«Date»

«Title» «First_Name» «Surname»
«Address_Line_1»
«Address_Line_2»
«Suburb» «State»
«Postcode»
«Country»

Member number: <<Member Number>>

Dear «First_Name»

Significant Event Notice (SEN): Important changes for GuildSuper

We're writing to let you know about some important changes to your account.

Equity Trustees Superannuation Limited (ETSL or Trustee) is the trustee of the Guild Retirement Fund (GRF) and has decided to transfer members and their account balances from GRF to the Smart Future Trust (SFT) through a Successor Fund Transfer (Transfer) on or about 12 September 2026.

This notice explains why the Transfer is happening, what will change, what will stay the same, and any action you may need to take.

What is a Successor Fund Transfer (Transfer)?

A Successor Fund Transfer (Transfer) is the transfer of members and their account balances from one regulated superannuation fund to another.

Under superannuation law, a Transfer can only occur if the Trustee is satisfied that members will receive equivalent rights in the receiving fund and that the Transfer is in members' best financial interests.

After carefully assessing the Transfer from Guild Retirement Fund to Smart Future Trust, the Trustee is satisfied these requirements have been met.

The Transfer will be completed by Equity Trustees Superannuation Limited (ETSL), which is the trustee of both Guild Retirement Fund and Smart Future Trust. As ETSL is the trustee of both funds, the Transfer has received the required regulatory approval.

What is the Smart Future Trust?

SFT is an established superannuation fund that has been providing superannuation services since 1993, with more than $9 billion under management and over 110,000 members across more than 500 corporate employers. It is governed by the same Trustee, ETSL, and uses the same administrator and insurer as GRF, with both funds' promoter services provided by entities within the Future Group.

Why is this Transfer happening?

The Transfer is part of a strategy to improve long-term sustainability and support competitive fees and services for members through the consolidation of fund operations with the SFT.

GRF currently operates as a standalone superannuation fund. Following the Transfer, members will become part of the SFT, creating a larger superannuation fund that can provide benefits to members over time, including:

- → improved long-term fund sustainability, supporting the long-term security of your retirement savings;
- → greater operational efficiency, supporting lower operating costs, helping to keep more of your money working for you;
- → access to a wider range of investment options and strategies designed to support better retirement outcomes;
- → increased scale with service providers, improving our ability to negotiate competitive pricing and service standards for members; and
- → support for maintaining competitive fees and costs, so more of your savings stay in your account.

What will change

Following the Transfer, there are some important changes to how your account will operate, including:

- → the name of your fund, its ABN and Unique Superannuation Identifier (USI) will be different;
- → access to a refreshed investment menu providing more investment choice and a revised MySuper LifeStage approach that better aligns with members' investment timeframes and retirement objectives with some members also experiencing changes to their investment fees as a result of the updated investment menu;
- → changes to fees and costs including a reduction in the dollar-based administration fee and an increase in the percentage-based administration fee deducted from members accounts, an increase to the administration fee cap, and the introduction of buy-sell spreads;
- → an increase to the insurance administration fee that will increase the cost of your insurance cover (if held)
- → a change to the timing of automated transactions. These changes are administrative only. They do not change the total amount of fees or tax you pay, but you may notice some transactions appearing differently or more frequently in your account history;
- → closure of the Direct Debit contribution option to new arrangements; and
- → closure of the SuperSuper™ service to new enrolments.

You will find more information on these changes in the "**What's Changing - In Detail"** section of ***Successor Fund Transfer of Guild Retirement Fund to Smart Future Trust*** document below.

What's staying the same

- → You will still be a member of GuildSuper;
- → our website, and where you access your product disclosure documents, including the How Super Works Guide and Insurance Guide;
- → how you contact GuildSuper;
- → our service providers such as our Administrator, Insurer, and Promoter;
- → your Member Online login details and access to the mobile app;
- → the level, terms and conditions of any insurance cover held and your insurance premium (other than the insurance administration fee as listed above), plus your ability to manage your insurance online; and
- → you will continue to have access to Coaches who can provide you with intra-fund advice about your investment option mix, contributions, insurance, and other aspects of your membership in SFT.

What you need to do

1. Additional information about the Transfer is available in the document, ***Successor Fund Transfer of Guild Retirement Fund to Smart Future Trust***, below. Please read the **"What's Changing – In Detail"** and **"Transfer Impacts"** sections carefully, as they contain important information about changes that may affect you.
2. If your employer pays superannuation into your GRF account, see "**What's changing- in detail"** for the information you need to provide to your employer.
3. Take note of the limited-service period between Friday 4 September and Friday 11 September 2026 (inclusive) in **"Transfer Impacts".** During this time, some services will be disrupted.

For more information

For further information on these changes and support materials please visit **guildsuper.com.au/next-chapter**

An updated Product Disclosure Statement and incorporated documents will be available at **guildsuper.com.au/tools-and-resources/forms-and-documents** from 12 September 2026.

Opt out of the Transfer

Members have the right to choose a different superannuation fund that they consider best meets their individual needs and preferences. If you decide that moving your account to the SFT is not the right fit for you, you can choose to rollover your account balance to another fund of your choice **no later than Midnight on Friday 4 September 2026**.

We recommend that you carefully review the features, benefits, fees, and investment options of any alternative superannuation funds before making a decision. Additionally, seeking advice from a financial adviser can provide valuable insights and help you make an informed choice that aligns with your retirement goals.

Any questions? We're here to help.

Call our Member Services Team on 1300 361 477 from 8.30am to 5pm (AEST), Monday to Friday and they will be happy to help.

If you'd like advice based on your personal circumstances, our Coach team can help on

1300 262 240 or coach@guildsuper.com.au

Yours sincerely,

For and on behalf of the Trustee
Equity Trustees Superannuation Limited

Issued by Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757, RSE Licence L0001458 as trustee of the Guild Retirement Fund ABN 22 599 554 834 (GRF). GuildSuper is a product of GRF. Any intra-fund advice is provided by or on behalf of Future Group Financial Services Pty Ltd ABN 90 167 800 580; AFSL 482684.

SUCCESSOR FUND TRANSFER (TRANSFER) OF GUILD RETIREMENT FUND (GRF) TO SMART FUTURE TRUST (SFT)

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WHAT'S CHANGING - IN DETAIL

New fund details

Following the Transfer, your account will be held in Smart Future Trust.

OLD	NEW
Fund Name: Guild Retirement Fund	Smart Future Trust
ABN: 22 599 554 834	ABN: 68 964 712 340
USI: 22 599 554 834 401	USI: 68 964 712 340 020

The new fund details should be used for future contributions and rollovers from 12 September 2026. All forms have been updated and will be available on our website at guildsuper.com.au/tools-and-resources/forms-and-documents from this date.

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Investment menu from the Transfer date

Your account balance will move to a comparable investment option, or combination of investment options, in Smart Future Trust on 12 September 2026. Your new investment option(s) have been selected to most closely match the growth asset allocation, risk profile and expected return of your current investment option(s) in Guild Retirement Fund.

Guild Retirement Fund	Smart Future Trust	
Current Investment Option	New Investment Option	% of Balance invested
MySuper Lifecycle - Building	MySuper LifeStage Age 50 and Under	100%
MySuper Lifecycle – Growing (members age 26 to age 50	MySuper LifeStage Age 50 and Under	100%
MySuper Lifecycle – Growing (members age 51 to 59)	MySuper LifeStage Age 51 to 60	100%
MySuper Lifecycle – Consolidating (members age 60^ to 66)	MySuper LifeStage Age 61 to 66	100%
MySuper Lifecycle – Consolidating (members age 67 and over)	MySuper LifeStage Age 67 and Over	100%
MyMix Growth	Growth	100%
MyMix Balanced	Balanced Growth	50%
	Moderate	50%
MyMix Secure	Cash	100%

^Members aged 60 at the time of the Transfer who are invested in the MySuper Lifecycle - Consolidating option will be transferred to the LifeStage Age 61 to 66 option to ensure consistency in asset allocation from their current investment option in GRF. All other MySuper members are mapped to the comparable investment option based on their age at Transfer.

If you are invested in the MySuper LifeStage option we'll review your investment age bi-annually (in February and August) and automatically adjust your LifeStage option as needed based on your age at the time of review. The MySuper LifeStage option will have higher exposure to growth assets while you are younger. This exposure to growth assets will reduce as you age and change LifeStage, with the exposure to defensive assets increasing which is designed to help reduce the risk of capital loss as you age.

As part of the Transfer, members will move to an investment menu within Smart Future Trust where you'll have access to the following Choice investment options:

- High Growth
- Growth
- Balanced Growth
- Moderate
- Cash

The following MySuper LifeStage options will also be available to you, replacing the existing GRF MySuper Lifecycle menu (Building, Growing & Consolidating):

- Age 50 and Under
- Age 51 to 60
- Age 61 to 66
- Age 67 and Over

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New Investment Menu available in Smart Future Trust from 12 September 2026

Choice Options	High Growth		Growth		Balanced Growth		Moderate		Cash
Investment Return Objective	To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 3.5% p.a. over rolling 15 year-periods.		To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 3.0% p.a. over rolling 12 year-periods.		To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 2.5% p.a. over rolling 10-year periods.		To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 1.25% p.a. over rolling 3-year periods.		To achieve returns (before investment fees and taxes) that exceed the benchmark return over any 12-month period.
Investment Strategy	Invests 90–100% of the portfolio in growth assets.		Invests 80–90% of the portfolio in growth assets and typically 15% in defensive assets.		Invests 60–80% of the portfolio in growth assets and typically 20-40% in defensive assets.		Invests 60–80% of the portfolio in defensive assets and typically 20-40% in growth assets.		Invests in short-term securities. Intended to be suitable for those who put more weight on capital security and liquidity than returns.
Suitability	Suitable for members who can tolerate negative returns in some years and are comfortable that returns can be very volatile over the short to medium term. Historically, high growth assets have offered the highest long-term returns.		Suitable for members who can tolerate negative returns in some years and are comfortable returns are generally less volatile than the High Growth option but can still be very volatile over the short to medium term.		Suitable for members who can tolerate negative returns in some years and are comfortable that there is likely to be volatility in returns in the short to medium term, but volatility tends to decline over longer periods.		Suitable for members who can tolerate negative returns in some years and are comfortable that there are relatively low returns but with less volatility than the Balanced Growth option.		Suitable for members who put more weight on capital security and liquidity than returns; are comfortable that returns can be low but stable with minimal volatility.
Recommended Minimum Investment Timeframe	15 years		12 years		10 years		3 years		1-2 years
Risk Level	Risk Band 6: High 4 to less than 6 estimated negative annual returns over any 20-year period		Risk Band 6: High 4 to less than 6 estimated negative annual returns over any 20-year period		Risk Band 6: High 4 to less than 6 estimated negative annual returns over any 20-year period		Risk Band 4: Medium 2 to less than 3 estimated negative annual returns over any 20-year period.		Risk Band 1: Very Low Less than 0.5 estimated negative returns over any 20-year period.
Asset Allocation	**Target (%)**	**Range (%)**	**Target (%)**	**Range (%)**	**Target (%)**	**Range (%)**	**Target (%)**	**Range (%)**	
Australian Shares	36	(0 - 70)	34	(0 - 70)	26	(0 - 70)	14	(0 - 30)	Benchmark index Bloomberg AusBond Bank Bill Index Target asset allocation 100% cash and short-term fixed interest securities
International Shares	47	(0 - 70)	41	(0 - 70)	34	(0 - 70)	17	(0 - 30)	
Alternatives - Growth	12	(0 - 30)	10	(0 - 30)	10	(0 - 30)	6	(0 - 15)	
Total Growth	95	(90 -100)	85	(80 - 90)	70	(60 - 80)	37	(20 - 40)	
Alternatives - Defensive	0	(0 - 10)	5	(0 - 15)	8	(0 - 15)	16	(0 - 30)	
Fixed Interest	0	(0 - 10)	6	(0 - 15)	16	(0 - 30)	27	(0 - 60)	
Cash	5	(0 - 10)	4	(0 - 15)	6	(0 - 30)	20	(0 - 60)	
Total Defensive	5	(0 - 10)	15	(10 - 20)	30	(20 - 40)	63	(60 - 80)	

	MySuper LifeStage							
Ages ranges	Age 50 and under		Age 51-60		Age 61-66		Age 67 and over	
Investment Return Objective	To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 3.25% over rolling 15-year periods		To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 3.0% over rolling 12-year periods		To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 2.5% over rolling 10-year periods		To achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 2.0% over rolling 7-year periods	
Investment Strategy	Invests 70 -100% of the portfolio in growth assets and target of 0 - 30% in defensive assets		Invests 60 - 90% of the portfolio in growth assets and target of 10 - 40% in defensive assets		Invests 50 - 80% of the portfolio in growth assets and target of 20 - 50% in defensive assets		Invests 40 - 70% of the portfolio in growth assets and target of 30 - 60% in defensive assets	
Suitability	Suitable for members who can tolerate negative returns in some years and are comfortable that returns can be very volatile over the short to medium term		Suitable for members who can tolerate negative returns in some years and are comfortable that returns can be volatile over the short to medium term		Suitable for members who can tolerate negative returns in some years and are comfortable that there is expected volatility in the short to medium term		Suitable for members who can tolerate a lower number of negative years who seek returns over the long term without being overly concerned with short-term volatility	
Recommended Minimum Investment Timeframe	10 Years		10 Years		5 Years		5 Years	
Risk Level	Risk Band 6: High 4 to less than 6 estimated negative annual returns over any 20-year period		Risk Band 6: High 4 to less than 6 estimated negative annual returns over any 20-year period		Risk Band 6: High 4 to less than 6 estimated negative annual returns over any 20-year period		Risk Band 5: Medium to High 3 to less than 4 estimated negative annual returns over any 20-year period	
Asset Allocation	**Target %**	**Range %**	**Target %**	**Range %**	**Target %**	**Range %**	**Target %**	**Range %**
Australian Shares	38	(0 - 70)	31	(0 - 70)	27	(0 - 70)	23	(0 - 50)
International Shares	48	(0 - 70)	38	(0 - 70)	33	(0 - 70)	28	(0 - 50)
Alternatives - Growth[1]	6	(0 - 30)	6	(0 - 30)	5	(0 - 30)	4	(0 - 15)
Total Growth	92	(70 -100)	75	(60 - 90)	65	(50 - 80)	55	(40 - 70)
Alternatives - Defensive	0	(0 - 15)	5	(0 - 15)	7	(0 - 30)	9	(0 - 30)
Fixed Interest	3	(0 - 30)	13	(0 - 30)	21	(0 - 50)	23	(0 - 55)
Cash	5	(0 - 30)	7	(0 - 30)	7	(0 - 50)	13	(0 - 55)
Total Defensive	8	(0 - 30)	25	(10 - 40)	35	(20 - 50)	45	(30 - 60)

[1]The figures shown in the table for Alternatives – Growth represents long-term target asset allocations. The maximum expected allocation for the 2026/2027 financial year for each LifeStage is: Age 50 and under: 2.3%, Age 51–60: 1.9%, Age 61–66: 1.5%, Age 67 and over: 1.4%.

Changes to fees and costs

We are updating fees and costs to align to the arrangements of how SFT operates.

These changes include:

- a reduction in the dollar based-administration fee
- an increase in the percentage-based administration fee (fee deducted from member account)
- a reduction in the amount paid from the Fund's reserves
- a change in the administration fee cap from $800 p.a. to $1000 p.a. and now applying to the percentage-based asset administration fee only
- changes to investment fees and costs and transactions costs, reflecting the new investment option menu
- the introduction of a buy-sell spreads
- an increase in the insurance administration fee from 6% to 10%.

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Fees & Cost Summary from 12 September 2026

Type of fee or cost	Amount (before 12 September)	Amount (after 12 September)	How and when paid
Ongoing Annual fees and costs			
Administration fees and costs	$72.80 p.a. ($1.40 per week)*	$67.60 p.a. ($1.30 per week)	This dollar-based fee is deducted from your account balance at the end of each month in arrears, or when you close your account.
	Plus 0.15% p.a.	0.16% p.a.	From 12 September the percentage-based fee will be deducted monthly from your account based on your account balance at month end in arrears, or when you close your account. Note that the fee before 12 September 2026 was deducted from investment returns and reflected in the calculation of unit prices each business day.
	Plus 0.02% p.a.(estimated)	0.00% p.a. (estimated)	This fee is paid from the Fund's reserves as and when required to cover additional costs incurred by the Fund. **This fee is not deducted directly from your account or reflected in the calculation of unit prices.**
Administration fee cap	$800 p.a. cap is applied to the percentage & dollar-based administration fee (excluding fees paid from the Fund's reserves)	$1,000 p.a. cap is applied to the percentage-based fee. (excluding fees paid from the Fund's reserves)	N/A
Investment fees and costs (estimated)[1]	**MySuper Product** Building 0.40% p.a. Growing 0.52% p.a. Consolidating 0.55% p.a. **MyMix Solutions** Growth 0.65% p.a. Balanced 0.57% p.a. Secure 0.03% p.a.	**MySuper LifeStage** 50 and under 0.454% p.a. 51 to 60 0.464% p.a. 61 to 66 0.465% p.a. 67 and over 0.468% p.a. **Choice options** High Growth 0.622% p.a. Growth 0.616% p.a. Balanced Growth 0.607% p.a. Moderate 0.550% p.a. Cash 0.040% p.a.	Deducted from investment returns and reflected in the calculation of unit prices each business day. **This fee is not deducted directly from your account.**
Transaction costs (estimated)	**MySuper Product** Building 0.07% p.a.	**MySuper LifeStage** 50 and under 0.03% p.a.	Reflected in the calculation of unit prices each business day, depending on the costs incurred outside the Fund in investing the assets of the investment option.

Type of fee or cost	Amount (before 12 September)	Amount (after 12 September)		How and when paid
	Growing 0.02% p.a. Consolidating 0.05% p.a. **MyMix Solutions** Growth: 0.02% p.a. Balanced: 0.03% p.a. Secure: 0.00% p.a.	51 to 60 0.03% p.a. 61 to 66 0.03% p.a. 67 and over 0.03% p.a. **Choice options** High Growth 0.08% p.a. Growth 0.08% p.a. Balanced Growth 0.07% p.a. Moderate 0.04% p.a. Cash 0.00% p.a.		**This cost is not deducted directly from your account.**
Member activity related fees and costs				
Buy-sell spread	Not charged	**MySuper LifeStage** 50 and under 51 to 60 61 to 66 67 and over **Choice options** High Growth Growth Balanced Growth Moderate Cash	 Buy: 0.06% Sell: 0.06% Buy: 0.06% Sell: 0.06% Buy: 0.06% Sell: 0.06% Buy: 0.06% Sell: 0.06% Buy: 0.02% Sell: 0.02% Buy: 0.03% Sell: 0.03% Buy: 0.02% Sell: 0.02% Buy: 0.02% Sell: 0.02% Buy: 0.00% Sell: 0.00%	Applies when you contribute to your account (buy units), withdraw from your account (sell units), or when you switch between investment options and is reflected in the unit price when units are bought and sold. Unit Prices will be issued on all business days except National and NSW Public holidays
Switching fee	Nil	Nil		Not applicable
Insurance Administration fee	6%	10%		Deducted monthly in arrears and included in your total insurance fees

[1]Investment fees and costs may include performance fees, which may vary from year to year.

Current and Post Transfer Costs

Investment Options and Costs

In the table below you will find details about how investment options will be aligned following the Transfer and their Cost of Product.

GuildSuper				
Guild Retirement Fund		**Smart Future Trust**		
Current Investment Option	**Cost of product on a balance of $50,000 (p.a.)**	**% of Balance invested** →	**New Investment Option(s)**	**Cost of product on a balance of $50,000 (p.a.)**
MySuper Lifecycle - Building	$392.80	100%	MySuper LifeStage Age 50 and Under	$389.60
MySuper Lifecycle – Growing (members age 26 to age 50	$427.80	100%	MySuper LifeStage Age 50 and Under	$389.60
MySuper Lifecycle – Growing (members age 51 to 59)	$427.80	100%	MySuper LifeStage Age 51 to 60	$394.60
MySuper Lifecycle – Consolidating (members age 60^ to 66)	$457.80	100%	MySuper LifeStage Age 61 to 66	$395.10
MySuper Lifecycle – Consolidating (members age 67 and over)	$457.80	100%	MySuper LifeStage Age 67 and Over	$396.60
N/A	N/A	N/A	High Growth	$498.60
MyMix Growth	$492.80	100%	Growth	$495.60
MyMix Balanced	$457.80	50%	Balanced Growth	$464.35
		50%	Moderate	
MyMix Secure	$172.80	100%	Cash	$167.60

Increases to the cost of insurance cover

Your insurance cover and insurance premiums are not changing; however the cost of the insurance administration fee will increase and how the fee is calculated will change.

	Before 12 September 2026	From 12 September 2026
Insurance administration fee	6% (includes Goods and Services Tax (GST)	10% (plus GST and net of Reduced Input Tax Credits* (RITC)

Note: *Currently, RITCs received by the Fund in relation to any GST applied to fees and charges deducted are retained within the Fund's reserves.

What is an insurance administration fee?

The insurance administration fee is added to the insurance premium and together form the insurance fees deducted from your account.

This fee is paid to the Promoter to cover the costs incurred in administering the insurance arrangements on behalf of members. The insurance administration fee does not form part of the insurance premium payable to the Insurer.

This change will increase the total **insurance fees** deducted from your account where you hold insurance cover.

	Before 12 September 2026	From 12 September 2026
Insurance fees for default Death and TPD cover	Annual insurance fees based on the Active Occupation Classification, generally ranges from $17.21 to $403.67, depending on your age.	Annual insurance fees based on the Active Occupation Classification, generally ranges from $18.30 to $423.95, depending on your age.
Insurance fees for default Income Protection (IP) cover *(i.e. 90-day waiting period, 5-year benefit period)*	Annual insurance fees based on the Active Occupation Classification, per monthly benefit of $1,100 to $2,200, generally ranges from $27.12 to $1,047.50, depending on your age.	Annual insurance fees based on the Active Occupation Classification, per monthly benefit of $1,100 to $2,200, generally ranges from $28.96 to $1,100.84, depending on your age.

Please refer to **Appendix 1** below for updated **Insurance fee** tables (which includes the insurance premium and the insurance administration fee) applicable from 12 September 2026.

Changes to the timing of automated transactions

As a result of the Transfer into the SFT, the way certain system transactions are processed within the fund will change.

This is an administrative change only.

Type	Before 12 September 2026	From 12 September 2026	Impact of change
% Based Administration fee	Deducted from your investments before your unit price is calculated each day – deducted from the unit price and not recorded as an explicit transaction on your account.	Deducted directly from your account at the end of each month, or when you close your account.	The total amount of administration fees you pay (% based plus $ based) does not change as a result of this processing change. You will see this fee appear as a transaction in your account history.
Contributions tax deductions	Deducted on a monthly basis at the end of the month	Deducted at time of transaction	This change only affects when the tax is deducted from your account. It does not change the amount of contributions tax you pay. You may notice tax deductions appearing more frequently on your account transactions, as they will be processed when contributions are received.
Tax rebates on fees and costs deducted directly from your account (your administration fees and costs and insurance fees)	Retained in the fund reserves	Returned directly to your account at the end of each month, or when you close your account, in arrears.	This change does not affect the amount of fees you pay or the total amount of tax deducted from your account. You may notice an additional credit appearing in your account transactions each month.

Direct Debit closure to new arrangements

Direct Debit arrangements for contributions will close to new arrangements from 4 September 2026. If you do not already have a direct debit arrangement by this date you will no longer be able to access the method for contributions.

You can continue to make contributions via BPAY ®

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SUPERSUPER™ closure to new participants

SUPERSUPER™ will close to new participants from 10 September 2026. If you have not activated SUPERSUPER™ by this date you will no longer be able to access this service.

If you have activated SUPERSUPER™ before 10 September 2026 you may continue to use the service, subject to the applicable terms and conditions.

SUPERSUPER™ is made available to you by a third-party provider. The trustee is not involved in, or responsible for, this program. The Promoter provides this rewards program at no additional cost to the members or the Fund.

TRANSFER IMPACTS

The Transfer is expected to occur on or about 12 September 2026. Processing is anticipated to resume from Monday 14 September 2026. We'll let you know if the Transfer does not proceed, or is delayed significantly, for any reason. We will keep you updated via the website at **guildsuper.com.au/next-chapter**

The Transfer is expected to take around 1 week to complete. During this time we will enter into a **limited-service period**. This means that there will be a short period of time when some services and transactions will not be available.

Below is a summary of the key dates:

Date and Time	Activity
4 September 2026 by midnight	Last day to submit investment switch requests before the limited-service period.
4 September 2026 by midnight	Contributions must be made by this date to ensure they are applied to your GRF account prior to the limited-service period.
4 September 2026 by midnight	Last day for all requests to withdraw or rollover out to another fund prior to the limited-service period.
7 September to 11 September 2026	Limited-service period – no transactions will be processed.
11 September 2026 at 11:59pm	Official Transfer date – this is the Transfer effective date
14 September 2026 at 9am	Processing of all transaction requests recommences in SFT

During the Transfer some transactions will need to be delayed while we prepare our systems for the change to SFT, or some transactions cannot occur once the Transfer has taken place, generally due to regulatory restrictions.

To ensure your request can be processed before the Transfer, we must receive it before the cut-off dates below.

Transaction type	Cut-off date	Processing resumes date
Investment Switch • Current asset allocations • Future strategy election	Midnight on Friday 4 September	9am on Monday 14 September
Contributions • BPay contributions • Employer contributions • Rollovers In/Consolidate Super	Midnight on Friday 4 September	
Other transactions, including • Processing of benefit payments • Family law instructions • Insurance applications and changes • Rollover/transfer out requests • s290 Tax notices (notice of intent to claim a tax deduction on personal contributions) • Updating of personal details (name change, contact details etc) • Updating beneficiary details	Midnight on Friday 4 September	9am on Monday 14 September
Member Online and App	Access not interrupted	New investment information will be shown from 5pm on Monday 14 September

We will **still be able to process your requests once the Transfer is complete.** Requests received after the cut-off date and during the limited-service period may take longer to process.
Although there will be a pause in our services as above, the member contact centre will remain open for the duration.

Transactions that cannot be processed post the Transfer

Benefit payment

If you are eligible and wish to make a withdrawal from your account, please make sure that your request is received by us before the cut-off date of **Midnight Friday 4 September** so that we can process it before the Transfer.

If we do not receive your request by the cut-off date, you will need to submit a new instruction to Smart Future Trust after the Transfer.

Split eligible contributions with your spouse

To split contributions made to your current GuildSuper account you will need to advise us before **Midnight Friday 4 September**. **If we receive a request after this date, we will not be able to process it** because by law, splitting can only be done by the Fund to whom the contributions were made.

Switch your investment options

Any investment switch requests you have submitted must be received before **Midnight Friday 4 September** to be processed before the Transfer. Because the investment menu is changing, any switch requests received after this date cannot be carried over and will need to submit a new request once the Transfer is completed.

Appendix 1

Table: Default Death & TPD cover and insurance fees

This table shows Default Death and TPD cover and how much it will cost per year. Default Death cover ceases on attaining age 70. Default TPD cover ceases on attaining age 60.

ANB[1]	Cost of cover per year										
	Default Cover		Active			White Collar			Professional		
	Death	TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD
16	$30,000	$97,500	$6.60	$11.70	$18.30	$4.80	$7.80	$12.60	$4.20	$6.83	$11.03
17	$34,800	$101,100	$8.35	$13.14	$21.50	$5.92	$9.10	$15.02	$4.87	$8.09	$12.96
18	$40,000	$104,100	$10.00	$14.57	$24.57	$7.20	$10.41	$17.61	$6.00	$8.33	$14.33
19	$46,200	$108,000	$12.47	$16.20	$28.67	$8.78	$11.88	$20.66	$7.39	$9.72	$17.11
20	$53,200	$112,400	$14.90	$17.98	$32.88	$10.64	$12.36	$23.00	$9.04	$11.24	$20.28
21	$60,500	$117,000	$18.15	$19.89	$38.04	$12.71	$14.04	$26.75	$10.89	$11.70	$22.59
22	$73,600	$125,200	$22.82	$23.79	$46.60	$16.93	$16.28	$33.20	$13.98	$13.77	$27.76
23	$86,900	$133,200	$28.68	$27.97	$56.65	$20.86	$19.98	$40.84	$17.38	$17.32	$34.70
24	$100,300	$140,800	$35.11	$33.79	$68.90	$25.08	$23.94	$49.01	$21.06	$19.71	$40.78
25	$113,500	$147,800	$42.00	$39.91	$81.90	$30.65	$28.08	$58.73	$26.11	$23.65	$49.75
26	$126,600	$154,500	$49.37	$47.90	$97.27	$35.45	$33.99	$69.44	$30.38	$27.81	$58.19
27	$139,200	$160,500	$58.46	$56.18	$114.64	$41.76	$40.13	$81.89	$34.80	$33.71	$68.51
28	$150,200	$165,000	$66.09	$64.35	$130.44	$46.56	$46.20	$92.76	$40.55	$39.60	$80.15
29	$159,500	$167,900	$73.37	$73.88	$147.25	$52.64	$53.73	$106.36	$44.66	$45.33	$89.99
30	$167,200	$169,300	$81.93	$84.65	$166.58	$58.52	$60.95	$119.47	$50.16	$50.79	$100.95
31	$173,400	$169,400	$90.17	$96.56	$186.73	$64.16	$69.45	$133.61	$55.49	$57.60	$113.08
32	$178,400	$168,500	$98.12	$107.84	$205.96	$69.58	$77.51	$147.09	$58.87	$65.72	$124.59
33	$182,500	$166,900	$105.85	$121.84	$227.69	$76.65	$86.79	$163.44	$63.88	$73.44	$137.31
34	$185,800	$164,700	$115.20	$135.05	$250.25	$81.75	$97.17	$178.93	$68.75	$82.35	$151.10
35	$188,200	$161,800	$122.33	$150.47	$272.80	$86.57	$108.41	$194.98	$73.40	$92.23	$165.62
36	$190,300	$159,600	$129.40	$161.20	$290.60	$93.25	$116.51	$209.76	$78.02	$98.95	$176.98
37	$192,200	$157,400	$138.38	$173.14	$311.52	$98.02	$124.35	$222.37	$84.57	$105.46	$190.03
38	$192,300	$155,200	$144.23	$186.24	$330.47	$103.84	$133.47	$237.31	$88.46	$113.30	$201.75
39	$191,100	$152,900	$150.97	$198.77	$349.74	$108.93	$142.20	$251.12	$91.73	$120.79	$212.52
40	$188,400	$150,700	$156.37	$213.99	$370.37	$111.16	$152.21	$263.36	$94.20	$129.60	$223.80
41	$184,300	$147,400	$160.34	$227.00	$387.34	$114.27	$162.14	$276.41	$97.68	$137.08	$234.76
42	$178,600	$142,900	$164.31	$238.64	$402.96	$117.88	$171.48	$289.36	$100.02	$144.33	$244.35
43	$171,500	$137,200	$164.64	$249.70	$414.34	$118.34	$178.36	$296.70	$99.47	$150.92	$250.39
44	$162,900	$130,300	$164.53	$257.99	$422.52	$117.29	$183.72	$301.01	$99.37	$156.36	$255.73
45	$152,500	$122,000	$161.65	$262.30	$423.95	$115.90	$187.88	$303.78	$97.60	$158.60	$256.20
46	$140,800	$112,600	$160.51	$256.73	$417.24	$114.05	$183.54	$297.59	$97.15	$155.39	$252.54
47	$129,000	$103,200	$157.38	$248.71	$406.09	$112.23	$177.50	$289.73	$95.46	$150.67	$246.13
48	$117,600	$94,100	$154.06	$240.90	$394.95	$110.54	$172.20	$282.75	$92.90	$145.86	$238.76
49	$106,600	$85,300	$149.24	$231.16	$380.40	$106.60	$165.48	$272.08	$90.61	$139.89	$230.50
50	$96,200	$77,000	$145.26	$220.99	$366.25	$103.90	$157.85	$261.75	$87.54	$133.98	$221.52

ANB[1]	Cost of cover per year										
	Default Cover		Active			White Collar			Professional		
	Death	TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD
51	$86,300	$69,000	$138.94	$209.76	$348.70	$99.25	$149.73	$248.98	$84.57	$126.96	$211.53
52	$76,800	$61,400	$132.86	$197.71	$330.57	$95.23	$141.22	$236.45	$80.64	$119.73	$200.37
53	$68,000	$54,400	$125.80	$185.50	$311.30	$90.44	$132.74	$223.18	$76.16	$112.61	$188.77
54	$59,700	$47,800	$118.80	$173.04	$291.84	$84.77	$123.80	$208.58	$72.24	$104.68	$176.92
55	$51,900	$41,500	$110.55	$158.95	$269.49	$78.89	$113.71	$192.60	$66.95	$96.28	$163.23
56	$44,800	$35,800	$102.59	$146.42	$249.01	$73.47	$104.54	$178.01	$62.27	$88.78	$151.06
57	$37,800	$30,200	$92.99	$131.67	$224.66	$66.53	$94.22	$160.75	$56.32	$79.73	$136.05
58	$31,400	$25,100	$82.90	$116.72	$199.61	$59.35	$83.33	$142.68	$50.24	$70.78	$121.02
59	$25,800	$20,600	$73.01	$102.18	$175.19	$52.12	$73.13	$125.25	$44.38	$62.01	$106.38
60	$21,000	$16,800	$63.84	$88.87	$152.71	$45.57	$63.50	$109.07	$38.64	$53.93	$92.57
61	$16,800	$0	$54.94	$0.00	$54.94	$39.14	$0.00	$39.14	$33.26	$0.00	$33.26
62	$13,200	$0	$46.33	$0.00	$46.33	$33.13	$0.00	$33.13	$28.12	$0.00	$28.12
63	$10,300	$0	$38.73	$0.00	$38.73	$27.71	$0.00	$27.71	$23.48	$0.00	$23.48
64	$8,000	$0	$32.32	$0.00	$32.32	$23.12	$0.00	$23.12	$19.60	$0.00	$19.60
65	$6,300	$0	$27.34	$0.00	$27.34	$19.53	$0.00	$19.53	$16.57	$0.00	$16.57
66	$5,300	$0	$25.28	$0.00	$25.28	$18.07	$0.00	$18.07	$15.32	$0.00	$15.32
67	$4,800	$0	$25.20	$0.00	$25.20	$18.00	$0.00	$18.00	$15.26	$0.00	$15.26
68	$4,200	$0	$24.28	$0.00	$24.28	$17.35	$0.00	$17.35	$14.70	$0.00	$14.70
69	$3,700	$0	$23.50	$0.00	$23.50	$16.80	$0.00	$16.80	$14.25	$0.00	$14.25
70	$3,200	$0	$22.37	$0.00	$22.37	$16.00	$0.00	$16.00	$13.57	$0.00	$13.57

[1]Age Next Birthday at last 1 July. Rounding may cause variations to insurance fee calculations. The level and cost of Default cover is adjusted annually on 1 July

Table: Insurance fee rates for Fixed Death and TPD cover

This table shows the annual insurance fee rates per $1,000 of Death (including Terminal Illness) and TPD cover (depending on your age, gender and Occupational Classification). Use these rates to calculate the cost of insurance if you choose to apply for Fixed Death Only or Fixed Death and TPD cover, including additional Fixed cover. These rates also apply to transferred cover. Insurance fee loadings may also apply. Fixed Death and TPD covers ceases on attaining age 70.

	Active				White Collar				Professional			
	Death		TPD		Death		TPD		Death		TPD	
ANB[1]	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
16	$0.43	$0.94	$0.04	$0.10	$0.30	$0.65	$0.02	$0.07	$0.25	$0.55	$0.02	$0.06
17	$0.48	$1.13	$0.10	$0.13	$0.33	$0.78	$0.07	$0.09	$0.28	$0.66	$0.06	$0.08
18	$0.52	$1.27	$0.13	$0.20	$0.36	$0.87	$0.09	$0.14	$0.30	$0.74	$0.08	$0.12
19	$0.52	$1.29	$0.17	$0.27	$0.36	$0.89	$0.12	$0.18	$0.30	$0.75	$0.10	$0.16
20	$0.50	$1.22	$0.13	$0.34	$0.34	$0.84	$0.09	$0.23	$0.29	$0.71	$0.08	$0.20
21	$0.45	$1.13	$0.20	$0.40	$0.31	$0.78	$0.14	$0.28	$0.26	$0.66	$0.12	$0.24
22	$0.43	$1.08	$0.17	$0.34	$0.30	$0.74	$0.12	$0.23	$0.25	$0.63	$0.10	$0.20
23	$0.38	$1.01	$0.20	$0.40	$0.26	$0.70	$0.14	$0.28	$0.22	$0.59	$0.12	$0.24
24	$0.38	$0.94	$0.20	$0.40	$0.26	$0.65	$0.14	$0.28	$0.22	$0.55	$0.12	$0.24
25	$0.36	$0.91	$0.17	$0.40	$0.25	$0.63	$0.12	$0.28	$0.21	$0.53	$0.10	$0.24
26	$0.34	$0.84	$0.17	$0.44	$0.24	$0.58	$0.12	$0.30	$0.20	$0.49	$0.10	$0.26
27	$0.34	$0.79	$0.17	$0.47	$0.24	$0.54	$0.12	$0.32	$0.20	$0.46	$0.10	$0.28
28	$0.34	$0.77	$0.27	$0.54	$0.24	$0.53	$0.18	$0.37	$0.20	$0.45	$0.16	$0.31
29	$0.34	$0.77	$0.30	$0.54	$0.24	$0.53	$0.21	$0.37	$0.20	$0.45	$0.18	$0.31
30	$0.36	$0.74	$0.30	$0.57	$0.25	$0.51	$0.21	$0.39	$0.21	$0.43	$0.18	$0.34
31	$0.36	$0.74	$0.40	$0.61	$0.25	$0.51	$0.28	$0.42	$0.21	$0.43	$0.24	$0.36
32	$0.38	$0.72	$0.47	$0.64	$0.26	$0.50	$0.32	$0.44	$0.22	$0.42	$0.28	$0.38
33	$0.43	$0.74	$0.54	$0.71	$0.30	$0.51	$0.37	$0.49	$0.25	$0.43	$0.31	$0.41
34	$0.45	$0.77	$0.64	$0.74	$0.31	$0.53	$0.44	$0.51	$0.26	$0.45	$0.38	$0.43
35	$0.50	$0.79	$0.74	$0.77	$0.34	$0.54	$0.51	$0.53	$0.29	$0.46	$0.43	$0.45
36	$0.55	$0.81	$0.88	$0.88	$0.38	$0.55	$0.60	$0.60	$0.32	$0.47	$0.51	$0.51
37	$0.58	$0.84	$1.01	$1.01	$0.40	$0.58	$0.69	$0.69	$0.34	$0.49	$0.59	$0.59
38	$0.65	$0.91	$1.18	$1.08	$0.45	$0.63	$0.81	$0.74	$0.38	$0.53	$0.69	$0.63
39	$0.72	$0.94	$1.31	$1.28	$0.50	$0.65	$0.90	$0.88	$0.42	$0.55	$0.77	$0.75
40	$0.79	$1.01	$1.58	$1.45	$0.54	$0.70	$1.09	$0.99	$0.46	$0.59	$0.93	$0.85
41	$0.86	$1.12	$1.85	$1.58	$0.59	$0.77	$1.27	$1.09	$0.50	$0.65	$1.08	$0.93
42	$0.94	$1.18	$2.08	$1.88	$0.65	$0.82	$1.44	$1.30	$0.55	$0.69	$1.22	$1.10
43	$0.99	$1.30	$2.35	$2.19	$0.69	$0.90	$1.62	$1.51	$0.58	$0.76	$1.38	$1.28
44	$1.05	$1.42	$2.66	$2.49	$0.72	$0.98	$1.83	$1.71	$0.61	$0.83	$1.56	$1.46
45	$1.08	$1.58	$2.93	$2.89	$0.74	$1.09	$2.02	$1.99	$0.63	$0.92	$1.71	$1.69
46	$1.13	$1.72	$3.33	$3.33	$0.78	$1.18	$2.29	$2.29	$0.66	$1.00	$1.95	$1.95
47	$1.18	$1.85	$3.80	$3.87	$0.82	$1.28	$2.62	$2.66	$0.69	$1.09	$2.23	$2.27
48	$1.29	$2.04	$4.34	$4.37	$0.89	$1.41	$2.99	$3.01	$0.75	$1.20	$2.54	$2.56
49	$1.41	$2.23	$5.05	$5.05	$0.97	$1.54	$3.47	$3.47	$0.82	$1.31	$2.95	$2.95
50	$1.55	$2.47	$5.92	$5.78	$1.06	$1.70	$4.08	$3.98	$0.90	$1.45	$3.46	$3.39
51	$1.72	$2.66	$6.73	$6.66	$1.18	$1.83	$4.63	$4.59	$1.00	$1.56	$3.94	$3.90
52	$1.91	$2.90	$7.74	$7.60	$1.31	$2.00	$5.33	$5.23	$1.12	$1.70	$4.53	$4.45
53	$2.08	$3.14	$8.75	$8.64	$1.43	$2.16	$6.02	$5.95	$1.22	$1.84	$5.12	$5.06
54	$2.28	$3.40	$9.79	$9.86	$1.57	$2.34	$6.74	$6.79	$1.34	$1.99	$5.73	$5.77
55	$2.50	$3.71	$10.76	$10.90	$1.72	$2.55	$7.41	$7.50	$1.47	$2.17	$6.30	$6.38
56	$2.76	$4.03	$11.77	$12.11	$1.90	$2.78	$8.11	$8.34	$1.62	$2.36	$6.89	$7.09
57	$3.00	$4.39	$12.85	$13.59	$2.07	$3.03	$8.85	$9.36	$1.76	$2.57	$7.52	$7.95
58	$3.28	$4.79	$13.96	$15.30	$2.26	$3.30	$9.61	$10.54	$1.92	$2.80	$8.17	$8.96
59	$3.53	$5.27	$15.17	$17.25	$2.43	$3.63	$10.45	$11.88	$2.07	$3.08	$8.88	$10.10
60	$3.84	$5.76	$16.45	$19.47	$2.65	$3.97	$11.33	$13.41	$2.25	$3.37	$9.63	$11.40
61	$4.19	$6.33	$17.93	$21.96	$2.88	$4.36	$12.35	$15.13	$2.45	$3.71	$10.49	$12.86
62	$4.61	$6.93	$19.81	$24.66	$3.18	$4.77	$13.64	$16.98	$2.70	$4.06	$11.60	$14.43
63	$5.16	$7.53	$22.13	$27.61	$3.56	$5.19	$15.24	$19.02	$3.02	$4.41	$12.95	$16.16
64	$5.76	$8.17	$24.86	$30.84	$3.97	$5.62	$17.12	$21.24	$3.37	$4.78	$14.55	$18.05
65	$6.50	$8.85	$27.82	$34.47	$4.48	$6.10	$19.16	$23.74	$3.81	$5.18	$16.28	$20.18
66	$7.05	$9.81	$32.26	$39.69	$4.86	$6.76	$22.21	$27.33	$4.13	$5.74	$18.88	$23.23
67	$7.67	$10.88	$37.40	$45.64	$5.28	$7.49	$25.76	$31.43	$4.49	$6.37	$21.89	$26.72
68	$8.39	$12.06	$43.19	$52.60	$5.78	$8.31	$29.74	$36.23	$4.91	$7.06	$25.28	$30.79
69	$9.11	$13.38	$49.98	$60.48	$6.27	$9.22	$34.42	$41.65	$5.33	$7.83	$29.26	$35.40
70	$9.90	$14.82	$57.85	$69.66	$6.82	$10.21	$39.84	$47.97	$5.79	$8.68	$33.86	$40.78

[1]*Age Next Birthday at last 1 July. Rounding may cause variations to insurance fee calculations. The level and cost of Default cover is adjusted annually on 1 July*

Table: Default IP cover and insurance fees

This table shows how much Default IP cover per month eligible new members will receive and how much it will cost per year. The cost of cover shown is based on a Default maximum Benefit Period of 5 years and the Default 90 day waiting period. The cost of cover will depend on your age and Occupational Classification, and is inclusive of stamp duty. Default IP cover is subject to a maximum of 85% of your income. Default IP cover ceases on attaining age 65.

ANB[1]	No. Of Units[2]	Amount Cover Per Month	Cost Per Year		
			Active	White Collar	Professional
16	2	$1,100	$28.96	$23.18	$20.86
17	2	$1,100	$28.96	$23.18	$20.86
18	2	$1,100	$28.96	$23.18	$20.86
19	2	$1,100	$28.96	$23.18	$20.86
20	2	$1,100	$28.96	$23.18	$20.86
21	2	$1,100	$28.96	$23.18	$20.86
22	2	$1,100	$28.96	$23.18	$20.86
23	2	$1,100	$28.96	$23.18	$20.86
24	2	$1,100	$28.96	$23.18	$20.86
25	3	$1,650	$43.44	$34.77	$31.29
26	3	$1,650	$43.44	$34.77	$31.29
27	3	$1,650	$46.92	$36.51	$34.77
28	3	$1,650	$48.66	$39.99	$36.51
29	3	$1,650	$52.14	$39.99	$36.51
30	3	$1,650	$53.88	$41.73	$36.51
31	4	$2,200	$74.16	$57.92	$53.32
32	4	$2,200	$78.80	$62.56	$55.64
33	4	$2,200	$81.12	$62.56	$57.92
34	4	$2,200	$81.12	$64.88	$62.56
35	4	$2,200	$88.08	$69.52	$62.56
36	4	$2,200	$95.00	$74.16	$64.88
37	4	$2,200	$104.28	$81.12	$71.84
38	4	$2,200	$108.92	$85.76	$78.80
39	4	$2,200	$118.20	$95.00	$81.12
40	4	$2,200	$129.80	$104.28	$92.72
41	4	$2,200	$146.00	$113.56	$104.28
42	4	$2,200	$157.60	$125.16	$111.24
43	4	$2,200	$176.12	$139.04	$125.16
44	4	$2,200	$192.36	$150.64	$139.04
45	4	$2,200	$215.52	$169.20	$150.64
46	4	$2,200	$241.04	$187.72	$173.80
47	4	$2,200	$268.84	$213.20	$187.72
48	4	$2,200	$296.64	$236.40	$213.20
49	4	$2,200	$331.40	$261.88	$231.76
50	4	$2,200	$366.16	$287.36	$257.24
51	4	$2,200	$405.56	$317.52	$285.04
52	4	$2,200	$444.96	$349.96	$315.20
53	4	$2,200	$491.32	$387.04	$347.64
54	4	$2,200	$537.68	$421.80	$380.08
55	4	$2,200	$588.64	$463.52	$414.84
56	4	$2,200	$639.64	$507.56	$454.24
57	4	$2,200	$697.60	$549.24	$493.64
58	4	$2,200	$755.52	$595.60	$535.36
59	4	$2,200	$815.76	$641.96	$577.08
60	4	$2,200	$880.68	$692.96	$625.72
61	4	$2,200	$1,100.84	$864.44	$778.68
62	4	$2,200	$996.56	$785.64	$706.84
63	4	$2,200	$843.60	$669.76	$597.92
64	4	$2,200	$628.04	$493.64	$442.64
65	4	$2,200	$296.64	$236.40	$213.20

[1] *Age Next Birthday at last 1 July. The cost of Default IP cover is adjusted annually on 1 July. Rounding may cause variations to insurance fee calculations.*

[2] *One unit of IP Cover is $550 per month.*

Table: Insurance fee rates if you vary your IP cover

This table shows the Annual cost per unit of non-default Unitised IP cover with a maximum Benefit Period of 5 years depending on a 30, 60 or 90 day waiting period and your Occupational Classification. It applies to all units of cover that you have. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance fee loadings may also apply. Non-default Unitised IP cover ceases on attaining age 65.

ANB[1]	Monthly benefit per unit IP cover	Active			White Collar			Professional		
		30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
17	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
18	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
19	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
20	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
21	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
22	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
23	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
24	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
25	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
26	$550	$34.18	$23.18	$14.48	$27.23	$17.96	$11.59	$24.33	$16.22	$10.43
27	$550	$35.92	$24.33	$15.64	$27.81	$18.54	$12.17	$25.49	$16.22	$11.59
28	$550	$36.50	$25.49	$16.22	$28.97	$19.70	$13.33	$26.07	$17.38	$12.17
29	$550	$37.66	$26.07	$17.38	$30.13	$20.28	$13.33	$27.23	$18.54	$12.17
30	$550	$39.98	$27.81	$17.96	$31.87	$21.44	$13.91	$28.39	$19.70	$12.17
31	$550	$43.45	$28.97	$18.54	$34.18	$23.18	$14.48	$30.13	$20.28	$13.33
32	$550	$45.77	$31.29	$19.70	$36.50	$24.33	$15.64	$32.45	$22.02	$13.91
33	$550	$48.09	$33.60	$20.28	$37.66	$26.07	$15.64	$34.76	$23.75	$14.48
34	$550	$52.14	$35.92	$20.28	$41.14	$27.81	$16.22	$36.50	$25.49	$15.64
35	$550	$56.20	$37.66	$22.02	$44.61	$29.55	$17.38	$39.40	$27.23	$15.64
36	$550	$60.26	$41.14	$23.75	$46.93	$31.87	$18.54	$42.30	$28.97	$16.22
37	$550	$64.31	$44.03	$26.07	$50.41	$34.76	$20.28	$45.77	$31.29	$17.96
38	$550	$68.95	$46.93	$27.23	$53.88	$36.50	$21.44	$49.25	$33.60	$19.70
39	$550	$74.16	$49.83	$29.55	$57.94	$39.40	$23.75	$53.30	$35.92	$20.28
40	$550	$79.38	$53.88	$32.45	$61.99	$42.30	$26.07	$56.20	$37.66	$23.18
41	$550	$85.75	$57.36	$36.50	$67.21	$45.77	$28.39	$60.26	$41.14	$26.07
42	$550	$90.96	$61.42	$39.40	$71.26	$48.09	$31.29	$64.31	$44.03	$27.81
43	$550	$97.92	$66.05	$44.03	$77.64	$52.14	$34.76	$68.95	$46.35	$31.29
44	$550	$103.71	$70.69	$48.09	$81.69	$55.62	$37.66	$73.58	$49.83	$34.76
45	$550	$110.66	$75.90	$53.88	$87.49	$59.68	$42.30	$78.80	$53.30	$37.66
46	$550	$118.19	$79.96	$60.26	$93.86	$63.73	$46.93	$84.01	$56.78	$43.45
47	$550	$126.89	$85.75	$67.21	$99.65	$67.79	$53.30	$89.81	$61.42	$46.93
48	$550	$135.00	$92.12	$74.16	$107.19	$73.00	$59.10	$96.76	$65.47	$53.30
49	$550	$144.85	$98.50	$82.85	$113.56	$77.64	$65.47	$102.55	$68.95	$57.94
50	$550	$154.70	$104.87	$91.54	$121.09	$82.85	$71.84	$109.50	$74.16	$64.31
51	$550	$165.13	$112.40	$101.39	$129.20	$87.49	$79.38	$117.04	$79.38	$71.26
52	$550	$176.13	$119.35	$111.24	$139.05	$93.86	$87.49	$125.15	$85.75	$78.80
53	$550	$188.88	$128.62	$122.83	$148.90	$101.39	$96.76	$133.26	$90.96	$86.91
54	$550	$201.63	$137.31	$134.42	$159.33	$108.35	$105.45	$142.53	$97.34	$95.02
55	$550	$216.11	$147.16	$147.16	$169.76	$115.88	$115.88	$152.96	$103.71	$103.71
56	$550	$231.75	$158.75	$159.91	$182.51	$123.99	$126.89	$164.55	$112.40	$113.56
57	$550	$248.56	$169.76	$174.40	$195.25	$133.84	$137.31	$176.13	$120.51	$123.41
58	$550	$266.52	$183.09	$188.88	$210.32	$144.27	$148.90	$189.46	$129.20	$133.84
59	$550	$287.96	$196.99	$203.94	$226.54	$155.28	$160.49	$203.94	$139.05	$144.27
60	$550	$310.55	$212.64	$220.17	$244.50	$167.44	$173.24	$220.17	$150.64	$156.43
61	$550	$346.47	$238.13	$275.21	$272.89	$187.14	$216.11	$245.66	$168.60	$194.67
62	$550	$323.88	$222.48	$249.14	$254.93	$175.55	$196.41	$230.02	$157.59	$176.71
63	$550	$287.96	$198.15	$210.90	$226.54	$156.43	$167.44	$203.94	$140.21	$149.48
64	$550	$243.34	$167.44	$157.01	$191.20	$131.52	$123.41	$172.66	$118.19	$110.66
65	$550	$123.99	$85.75	$74.16	$97.92	$67.21	$59.10	$87.49	$60.26	$53.30

[1]Age Next Birthday at last 1 July. The cost of non-default Unitised IP cover is adjusted annually on 1 July. Rounding may cause variations to insurance fee calculations.

Table: Insurance fee rates for IP cover to age 65

This table shows the annual cost per $100 of monthly benefit payable with a maximum Benefit Period to age 65 depending on the waiting period (30, 60 or 90 days), your gender and Occupational Classification. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance fee loadings may also apply. Cover ceases on attaining age 65.

	Female									Male								
	Active			White Collar			Professional			Active			White Collar			Professional		
ANB[1]	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
17	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
18	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
19	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
20	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
21	$27.26	$10.89	$7.31	$15.14	$6.04	$4.06	$13.64	$5.44	$3.65	$14.51	$5.83	$4.47	$8.06	$3.24	$2.47	$7.25	$2.92	$2.24
22	$28.39	$11.34	$7.60	$15.78	$6.31	$4.23	$14.19	$5.67	$3.81	$14.63	$5.83	$4.35	$8.13	$3.24	$2.42	$7.32	$2.92	$2.17
23	$29.56	$11.81	$7.93	$16.42	$6.56	$4.41	$14.77	$5.91	$3.97	$14.75	$5.89	$4.21	$8.19	$3.28	$2.34	$7.38	$2.95	$2.09
24	$30.74	$12.30	$8.22	$17.08	$6.83	$4.58	$15.38	$6.15	$4.11	$14.95	$5.98	$4.08	$8.31	$3.32	$2.27	$7.48	$2.99	$2.05
25	$32.00	$12.79	$8.53	$17.77	$7.11	$4.74	$16.00	$6.41	$4.26	$15.18	$6.07	$4.03	$8.42	$3.38	$2.24	$7.59	$3.04	$2.02
26	$33.28	$13.31	$8.87	$18.48	$7.40	$4.92	$16.65	$6.66	$4.45	$15.49	$6.21	$3.97	$8.60	$3.44	$2.21	$7.75	$3.10	$1.98
27	$35.08	$14.01	$9.70	$19.49	$7.79	$5.39	$17.54	$7.01	$4.85	$16.08	$6.44	$4.01	$8.94	$3.58	$2.23	$8.03	$3.22	$2.01
28	$37.18	$14.87	$10.36	$20.66	$8.26	$5.76	$18.60	$7.43	$5.18	$16.78	$6.72	$4.06	$9.33	$3.73	$2.26	$8.39	$3.36	$2.04
29	$39.62	$15.82	$11.01	$22.01	$8.78	$6.12	$19.81	$7.91	$5.50	$17.62	$7.04	$4.14	$9.78	$3.91	$2.30	$8.80	$3.52	$2.08
30	$42.33	$16.90	$11.57	$23.52	$9.38	$6.43	$21.17	$8.45	$5.79	$18.57	$7.42	$4.30	$10.32	$4.12	$2.40	$9.29	$3.71	$2.15
31	$45.36	$18.13	$12.14	$25.19	$10.07	$6.75	$22.67	$9.07	$6.07	$19.65	$7.87	$4.45	$10.93	$4.37	$2.47	$9.83	$3.93	$2.23
32	$48.67	$19.45	$12.74	$27.04	$10.81	$7.08	$24.35	$9.74	$6.37	$20.90	$8.36	$4.67	$11.61	$4.65	$2.60	$10.45	$4.18	$2.33
33	$52.26	$20.90	$13.34	$29.04	$11.61	$7.41	$26.13	$10.45	$6.67	$22.25	$8.89	$4.92	$12.36	$4.95	$2.74	$11.13	$4.45	$2.47
34	$56.16	$22.50	$14.05	$31.20	$12.50	$7.80	$28.09	$11.25	$7.02	$23.78	$9.52	$5.24	$13.21	$5.28	$2.91	$11.90	$4.76	$2.62
35	$60.32	$24.13	$14.83	$33.52	$13.40	$8.23	$30.16	$12.07	$7.41	$25.42	$10.15	$5.54	$14.12	$5.63	$3.08	$12.71	$5.07	$2.76
36	$64.71	$25.91	$15.75	$35.96	$14.38	$8.76	$32.36	$12.95	$7.88	$27.19	$10.86	$5.96	$15.10	$6.03	$3.31	$13.59	$5.43	$2.97
37	$69.34	$27.74	$16.85	$38.53	$15.42	$9.36	$34.66	$13.88	$8.41	$29.14	$11.65	$6.42	$16.19	$6.47	$3.57	$14.56	$5.83	$3.21
38	$74.17	$29.66	$18.11	$41.20	$16.47	$10.06	$37.08	$14.83	$9.06	$31.16	$12.46	$6.92	$17.31	$6.92	$3.86	$15.59	$6.23	$3.47
39	$79.16	$31.69	$19.57	$43.98	$17.62	$10.86	$39.58	$15.86	$9.77	$33.36	$13.31	$7.53	$18.53	$7.40	$4.18	$16.68	$6.66	$3.77
40	$84.35	$33.75	$21.25	$46.86	$18.75	$11.80	$42.17	$16.87	$10.62	$35.70	$14.27	$8.19	$19.82	$7.93	$4.55	$17.85	$7.13	$4.09
41	$89.62	$35.86	$23.12	$49.78	$19.92	$12.85	$44.81	$17.93	$11.55	$38.15	$15.25	$8.96	$21.20	$8.47	$4.98	$19.08	$7.62	$4.48
42	$95.08	$38.03	$25.27	$52.82	$21.13	$14.04	$47.54	$19.02	$12.64	$40.79	$16.31	$9.77	$22.66	$9.07	$5.43	$20.40	$8.17	$4.89
43	$100.55	$40.22	$27.61	$55.87	$22.35	$15.33	$50.27	$20.11	$13.81	$43.52	$17.40	$10.76	$24.18	$9.67	$5.98	$21.77	$8.70	$5.38
44	$106.08	$42.42	$30.18	$58.93	$23.57	$16.77	$53.04	$21.20	$15.09	$46.43	$18.57	$11.86	$25.78	$10.32	$6.58	$23.21	$9.29	$5.93
45	$111.68	$44.67	$32.96	$62.04	$24.81	$18.31	$55.84	$22.34	$16.48	$49.46	$19.80	$13.04	$27.48	$11.00	$7.24	$24.74	$9.91	$6.52
46	$117.23	$46.91	$35.94	$65.14	$26.06	$19.97	$58.62	$23.45	$17.97	$52.66	$21.09	$14.41	$29.26	$11.72	$8.00	$26.33	$10.55	$7.21
47	$122.74	$49.10	$39.10	$68.19	$27.28	$21.73	$61.37	$24.56	$19.55	$56.02	$22.42	$15.89	$31.12	$12.46	$8.82	$28.01	$11.21	$7.96
48	$128.18	$51.29	$42.35	$71.21	$28.50	$23.53	$64.09	$25.65	$21.18	$59.50	$23.80	$17.55	$33.05	$13.23	$9.75	$29.75	$11.91	$8.78
49	$133.53	$53.40	$45.69	$74.18	$29.67	$25.38	$66.76	$26.71	$22.85	$63.14	$25.27	$19.38	$35.08	$14.04	$10.76	$31.58	$12.64	$9.69
50	$138.69	$55.48	$49.10	$77.05	$30.82	$27.28	$69.34	$27.73	$24.56	$66.89	$26.74	$21.37	$37.16	$14.86	$11.88	$33.44	$13.37	$10.69
51	$143.67	$57.48	$52.48	$79.81	$31.93	$29.15	$71.84	$28.75	$26.24	$70.79	$28.31	$23.51	$39.33	$15.72	$13.06	$35.40	$14.15	$11.74
52	$148.46	$59.39	$55.75	$82.48	$32.99	$30.97	$74.23	$29.68	$27.89	$74.83	$29.94	$25.79	$41.57	$16.64	$14.33	$37.42	$14.97	$12.90
53	$152.90	$61.15	$58.87	$84.95	$33.97	$32.71	$76.45	$30.57	$29.44	$78.96	$31.60	$28.26	$43.87	$17.55	$15.69	$39.48	$15.80	$14.12
54	$157.05	$62.82	$61.79	$87.24	$34.90	$34.33	$78.53	$31.41	$30.90	$83.21	$33.28	$30.83	$46.23	$18.48	$17.13	$41.60	$16.65	$15.42
55	$160.81	$64.31	$64.36	$89.35	$35.73	$35.75	$80.40	$32.16	$32.18	$87.55	$35.00	$33.53	$48.64	$19.43	$18.63	$43.78	$17.49	$16.76
56	$164.10	$65.64	$66.53	$91.16	$36.47	$36.96	$82.05	$32.82	$33.26	$91.90	$36.77	$36.30	$51.05	$20.42	$20.17	$45.95	$18.38	$18.15
57	$166.33	$66.53	$68.03	$92.40	$36.96	$37.79	$83.16	$33.26	$34.02	$95.93	$38.38	$39.00	$53.30	$21.33	$21.66	$47.98	$19.20	$19.50
58	$167.18	$66.89	$68.56	$92.87	$37.16	$38.08	$83.59	$33.44	$34.27	$99.41	$39.78	$41.42	$55.22	$22.11	$23.00	$49.70	$19.89	$20.70
59	$166.18	$66.46	$67.94	$92.33	$36.92	$37.76	$83.10	$33.23	$33.98	$101.89	$40.75	$43.34	$56.61	$22.64	$24.08	$50.95	$20.38	$21.67
60	$162.76	$65.09	$65.93	$90.42	$36.17	$36.62	$81.38	$32.55	$32.96	$102.86	$41.15	$44.46	$57.15	$22.86	$24.70	$51.43	$20.58	$22.22
61	$156.06	$62.44	$62.07	$86.70	$34.69	$34.48	$78.03	$31.22	$31.04	$101.49	$40.58	$44.29	$56.39	$22.55	$24.60	$50.75	$20.29	$22.15
62	$144.86	$57.93	$55.90	$80.48	$32.19	$31.06	$72.43	$28.97	$27.94	$96.67	$38.67	$42.15	$53.70	$21.48	$23.42	$48.33	$19.34	$21.08
63	$126.79	$50.73	$46.56	$70.44	$28.18	$25.87	$63.39	$25.36	$23.29	$86.34	$34.55	$37.00	$47.97	$19.20	$20.56	$43.18	$17.27	$18.50
64	$97.53	$39.00	$32.78	$54.18	$21.66	$18.22	$48.77	$19.50	$16.39	$66.86	$26.74	$26.91	$37.15	$14.86	$14.94	$33.43	$13.37	$13.45
65	$45.89	$18.37	$9.86	$25.50	$10.21	$5.47	$22.95	$9.18	$4.92	$31.03	$12.41	$8.18	$17.25	$6.90	$4.53	$15.51	$6.22	$4.08

[1]*Age Next Birthday at last 1 July. The cost of cover is adjusted annually on 1 July. Rounding may cause variations to insurance fee calculations.*