Rest Super

Product Disclosure Statement

Effective 6 December 2018

Together towards tomorrow

If there's anything we can do

rest.com.au

Download the Rest App

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 – 10pm AEST

This Product Disclosure Statement (PDS) is a summary of significant information about Rest Super. It links to other important information in the *'Rest Super Insurance Guide'*, *'Additional information on fees and costs'* and *'Investment Guide'* which also form part of this PDS and are available at **rest.com.au/pds**

This PDS is general information only and doesn't take into account your personal financial situation or needs. Consider the PDS before making any decision in relation to the product and have a chat with a financial adviser if you need advice tailored to your needs.

The information in this PDS is up to date at the time of preparation and it may change from time to time. The Trustee (we or us) may update information that is not materially adverse to you, and you can find these updates at **rest.com.au/governance**

Contact us if you need any further information. This PDS, other important information, and our trust deed are available from us free of charge. This offer is available only to persons receiving (including electronically) the PDS and other important information within Australia.

Issued by Retail Employees Superannuation Pty Limited (Trustee) ABN 39 001 987 739 AFSL 240003 Retail Employees Superannuation Trust (Rest) ABN 62 653 671 394. PO Box 350 Parramatta NSW 2124.

Unique Superannuation Identifier RES0103AU

MySuper Product Unique Identifier is 62 653 671 394 831

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01 | About Rest Super

Hello to a brighter tomorrow.

Super. It's your money, and your future.

You want someone who can help you grow it and protect it.

That's what Rest does every day for around 2 million Australians, and the more than $50 billion* in retirement savings they've entrusted to us.

Our low cost, award-winning super products are designed to keep pace with your changing life. Whether it's your first day at work, you're changing jobs, or it's time to enjoy life after work.

Our range of investment options means you choose how to invest your super. Or you can leave the investment decisions to us - we'll automatically invest your money in our Core Strategy and you'll be a MySuper member.

And when life doesn't go to plan, our automatic insurance cover is there to lend a hand - even if you work as a casual or part time (subject to eligibility).

With every step, you're on your way to a bigger, brighter tomorrow – and Rest will be right there with you.

* as at 30 June 2018

Visit **rest.com.au/governance** for the Core Strategy product dashboard (Rest's MySuper product), and information about trustee and executive remuneration.

02 | How super works

About super

Superannuation is money you save now for when you're ready to kick back and relax in retirement. Super is partly compulsory, and there are limits to how much you can contribute each year.

There are different types of contributions you can make to your super, like employer contributions and voluntary contributions. You can even get the government to pitch in with a co-contribution, if you're eligible.

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 disablement, and how much you can withdraw.

Choosing your fund

You can usually choose which super fund you'd like to be in. Sometimes, your conditions of employment will decide which fund.

If you don't have a choice, or don't tell your employer where you want your super to go, your Superannuation Guarantee contributions (the bit your employer must pay into super for you) will be paid into a MySuper product.

Making contributions

Super is a tax-effective way to save for your future thanks to government tax concessions and savings. You can boost your super further by:

- deducting extra money from your before-tax salary. This is called 'salary sacrifice' and may even reduce your tax
- adding other savings (after-tax) into your Rest account - you may even be eligible for a government co-contribution if you do this.

SUPER TIP #1

Combining your super is as quick as popping popcorn

It just takes 3 steps and you may save on fees[†]

Combine your super in the Rest App today.

[†] Before combining your super you should check how it might affect your insurance in other funds and if they have any exit fees. You might like to have a chat with a financial adviser.

03 | Benefits of investing with Rest Super

Competitive long-term returns

Our Core Strategy option is among the top performers compared to similar options of other super funds surveyed over 10 years*.

Insurance cover

Default insurance cover including death, total and permanent disablement and income protection for members aged 18 and over (conditions apply).

Advice when you need it#

A little advice now can make a big difference later. You won't pay any extra for chatting with us about your simple super questions.

Live Chat

Super help online 7 days a week at **rest.com.au**

Diverse investment options

A range of investment options including low-cost indexed, diversified and single-sector options means you can choose how you'd like your super invested.

Competitive fees

We aim to keep our fees as low as possible, so more money stays in your account.

The Rest App

Access your account, check your balance, consolidate your accounts and much more.

AIA Vitality program

Check your fitness progress on the go and get rewarded for staying active via the Rest App†.

SUPER TIP #2

Take Rest with you

If you change jobs again down the track, you can easily take Rest with you. Visit **rest.com.au/stay** to learn how.

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* SuperRatings Fund Crediting Survey – SR 50 Balanced (60-76) Index, October 2018. 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.

\# Rest financial advice is provided by Rest Advisers as authorised representatives of Adviser Network Pty Limited AFS Licence 232729 ABN 25 056 310 699.

† To be eligible for the AIA Vitality Program as a Rest member you must either receive employer contributions in last six months or have a minimum $1,000 account balance.

04 | Risks of super

Like all investments, super has risks. To balance risk, super funds generally invest in a broad range of asset classes such as cash, bonds, property and shares. Assets with the highest potential return over the long term (such as shares) may also be higher risk in the short term. How you invest your super depends on the level of risk you're OK with. Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Some things to keep in mind

- 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 superannuation savings (including contributions and returns) may not be enough to adequately provide for your retirement.

Other significant risks include currency fluctuations, interest rate changes, company specific risks, investment liquidity risks (turning investments into cash), and global market conditions.

The right level of risk for you will depend on factors such as your age, investment time frames, where your other assets are invested and how comfortable you are with the possibility of any negative returns.

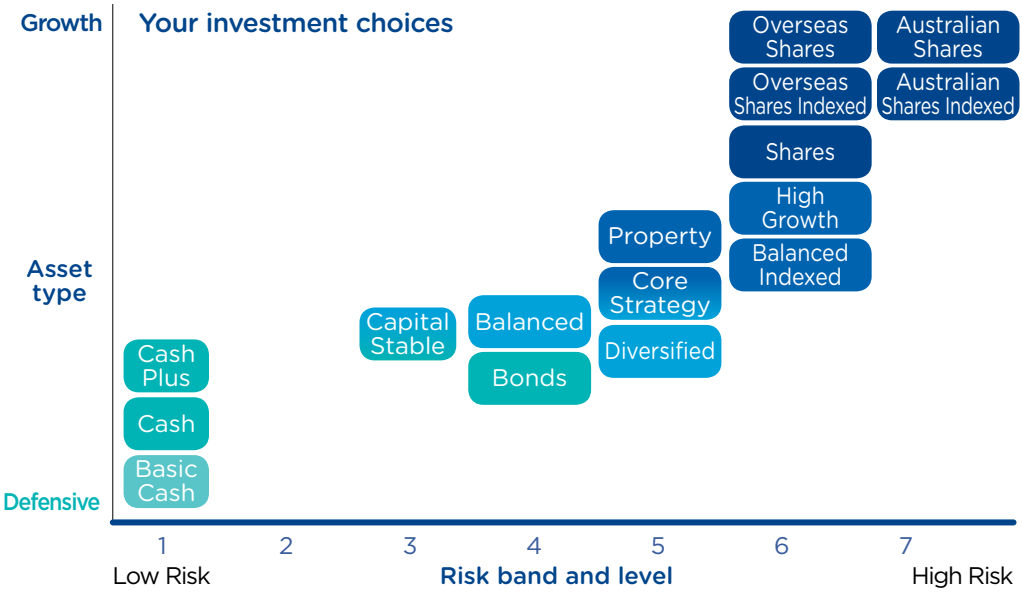
You should read the important information about the risks of super before making a decision. Go to the *'Investment Guide'* available at **rest.com.au/pds** The material relating to the risks of super may change between the time when you read this Statement and the day when you acquire the product.

05 | How we invest your money

Choose from many different paths towards tomorrow

Rest offers a range of investment options to suit your financial needs and objectives. You can even choose a combination of options to suit your personal level of risk and return.

The Core Strategy is Rest's default investment option. So if you don't make an investment choice, or actively choose to invest all your money in the Core Strategy, you'll be a MySuper member. If you choose not to put all your super into the Core Strategy, you'll be a choice member.



SUPER TIP #3

Think about risks, returns and time frames

Always consider the likely returns, risk and timeframe when choosing investment options. Use our online advice tool to help you make the right investment choices. Visit **rest.com.au/advice** to get started.

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** The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

Your Core Strategy

Rest Core Strategy is designed for Rest members looking for a balance between risk and return, with a wide asset allocation range.

Aim

Achieve a balance of risk and return by investing in both growth assets and defensive assets

Investment return objective[1]

CPI + 3% pa over the long-term (rolling 10 year periods)

Asset allocation[2]

24% defensive, 76% growth a mix of shares and bonds, property, infrastructure, alternative assets and cash

Minimum suggested timeframe

10+ years

Standard Risk Measure[3]

Estimated number of negative annual returns expected over any 20 year period: 3-4

Risk band and level[3]

Risk band 5, Medium to High

What this option has returned[4]

(Past performance is not an indication of future performance)

Core Strategy – Asset allocation

- Cash Securities 8% (0-25%)
- Bonds 6% (5-50%)
- Defensive alternatives 10% (0-25%)
- Growth alternatives 19% (0-30%)
- Infrastructure 8% (0-20%)
- Property 9% (0-25%)
- Australian Shares 17% (10-45%)
- Overseas Shares 23% (10-45%)

	Yearly return
2014	13.29%
2015	9.47%
2016	1.82%
2017	11.07%
2018	8.76%
Five year annualised return	**8.81%**
Ten year annualised return	**7.44%**

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.

[1] 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.

[2] 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).

[3] More information about risk band and level and Standard Risk Measure can be found in the *'Investment Guide'* available at **rest.com.au/pds**

[4] 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 2018.

06 | 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 Investments Commission (ASIC)** website (**moneysmart.gov.au**) has a superannuation fee calculator to help you check out different fee options.

SUPER TIP #4

Know how fees can affect you super

The calculator on the ASIC website at **moneysmart.gov.au** can be used to calculate the effect of fees and costs on your superannuation account balance.

As an industry fund, Rest operates only to benefit members. This helps us keep our fees low, providing you with great value for money.

Fees and costs

The tables on pages 10 and 11 show the main fees and costs for a Rest Super member wholly invested in the Core Strategy which are deducted directly from your account or from investment returns. You can use this information to compare the Core Strategy's fees and costs with other super funds or products.

Rest Super

Type of fee	Amount	How and when paid
Investment fee[1]	Estimated to be 0.67% pa for the 12 months to 30 June 2018, including estimated performance related fees of 0.13% pa	Accrued and reflected in an option's unit price and deducted from the income or assets underlying the investment option. The fee is not deducted directly from your account
Administration fee	$1.30 per week plus 0.1% pa of your account balance at the end of the month (capped at $800 pa)	Deducted from your account at the end of each month
Buy/sell spread	Buy spread: 0.07% (subject to change, refer to **rest.com.au** for current spread) Sell spread: 0.00%	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 spread applies when investing in an investment option
Exit fee	Nil for first withdrawal (regardless if full or partial) then $25 per withdrawal after	Deducted when the transaction is processed
Advice fees Relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs[1]	Contribution splitting fee of $60 per split	Deducted from your account at the time the contribution split is made
	Family law split fee of $50 per split	Split between your account and your spouse's account when the split is made
	Personal advice fees, if you agree a fee with your adviser	As agreed with your adviser
	Insurance fees, if you have insurance cover in Rest Super	Please see section 8 *'Insurance in your super'*
Indirect cost ratio[1]	Estimated to be 0.09% pa for the 12 months to 30 June 2018	Accrued and reflected in an option's unit price, and deducted from the assets underlying the investment option. This amount is not deducted directly from your account.

[1] For information regarding the definitions of the fees and costs incorporated in the table above, please refer to the '*Additional information on fees and costs*' at **rest.com.au/pds** Past costs are not a reliable indicator of future costs.

Fee 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 fees which the Trustee reviews regularly.

Example of annual fees and costs

This table gives an example of how fees and costs for the Core Strategy 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	0.67% pa including a performance related fee of 0.13% pa	For every $50,000 you have in the superannuation product you will be charged $335 each year
PLUS Administration fees	$67.60 pa or $1.30 per week plus 0.1% pa of your account balance at the end of the month	**And**, you will be charged administration fees of $67.60 regardless of your balance plus $50
PLUS Indirect costs for the superannuation product	0.09%	**And**, indirect costs of $45 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 **$497.60** for the superannuation product

Note – Additional fees may apply. **And**, if you leave the superannuation entity, you may also be charged an **exit fee** of nil for the first withdrawal (regardless of full or partial) then $25 per withdrawal thereafter, and a buy/sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy/sell spread for exiting is 0%.

Financial advice fees

If you talk to a Rest Adviser about complex advice, you'll be charged a fee which you may be able to pay for out of your super. We'll always talk to you about this fee first, and the Statement of Advice will set out the details of the fees.

You should read the important information about fees and costs before making a decision. Go to *'Additional information on fees and costs'* available at **rest.com.au/pds** The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

07 | How super is taxed

The tax treatment of super is complex and may change. We recommend you seek advice from an accountant, tax agent or financial adviser.

Tax rules on your super

- Rest will pay the tax applying to your account directly to the ATO
- Contributions into your super made from your before-tax salary are taxed at 15%
- Contributions made from after-tax money are not taxed by the fund
- Investment earnings are taxed at a maximum 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.

If you go over the limit (cap) on your before or after-tax contributions to super, you will pay extra tax.

Your Tax File Number (TFN) is important

You should provide your TFN - without it we can't accept any personal contributions from you.

And we might not be able to track down any other super accounts you have. This could mean you miss out on money that belongs to you.

SUPER TIP #5

Don't pay more tax

Check that we've got your TFN so you don't pay a higher rate of tax on your contributions, and you'll avoid any nasty tax surprises when it's time to access your super.

For information about how tax applies to super contributions, investment earnings and withdrawals, and the limits around how much you can contribute to your super, go to **rest.com.au/facts**

08 | Insurance in your super

Protecting your most valuable asset. You.

Life doesn't always go to plan. Insurance is the smart way to protect yourself financially.

If you're 18 or over, and receiving mandatory employer contributions (like the Superannuation Guarantee contribution) you'll automatically receive our Default Cover package.

If you're not, you can still apply for cover, but you'll need to provide health and other information. You can apply for cover online in MemberAccess.

Default cover is provided to you automatically if you're eligible.

Unless you decline or cancel this cover, the cost will be deducted each month from your Rest Super account. If you don't have enough money in your account, your insurance cover will end without notice.

The Rest Super Insurance Guide available at **rest.com.au/pds** has more information about your insurance.

What is Default Cover?

Your Rest Super Default Cover is made up of:

- Default Death cover
- Default Total and Permanent Disablement (TPD) cover
- Default Income Protection (IP) cover.

Your Death and TPD cover is provided as a minimum insurance requirement under MySuper.

The total amount of cover you receive changes as you grow older and your insurance needs change. So your cover is lowest when you're young, and your salary and needs are generally lower. As you get older, and your needs increase, your cover automatically increases, and reduces again as you approach retirement.

You are responsible for the payment of your insurance costs and they are deducted from your account. Your insurance cover and costs are adjusted each year on your birthday.

Death cover provides your beneficiaries with a lump sum or pension if you pass away. It also includes an advance payment of your death benefit if you become terminally ill.

TPD cover provides a lump sum payment of $28,600 for most age groups to help you financially if you're not able to work again.

IP cover helps you meet living expenses if you can't work due to injury or sickness for more than 60 days. You'll be paid up to 77% of your Pre-Disability income as a monthly benefit, plus an amount equal to 12% of your monthly benefit paid as super into your Rest Super account.

Changing your cover

You can reduce or cancel each component of your insurance. If you don't want any insurance cover in Rest, you can cancel it.

If Default Cover isn't enough for your needs, you can increase your cover by applying for extra voluntary cover:

- Death cover – up to any amount
- TPD cover – up to $5 million (or $1 million if you are aged 65 or over)
- IP cover – up to $30,000 per month (subject to your income).

Before you change or cancel your insurance cover, please consider your needs carefully. You can change or cancel your cover online in MemberAccess, or by contacting Rest on 1300 300 778 or via Live Chat at **rest.com.au**

SUPER TIP #6

If you leave your job, or your personal circumstances change, let us know straight away. Any changes could impact your insurance cover.

Special offer for new members

You may increase your level of Default Cover to a certain level without providing any health evidence (limits and conditions apply). You need to do this within 120 days of joining Rest Super. You'll also need to be aged 18 or over and receiving mandatory employer contributions from a Rest employer to be eligible for this offer.

What if I have both Death and TPD insurance cover?

Your Death and TPD cover are linked. This means that any TPD payments will reduce your Death benefit by the amount paid. So if your Death and TPD cover are for the same amounts, your Death cover will cease if you are paid a TPD benefit. If your Death cover is higher than your TPD cover, you'll continue to be insured for the balance of your Death cover if you're paid a TPD benefit. Please note that when a Death benefit is paid, all TPD cover will cease on the date of your death.

Default cover – cost and benefits as at 6 December 2018

Age Last Birthday	Amount covered (Death)	Amount covered (TPD)	Max. amount covered per month IP	Total cost per week
18	$14,300	$28,600	$1,650	$1.11
20	$50,000	$28,600	$1,650	$1.58
30	$267,600	$28,600	$2,550	$11.95
40	$396,500	$28,600	$2,550	$22.63
50	$316,500	$28,600	$2,800	$22.72
60	$68,500	$23,000	$2,750	$16.92

The table above shows examples of costs and cover at certain ages only. Your cost and cover will be different depending on your age. For full details of costs and level of cover, please read the *'Rest Super Insurance Guide'*.

You should read the important information about the eligibility for, cancellation of, conditions and exclusions of insurance cover before making a decision. Go to the *'Rest Super Insurance Guide'* available at **rest.com.au/pds** The material relating to insurance may change between the time when you read this Statement and the day you acquire the product.

09 | How to open an account

1

If you're joining Rest through your employer, they'll apply on your behalf.

2

If you're not joining Rest through your employer, you can join quickly and easily online at **rest.com.au/joinrest** or complete the application form in this PDS.

3

Make sure you've read this PDS and other important information that forms part of this PDS.

4

We'll welcome you to Rest and provide your member number. Use this to keep tabs on your super 24/7 in the Rest App and online in MemberAccess.

5

We'll send important info, like your annual statement, to your email or mobile if we have those details. If you'd prefer mail, let us know.

6

If you're already a Rest member from a previous job, just let your new employer know your member number so they can pay your super into your Rest account.

If you change your mind

You have 14 days from the date we receive your application to cancel your application if you change your mind. You'll need to let us know in writing, and you won't be able to cancel your application if you've exercised any rights in relation to your account.

These cooling-off rights don't apply if you joined through your employer.

If you do cancel, you'll only be charged applicable government taxes. Investment returns (positive or negative) will be applied to your account. We'll transfer your account balance to a complying super fund of your choice.

Temporary residents

Any unclaimed super will be transferred to the ATO six months from the date your visa expired or you left Australia (whichever is later). You can claim your super directly from the ATO. We won't send you an exit statement when we transfer your super, under relief from the Australian Securities and Investments Commission (ASIC).

Concerns and complaints

If you feel something's gone wrong, please get in touch with us so we can try to sort things out. If that doesn't resolve things, you can make a formal complaint by phone, email, letter or Live Chat. Visit **rest.com.au/contact-us/lodge-a-complaint** for more details.

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 Collection Statement available at **rest.com.au/Privacy-Policy**

Rest Super Application

Office Use

You can apply to join Rest Super by completing the online application at rest.com.au/join or, you can complete this form and mail or email it (scanned copy) to us.

Please write in **BLOCK LETTERS** and use a **BLACK** or **BLUE** pen.

Fields marked * are mandatory. If you do not complete all mandatory fields, there may be a delay in processing your request.

Please send this completed form to: **Rest Super, PO Box 350, Parramatta NSW 2124,** or email to **contact@rest.com.au**

1: Personal details (fields with * are required)

Title*

Surname*

Given name(s)*

Date of birth (dd/mm/yyyy)*

Your age

Gender* (M/F)

Residential address

Unit number

Street number*

Street name*

Suburb/Town*

State*

Postcode*

Mobile

Telephone

Email address

Postal address (if different from above)

Unit number

Street number

Street name/PO BOX

Suburb/Town

State

Postcode*

If you are a member of Rest please write your member number here

Your name on your Rest account, if different from the above

Title

Surname

Given name(s)

2: Tax File Number (TFN)

My TFN is:

Important: Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to provide your tax file number, but there may be tax consequences. Please read 'How super is taxed' in the PDS, or go to rest.com.au/facts for more information about how tax applies to your super.

The Trustee company of Retail Employees Superannuation Trust ABN 62 653 671 394 is Retail Employees Superannuation Pty Limited ABN 39 001 987 739, AFSL 240003.

Issue date: 6 December 2018

3: Employment details

Your employer's company name

Rest employer account number

Location

Note: This is your employer's Rest account number (if known).

Date joined this employer (dd mm yyyy)

Your payroll number (if any)

Employer's telephone number

Your employer's address:

Street number

Street name or PO Box

Suburb/Town*

State*

Postcode*

4: Accessing your account online and member reporting

Once your application has been processed, we will send you a member number to register online. Once you have registered and set up a password, simply login to MemberAccess at rest.com.au and manage your preferences and account online. You can also use the Rest App to check your balance and access your super needs in one convenient place. The Rest App is packed with other features to help you make the most of your super on the go. Simply text **'DOWNLOAD'** to **0481 071 090** for a direct link to the Rest App.

5: Declaration

I apply to become a member of Rest Super and I acknowledge, agree and declare that:

- I have received and agree to all information in the PDS and to be bound by the trust deed and rules governing the Fund as amended from time to time;
- I have checked that the information and declarations given by me on this application are true and correct and I will notify the Trustee immediately of any changes;
- I have received or accessed the Additional information on fees and costs, Insurance Guide and Investment Guide, and I have read, understood and agree to that material;
- I consent to the use and disclosure of information provided in this form in accordance with Rest's Privacy Policy and Privacy Collection Statement available at rest.com.au/privacy-policy;
- By providing my email address and/or mobile number, I agree I will receive important information such as my annual statement, disclosure of material changes to my super and significant events, as well as other communications, electronically.
- I understand Rest recommends I seek advice from a financial adviser before making a decision about my super.

Insurance declarations

Please read the section 'Insurance in your super' in the PDS for information about the terms of Rest Default Cover. By signing this form I acknowledge, agree and declare that:

- If I am a new Rest Super member or I am re-joining Rest Super, and I am age 18 or over, I understand I will automatically receive Default Cover upon receipt of a mandatory employer contribution unless I reduce or cancel my Default Cover; or, if I am an existing member, my previous level of insurance cover will apply;
- I have received or accessed the separate Insurance Guide and I have read, understood and agree to all such material, including in particular, the terms and conditions of the insured benefits such as the type of benefit; when cover commences; when cover ceases; how voluntary cover may be limited if I do not provide medical information when requested; and how cover may be limited or may not apply at all if I am not in 'Active Employment' and;
- I have read and understood and agree to the insurer's Privacy Statement available at aia.com.au/en/privacy-statement and to the extent that I have insured benefits, and I agree that the insurer may use my personal information for the purposes described in the Privacy Statement.

TFN consent

By providing my TFN to the Trustee on this form, I agree to:

- my TFN being used by the Trustee on the basis set out in the 'Tax & Tax File Number' section available at rest.com.au/facts (ie. for all superannuation purposes, including the purposes under the current and future provisions of the Superannuation Industry(Supervision) Act 1993 ('SIS Act') and to consolidate my superannuation funds; and
- Rest disclosing my TFN to the ATO, to superannuation providers identified by the ATO that may hold superannuation benefits in respect of me, and to those superannuation providers nominated by me, in order to:
  - receive results of any searches of the ATO's super records
  - receive transfers or payments of any amount identified through the search process; and
  - otherwise assist in consolidating my superannuation accounts.

☐ Tick this box if you **do not** agree to the above uses of your TFN

If you do not want Rest to send you direct marketing material, including material from third parties, tick this box ☐

Signature of applicant or parent/guardian if member is under 18*

Signature Date (dd/mm/yyyy)*

You will need to complete additional forms if you want to:

- nominate beneficiaries for payment of your benefit in the event of your death – complete the 'Nomination of beneficiary' form available online at rest.com.au/forms or go to MemberAccess to make or change a non-binding nomination.
- transfer money into Rest from other funds – go to supermatch.rest.com.au. Alternatively, complete the 'Rollover to Rest' form on rest.com.au/forms
- change or cancel your insurance cover – complete "Application for insurance Rest Super" form or to make an investment selection- complete the "Investment Choice form" available online at rest.com.au/forms or go to MemberAccess.

Office Use

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If there's anything we can do

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