

Product Update - 1 July 2025

smartMonday PRIME and smartMonday PRIME TEF Product Disclosure Statements (PDSs)

From 1 July 2025, the Standard cover in **smartMonday PRIME** and **smartMonday PRIME TEF** will be updated in line with our insurance policy's annual indexation rules. More details are included in the relevant 1 July 2025 *Insurance guide* available at www.smartmonday.com.au/documents.

The **smartMonday PRIME** and **smartMonday PRIME TEF** PDSs will be amended at the next update to reflect the changes as follows:

smartMonday PRIME PDS

Page 6: **Section 8. Insurance in your super**

Automatic cover (Standard cover)

The level of automatic Death and TPD cover ranges from ~~\$510,539 to \$25,526~~ \$522,792 to \$26,139.

Page 7:

Death and TPD

For example, a person aged 41 with an occupation category 'Blue collar' with Standard minimum level of cover for Death and TPD of ~~\$510,539~~ \$522,792, the cost of one year's cover prior to turning 42 (assuming no changes to cover occur in that period) is ~~\$1,250.82~~ \$1,280.84.

smartMonday PRIME TEF PDS

Page 6: **Section 8. Insurance in your super**

Standard cover

The level of automatic Death and TPD cover ranges from ~~\$510,539 to \$25,526~~ \$522,792 to \$26,139.

Page 7:

Standard Death and TPD cover

For example, a person aged 41 with an occupation category 'Blue collar' with Standard minimum level of cover for Death and TPD of ~~\$510,539~~ \$522,792, the cost of one year's cover prior to turning 42 (assuming no changes to cover occur in that period) is ~~\$1,250.82~~ \$1,280.84

For more information, please contact us on 1300 614 644 or at enquiry@smartmonday.com.au.

The information in this Product update is general in nature and does not take account of your personal objectives, financial situation or needs. Before deciding whether a particular product is appropriate for you, please read and consider the relevant Product Disclosure Statement, Target Market Determination and Financial Services Guide available at smartmonday.com.au or by calling us. You should consider speaking with a financial adviser to obtain advice tailored to your personal circumstances. Contact us about the intra-fund advice services you may be able to access through your membership. Any intra-fund advice is provided by or on behalf of Future Group Financial Services Pty Ltd.

Issued by Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757, RSE Licence L0001458 as trustee of the Smart Future Trust ABN 68 964 712 340, RSE Registration No R1000566 (the Fund). smartMonday is a registered trading name of smartMonday Solutions Pty Ltd (ABN 48 002 288 646). smartMonday products are part of the Fund.