style-type: none"> • Match the return of the Reserve Bank cash rate target before tax and before fees over rolling 1 year periods. <p>to</p>	<p>No financial impact to members</p>	<p>All Rest members</p>

		<ul style="list-style-type: none"> Match the return of the 1 month Australian Bank Bill rate before tax and before fees over rolling 1 year periods. <p>Details of all Rest investment options can be found in the Investment Guide (Rest Super, Rest Corporate and Acumen members) and the Rest Pension PDS (Rest Pension members) at rest.com.au/pds</p>		
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Change to the Basic Cash and Cash options asset allocation descriptions</p>	<p>The asset allocation descriptions for the Basic Cash and Cash options were updated on 22 May 2020.</p> <p>For Basic Cash, the asset allocation description changed from:</p> <ul style="list-style-type: none"> The portfolio will invest in deposits with, or short-term discount securities (bank bills and negotiable certificates of deposit) issued by, banks rated at least AA- at the time of purchase. It may also invest in short-dated debt issued and guaranteed by the Australian Commonwealth or State Governments. All securities will have a maximum term to maturity of three months. <p>to</p> <ul style="list-style-type: none"> the portfolio will invest in deposits with, or short-term discount securities (bank bills and negotiable certificates of deposit) issued by, major Australian banks. It may also invest in short-dated debt issued and guaranteed by the Australian Commonwealth or State governments. All securities will have a maximum 	<p>No financial impact to members</p>	<p>All Rest members</p>

		<p>term to maturity of three months. This option is not a deposit by you in a bank account and your balance is not guaranteed under the Australian Government bank deposit guarantee scheme.</p> <p>For Cash, the asset allocation description changed from:</p> <ul style="list-style-type: none"> • Deposits with banks rated at least AA- at the time the deposit is made. The portfolio invests exclusively into deposits with Australia and New Zealand Banking Group Limited (ANZ). <p>to</p> <ul style="list-style-type: none"> • Deposits with major Australian banks. The portfolio invests exclusively into deposits with Australia and New Zealand Banking Group Limited (ANZ). This option is not a deposit by you in a bank account and your balance is not guaranteed under the Australian Government bank deposit guarantee scheme. 		
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Changes to asset allocations</p>	<p>Effective 28 September 2020, we’re changing the benchmark asset allocation for our Core Strategy and the Capital Stable, Balanced, Balanced - Indexed, Diversified, High Growth and Shares options as part of our annual review.</p> <p>These changes aim to better position these investment options for expected changes in markets and economic conditions. For more information about these changes, go to rest.com.au/important-changes</p>	<p>No financial impact to members</p>	<p>All Rest members</p>
<p>September – November 2020</p>	<p>Change to investment fees</p>	<p>At the end of each financial year, Rest reviews the investment fees members pay for each Rest investment option. Actual</p>	<p>The investment fee paid by the member will increase,</p>	<p>All Rest Super, Rest Corporate, Acumen and Rest</p>

<p>Sent to members as part of the 2019/20 Annual Statements</p>		<p>costs from the past year are used to forecast the estimated investment fee for the coming financial year.</p> <p>The challenging market conditions of the past financial year have meant that investment costs for some options were lower than estimated, due to factors such as reduced performance-related fees and reduced property purchasing costs.</p> <p>Estimated investment fees for the Core Strategy, Capital Stable, Balanced, Diversified, High Growth, Basic Cash and Property have reduced compared to 2019-20 estimates.</p> <p>Estimated investment fees for Bonds, Shares, Australian Shares and Overseas Shares have increased compared to 2019-20 estimates.</p> <p>Estimated investment fees for Balanced-indexed, Cash, Australian Shares – Indexed and Overseas Shares – Indexed remain the same.</p> <p>Go to rest.com.au/important-changes to see the new investment fees for each investment option.</p>	<p>decrease or stay the same, depending on which investment option they are invested in</p>	<p>Pension Transition to Retirement account members</p>
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Change to investment fees</p>	<p>At the end of each financial year, Rest reviews the investment fees members pay for each Rest investment option. Actual costs from the past year are used to forecast the estimated investment fee for the coming financial year.</p> <p>The challenging market conditions of the past financial year have meant that investment costs for some options were lower than estimated, due to factors such as reduced</p>	<p>The investment fee paid by the member will increase, decrease or stay the same, depending on which investment option they are invested in</p>	<p>All Rest Pension members (excluding Transition to Retirement account members)</p>

		<p>performance-related fees and reduced property purchasing costs.</p> <p>Estimated investment fees for the Core Strategy, Capital Stable, Balanced, Diversified, High Growth, Basic Cash, Australian Shares and Property have reduced compared to 2019-20 estimates.</p> <p>Estimated investment fees for Bonds, Shares and Overseas Shares have increased compared to 2019-20 estimates.</p> <p>Estimated investment fees for Balanced-indexed, Cash, Australian Shares – Indexed and Overseas Shares – Indexed remain the same.</p> <p>Go to rest.com.au/important-changes to see the new investment fees for each investment option.</p>		
<p>September – November 2020</p> <p>Sent to members as part of the 2019/20 Annual Statements</p>	<p>Introduction of Retirement Bonus</p>	<p>Get your Rest Pension off to a great start with our new Retirement Bonus. From 28 September 2020, simply transfer the balance of your Rest super or Rest Pension Transition to Retirement account into a Rest Pension Retirement account, and your super savings could get a little boost, thanks to moving your super into a tax-free environment.</p> <p>For details about eligibility and more visit go.rest.com.au/retirement-bonus</p> <p>Rest Pension is issued by Retail Employees Superannuation Pty Ltd. Read and consider the PDS available at rest.com.au/pds before deciding to join or stay.</p>	<p>Eligible members will receive an amount paid into their Rest Pension retirement account</p>	<p>Rest Super, Rest Corporate and Rest Pension TTR members</p>
<p>June 2020</p> <p>Sent to members via printed letter</p>	<p>Temporary reduction for pension drawdown</p>	<p>As part of the economic response to the Coronavirus, the Government announced a temporary reduction in the minimum drawdown requirements for certain pensions.</p>	<p>Members may reduce the minimum pension payment they are required to</p>	<p>Rest Pension and Rest Term Allocated</p>

		For the 2020-21 financial year, the minimum drawdown rate for members receiving an account-based pension or a term allocated pension is reduced by 50%.	withdraw from their account in the 2020-21 financial year.	Pension members
April 2020 Sent to members via printed letter or email	Temporary reduction for pension drawdown	As part of the economic response to the Coronavirus, the Government announced a temporary reduction in the minimum drawdown requirements for certain pensions. For the 2019-20 financial year, the minimum drawdown rate for members receiving an account-based pension or a term allocated pension is reduced by 50%.	Members may reduce the minimum pension payment they are required to withdraw from their account in the 2019-20 financial year.	Rest Pension and Rest Term Allocated Pension members
April 2020 Sent to members via printed letter or email.	Putting Members' Interests First legislation	The Government's Putting Members' Interests First legislation came into effect on 1 April 2020. For members whose super balance has not been \$6,000 or more, after 1 November 2019 and before 1 April 2020, we have cancelled their insurance effective 1 April 2020. Members have 30 days to inform us if they'd like their insurance reinstated. This change is designed to prevent low balances from being inappropriately eroded by insurance costs.	Insurance may be cancelled for impacted members.	Rest Super and Corporate members who received insurance cover or have their insurance cover reinstated between 8 February and 31 March 2020.
April 2020 Sent to members via printed letter or email.	Rest insurance provider and design has changed	Rest has made some key insurance changes and terms and conditions to our insurance offer from 1 April 2020. Members' insurance cover and costs may have changed from 1 April 2020 and members are presented with the new details and options. Members have 30 days to inform us if they'd like to select a different insurance option than the option they have been assigned with, effective 1 April 2020. Members' insurance cover and costs may change and are presented with the new details and options.	Members' insurance cover and costs may have changed.	Rest Super and Corporate members who received insurance cover or have their insurance cover reinstated between 8 February and 31 March 2020.

<p>April 2020</p> <p>Sent to Rest members via printed letter or email.</p>	<p>Changes to insurance with Rest</p>	<p>We've changed our insurer to TAL Life Limited on 1 December 2019 and made additional changes as to when insurance cover with Rest starts from 1 April 2020. These changes are detailed out in the <i>Rest Super Insurance Guide</i> available at rest.com.au/pds/super-insurance-guide or in the <i>Rest Corporate Super Insurance Guide</i> at rest.com.au/pds/corporate-insurance-guide</p>	<p>Members' insurance arrangement may have changed from 1 April 2020</p>	<p>Rest Super and Corporate members who were eligible to receive default insurance cover under the pre-1 April 2020 arrangement but are no longer eligible for the default cover from 1 April 2020 because of the PMIF legislation.</p>
<p>February 2020</p> <p>Sent to Rest members with new or reinstated insurance between 2 November 2019 and 7 February 2020, via printed letter or email.</p>	<p>Putting Members' Interests First legislation</p>	<p>The Government's Putting Members' Interests First legislation will come into effect on 1 April 2020. For members whose super balance has not been \$6,000 or more, on or after 1 November 2019, we will be cancelling their insurance on 1 April 2020 unless the member chooses to keep it. This change is designed to prevent low balances from being inappropriately eroded by insurance costs.</p>	<p>Insurance may be cancelled for impacted members who do not choose to keep their insurance or whose balance doesn't reach \$6,000 before 1 April 2020.</p>	<p>Rest Super and Corporate members</p>
<p>February 2020</p> <p>Sent to Rest members with new or reinstated insurance between 2 November 2019 and</p>	<p>Rest insurance provider and design is changing</p>	<p>Rest is changing our insurance provider to TAL Life Limited from 1 December 2019 with no change to members' current insurance through to 31 March 2020. There are also some key insurance changes and terms and conditions being introduced from 1 April 2020.</p>	<p>Members' insurance cover and costs may change, depending on the type of insurance cover the members currently hold.</p>	<p>Rest Super and Corporate members</p>

7 February 2020, via printed letter or email.		Members' insurance cover and costs may change and are presented with the new details and options.		
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