

## SUPERANNUATION

# Best Over 10 Years



REST has been named as the top performing superannuation fund in its class over the past 10 years.

The latest results of the earnings of superannuation funds comes at a difficult time due to the uncertainty and turmoil in world financial markets.

REST is the superannuation fund for the Retail and Fast Food industries.

### Investment earnings

REST has earned an average of 9.1% per annum over the past 20 years.

It has earned at a lower rate for most of the period since the Global Financial Crisis in 2008 – but so has almost every other superannuation fund.

REST's performance against its peers over various time periods is shown in the table below:

For REST to out-perform the average of its competitors over 10 years by over 1.5% per annum is a remarkable outcome.

### Income for retirement

Superannuation is the investment of your money for retirement.

Employer contributions of 9% of your ordinary time earnings are required by law if you are eligible.

You can add your own savings to your superannuation account if you wish.

The Government provides you with certain tax concessions to encourage such savings.

Once the money is in your account, the question is how much it will grow through careful investments.

The Trustees of REST invest your money carefully in a range of different investments, seeking to protect the money from unexpected downturns in financial markets while picking up earnings from growth.



Period to 30 June 2012	REST (per annum)	Super Ratings Median (per annum)	REST's Out-Performance (per annum)
1 year	0.85%	0.63%	0.22%
3 years	7.17%	6.27%	0.90%
5 years	1.74%	-0.20%	1.94%
7 years	5.40%	3.96%	1.44%
10 years	6.72%	5.21%	1.51%