

Acumen

Product Disclosure Statement

Effective 8 November 2019

Your guide to your super



rest.com.au/acumen

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

Acumen
REST SUPER SOLUTIONS

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We're here to help

Have any questions or want to know more about Rest?

Visit rest.com.au/acumen

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

Live Chat at 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 and he'll do his best to point you in the right direction.

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

The information in this PDS is general information only and doesn't take into account your personal financial situation or needs. You should consider the PDS before making any decision in relation to a product. You might like to have a chat with a financial adviser to obtain financial advice that's tailored to your personal circumstances.

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 make it available at rest.com.au/governance

If there is any inconsistency between this PDS and the Member Guide, the Member Guide will prevail.

If you need any further information, including a copy of this PDS and other important information, or our trust deed, which are available free of charge, contact us.

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. Locked Bag 5037 Parramatta NSW 2124. Unique Superannuation Identifier RES0104AU.

1. About Acumen

Rest has been helping Australians build their retirement savings since 1988. Today, with around 2 million members and more than \$57 billion in funds under management*, we are one of Australia's largest super funds.

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 award-winning Rest Pension can help you enjoy life after work.

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

For further information about the awards won by Rest, please go to rest.com.au

Disclosure information

The following information is available on our website at 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.

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.

* As at 30 June 2019

Making contributions

Super is 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 co-contributions.

You can boost your super even further by:

- asking your employer to deduct 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 a government co-contribution 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

disablement, and how much you can withdraw. Go to rest.com.au/facts to learn more.

To make an after-tax contribution, simply complete the 'Voluntary contribution' form at 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

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.

Accessing your super

You can access your super when you reach certain conditions such as reaching your preservation age

(60 if you were born on or after 1 July 1964) or you can't work due to permanent disablement.

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

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) if there's no activity on your account, such as making a contribution or switching investment options over the past 16 months.

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 automatic 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

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 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 or call Rest Customer Service on 1300 305 779.

* Based on SuperRatings Fund Crediting Rate Survey – SR 50 Balanced (60-76) Index, June 2019. 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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[#] Rest financial advice is provided by Rest Advisers as authorised representatives of Link Advice Pty Ltd ABN 36 105 811 836, AFSL 258145.

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 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.

5. How we invest your money

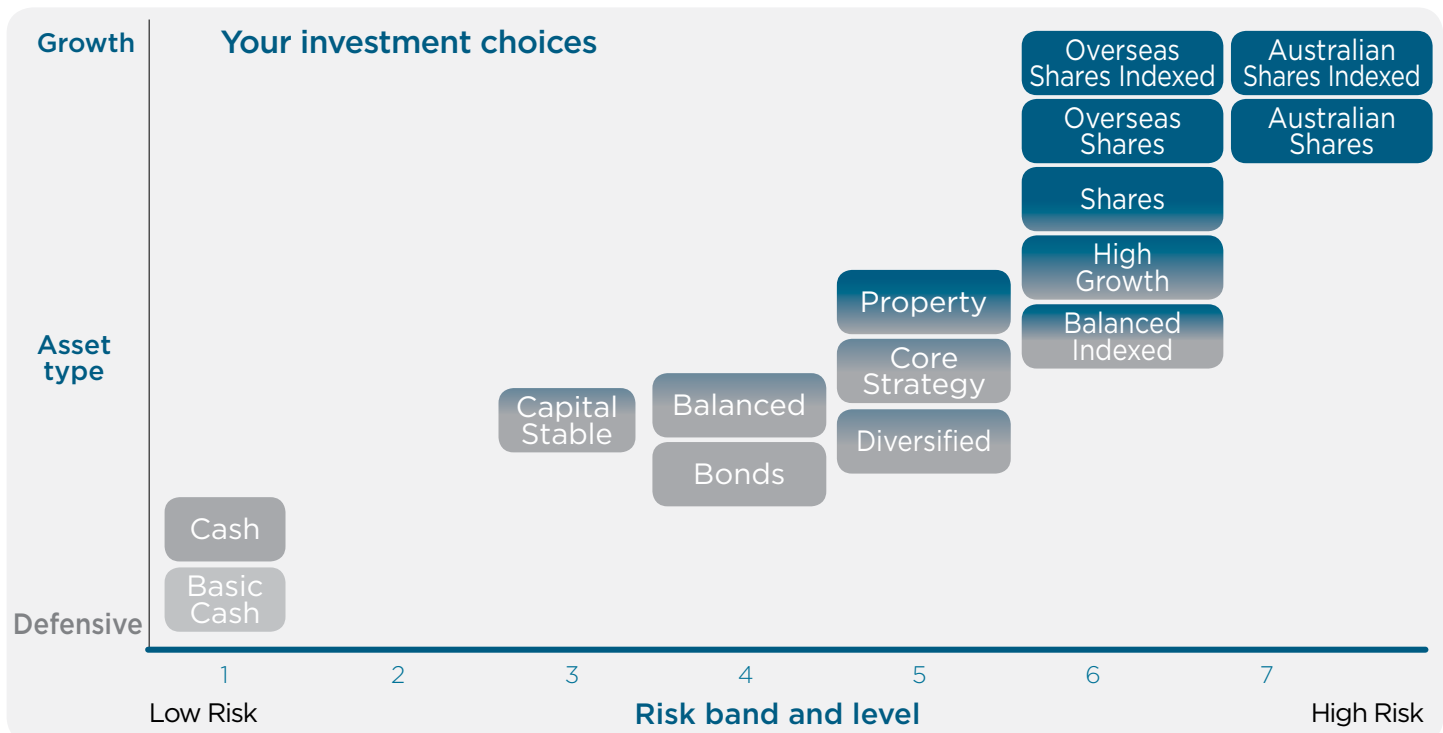
Acumen offers a range of investment options to suit our members' different needs and financial objectives.

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																												
Aim	Achieve a balance of risk and return by investing in both growth assets and defensive assets																											
Investment return objective¹	CPI + 3% pa over the long-term (rolling 10 year periods)																											
Asset allocation²	<p>35.5% defensive, 64.5% growth</p> <p>A mix of shares and bonds, 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>7%</td> <td>(0-25%)</td> </tr> <tr> <td>Bonds</td> <td>6%</td> <td>(5-50%)</td> </tr> <tr> <td>Absolute return</td> <td>6%</td> <td>(0-25%)</td> </tr> <tr> <td>Other asset classes (Equity strategies, Private equity, Agricultural and Credit)</td> <td>19%</td> <td>(0-30%)</td> </tr> <tr> <td>Infrastructure</td> <td>11%</td> <td>(0-20%)</td> </tr> <tr> <td>Property</td> <td>11%</td> <td>(0-25%)</td> </tr> <tr> <td>Australian shares</td> <td>17%</td> <td>(10-45%)</td> </tr> <tr> <td>Overseas shares</td> <td>23%</td> <td>(10-45%)</td> </tr> </tbody> </table>	Asset Class	Allocation	Range	Cash	7%	(0-25%)	Bonds	6%	(5-50%)	Absolute return	6%	(0-25%)	Other asset classes (Equity strategies, Private equity, Agricultural and Credit)	19%	(0-30%)	Infrastructure	11%	(0-20%)	Property	11%	(0-25%)	Australian shares	17%	(10-45%)	Overseas shares	23%	(10-45%)
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Minimum suggested timeframe	10+ years																											
Standard Risk Measure³	Estimated number of negative annual returns expected over any 20 year period: 3-4																											
Risk band and level³	Risk band 5, Medium to High																											
What this option has returned⁴ (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>2015</td> <td>9.47%</td> </tr> <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>Five year annualised return</td> <td>7.37%</td> </tr> <tr> <td>Ten year annualised return</td> <td>8.95%</td> </tr> </tbody> </table>		Yearly return	2015	9.47%	2016	1.82%	2017	11.07%	2018	8.76%	2019	5.96%	Five year annualised return	7.37%	Ten year annualised return	8.95%											
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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.

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 2019.

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.

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 or if you leave Rest, 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 (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 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.

If your account balance is less than \$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 charged to you is capped at 3% of your account balance for the year (or the period until you left). Any amount charged above the cap will be refunded.

Acumen		
Type of fee or cost	Amount	How and when paid
Investment fee ¹	Estimated to be 0.60% pa for the 12 months to 30 June 2019, inclusive of estimated performance related fees of 0.09% 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	\$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: 0.05% (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	Not applicable
Advice fees relating to all members investing in a particular 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 costs, if you have insurance cover in Acumen	Please see section 8 'Insurance in your super'
Indirect cost ratio ¹	Estimated to be 0.07% pa for the 12 months to 30 June 2019	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 'Fees and other costs' section of the Acumen Member Guide or the 'Additional information on fees and costs (Acumen)' at rest.com.au/pds. Past costs are not a reliable indicator of future costs.

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 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	0.60% pa including a performance related fee of 0.09%	For every \$50,000 you have in the superannuation product you will be charged \$300 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	0.07% pa	And, indirect costs of \$35 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 \$335 to \$743.20 for the superannuation product

Note – Additional fees may apply. And, if you leave the superannuation entity, you may also be charged other fees 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

There's usually no charge for simple advice and super questions - it's part of being a member of Rest.

For more complex advice, you'll be charged a fee which will depend on the topic and your circumstances. This fee may be able to be paid out of 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 the 'Acumen Member Guide' available in MemberAccess at rest.com.au or the 'Additional information on fees and costs (Acumen)' 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.

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%.
- Contributions into your super made from your after-tax money are not taxed in the fund.
- 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.

For information about how tax applies to super contributions, investment earnings and withdrawals go to rest.com.au/facts

8. Insurance in your super

New insurance arrangements from 1 December 2019

Unless your Member Guide states otherwise, from 1 December 2019, Rest will change insurance providers to TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL) for some sub plans, however, your current insurance terms and conditions will remain in place until 31 March 2020.

From **1 April 2020**, unless your Member Guide states otherwise, Rest will introduce changes to the existing insurance design and terms and conditions. The changes will include:

- New members under age 25 will be provided with insurance cover on an opt in basis only.

When you join Acumen, your employer may have elected to have insurance cover automatically provided to you. The type and level of cover depends on what your employer has organised for you. The amount of automatic 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 and follow the prompts. Insurance premiums are deducted from your Acumen account for this cover.

Generally, the types of cover available to Acumen members are:

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

If your proposed cover exceeds the automatic acceptance level for your sub-plan, 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 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 decline your insurance cover or it is cancelled, insurance premiums will be deducted from your Acumen account (unless paid by your employer).

- New members with an account balance under \$6,000 will be provided with insurance cover on an opt in basis only.
- Members will automatically receive default insurance cover when they become eligible, including when they turn age 25 and have an account balance over \$6,000 subject to satisfying other eligibility criteria.
- Any cover you have will automatically cease on 1 April 2020 if your account balance does not reach \$6,000 prior to 1 April 2020 and you have not told us that you would like to keep your insurance.

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, we and the insurer will determine whether you are entitled to be paid an insurance benefit based on the terms of the relevant policy, the trust deed rules and the law.

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. The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

Keep your insurance switched on

Unless your Member Guide states otherwise, your insurance will 'switch off' if there's no contribution to your super for 16 months (13 months from 1 April 2020) and you don't elect to keep your insurance. Your insurance cover can be turned on again (reinstated) if you tell us that you'd like to keep it. You'll need to tell us within 60 days of the date it was cancelled.

So if you stop working, or move jobs, it's important to keep in contact with us so your Rest insurance keeps you covered.

To find out more, visit go.rest.com.au/protect

9. How to open an account

1. Your employer will open the account for you. You will receive a welcome pack soon afterwards. If we have your electronic contact details such as your email address or mobile number, we will send your annual statement and other important information about your account to that address or mobile. If you would prefer us to send you this information by mail, you can let us know in MemberAccess or by calling us.
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 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
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 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

You are required to leave a minimum balance of \$6,000 in your Rest 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 formal complaint to Rest online (via 'Contact Us' on our website), by letter or by phone, noting that you wish to 'lodge a complaint'. Visit rest.com.au/complaint for further 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

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