Amendment of Schedule 1 – Participating Employer Agreement
Reference Number CW3640845

We refer to the Participating Employer Agreement (the Agreement) dated 26 May 2023 between smartMonday Solutions Pty Ltd (SMS) as the sponsor and administrator of the Smart Future Trust (the Fund); Equity Trustees Superannuation Limited as the Trustee of the Fund; and IBM Australia Limited as a participating Employer of the Fund.

Following expiry of the rate guarantee on 31 October 2025, this addendum establishes the new rate guarantee period and updated rates as set forth in Schedule 1 of the Agreement. The amendments are as follows:

1. Schedule 1, section 10. Premium Guarantee Period has been deleted and replaced with:

10. Premium Guarantee Period

1 November 2025 to 31 December 2026

2. Schedule 1, section 13. Premium Rates has been deleted and replaced with:

13. Premium Rates

Schedule 1

All Categories
Age rates are per $1,000 of an insured person's cover.
Rates are inclusive of stamp duty. Nil commission applies.

	Unisex			
ANB	Death Only	Death	TPD	Death & TPD
16	0.266	0.242	0.042	0.284
17	0.269	0.242	0.042	0.284
18	0.299	0.270	0.044	0.314
19	0.309	0.285	0.045	0.330
20	0.319	0.288	0.045	0.333
21	0.309	0.285	0.044	0.329
22	0.299	0.276	0.042	0.318
23	0.289	0.264	0.041	0.305
24	0.279	0.251	0.039	0.290
25	0.259	0.240	0.040	0.280
26	0.249	0.229	0.041	0.270
27	0.239	0.217	0.050	0.267
28	0.229	0.205	0.061	0.266
29	0.219	0.197	0.075	0.272
30	0.209	0.192	0.090	0.282
31	0.209	0.191	0.105	0.296
32	0.209	0.194	0.121	0.315
33	0.219	0.200	0.141	0.341
34	0.229	0.211	0.161	0.372
35	0.249	0.226	0.182	0.408
36	0.269	0.244	0.206	0.450
37	0.289	0.267	0.230	0.497
38	0.319	0.292	0.258	0.550

39	0.348	0.321	0.287	0.608
40	0.388	0.352	0.319	0.671
41	0.428	0.386	0.354	0.740
42	0.468	0.424	0.395	0.819
43	0.508	0.463	0.441	0.904
44	0.558	0.505	0.493	0.998
45	0.607	0.550	0.551	1.101
46	0.657	0.597	0.617	1.214
47	0.717	0.648	0.693	1.341
48	0.777	0.703	0.780	1.483
49	0.836	0.761	0.880	1.641
50	0.906	0.824	0.995	1.819
51	0.986	0.893	1.126	2.019
52	1.065	0.970	1.277	2.247
53	1.165	1.054	1.448	2.502
54	1.264	1.149	1.643	2.792
55	1.384	1.255	1.865	3.120
56	1.513	1.376	2.119	3.495
57	1.663	1.512	2.402	3.914
58	1.832	1.669	2.725	4.394
59	2.031	1.847	3.086	4.933
60	2.260	2.050	3.495	5.545
61	2.509	2.283	3.952	6.235
62	2.808	2.549	4.460	7.009
63	3.136	2.852	5.028	7.880
64	3.515	3.199	5.660	8.859
65	3.953	3.592	6.361	9.953

Executed as an agreement

Executed for and on behalf of smartMonday Solutions Pty Ltd (**ABN 48 002 288 646**)

David Barton

David Barton (Nov 11, 2025 15:04:50 GMT+11)

Signature of director

DAVID BARTON

Name of director

Executed for and on behalf of IBM Australia Limited **(ABN 79 000 024 733)**

Jennifer Cheng

Jennifer Cheng (Nov 11, 2025 10:38:40 GMT+11)

Signature of authorised signatory

Jennifer Cheng

Name of authorised signatory

smartMonday is a registered trading name of smartMonday Solutions Pty Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). The trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458.

EXECUTED by **EQUITY TRUSTEES SUPERANNUATION LIMITED** ACN 055 641 757 by its Attorneys under Power of Attorney dated 27th May 2016 which is registered in the Land Titles Office Book 4709 Number 418 in the presence of:

Karen Court

……

Signature of witness

Karen Court

……

(Print name)

……

Signature of Attorney

David Warren, Authorised Signatory - Schedule II

……

Office & Name of Attorney

Wesley Wong.

……

Signature of Attorney

Wesley Wong, Authorised Signatory - Schedule II

……

Office & Name of Attorney

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