

## Appendix –KPMG Staff Superannuation Plan

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# Summary of insurance fees from 1 January 2026:

This section provides greater detail on the new insurance fees that applied from 1 January 2026. For more information about your insurance cover, including calculating the cost of the insurance cover, please refer to the *Insurance guide* which will be available at [smartmonday.com.au/kpmg-staff-superannuation-plan](https://smartmonday.com.au/kpmg-staff-superannuation-plan) or by calling us on **1300 614 644** to receive a paper copy free of charge.

Insurance cover is provided through a group insurance policy (Policy) with the Insurer (MetLife Insurance Limited) which is held by the trustee on behalf of members of the Plan in Smart Future Trust ('the Fund'). The insurance cover offered is subject to the terms and conditions contained in the Policy, the interpretation of which will prevail over any related disclosure material or Plan information.

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## NEW INSURANCE FEES – STANDARD INSURANCE COVER

The insurance fees for Standard cover changed effective from 1 January 2026.

The insurance fees will continue to be based on a members' age and gender.

The annual insurance fees per \$1,000 of sum insured for each type of Standard cover are shown in the table below. The insurance fees include the insurance premium (which includes stamp duty) and an insurance administration fee of 5.00% (plus Goods and Services Tax (GST) and net of Reduced Input Tax Credits (RITC)).

**Example:** The insurance fees applicable to a female who, on 1 July 2025, will be 46 years old at their next birthday with Standard Death and TPD cover of \$500,000<sup>^</sup> would be calculated as follows:  $\$500,000 \div 1,000 \times \$0.84 = \$420.00$  p.a.

Age next birthday	Death Only (\$)		Death & TPD (\$)	
	Male	Female	Male	Female
16	0.16	0.05	0.17	0.06
17	0.16	0.05	0.17	0.06
18	0.17	0.06	0.18	0.06
19	0.18	0.06	0.21	0.08
20	0.19	0.07	0.23	0.08
21	0.20	0.06	0.25	0.08
22	0.21	0.06	0.26	0.08
23	0.21	0.06	0.27	0.08
24	0.21	0.06	0.28	0.08
25	0.21	0.06	0.28	0.08
26	0.20	0.06	0.28	0.08
27	0.20	0.06	0.28	0.09
28	0.20	0.06	0.30	0.11
29	0.19	0.06	0.28	0.12
30	0.19	0.07	0.28	0.13
31	0.19	0.07	0.30	0.15
32	0.18	0.08	0.30	0.17
33	0.18	0.08	0.31	0.18
34	0.19	0.09	0.32	0.21
35	0.19	0.11	0.34	0.23
36	0.20	0.11	0.36	0.26

Age next birthday	Death Only (\$)		Death & TPD (\$)	
	Male	Female	Male	Female
37	0.21	0.13	0.40	0.31
38	0.22	0.13	0.43	0.34
39	0.23	0.15	0.48	0.38
40	0.24	0.16	0.54	0.43
41	0.26	0.18	0.58	0.48
42	0.28	0.19	0.63	0.55
43	0.31	0.21	0.70	0.61
44	0.32	0.23	0.76	0.67
45	0.35	0.25	0.83	0.76
46	0.37	0.27	0.93	0.84
47	0.40	0.30	1.02	0.94
48	0.43	0.32	1.14	1.03
49	0.47	0.35	1.29	1.15
50	0.53	0.38	1.44	1.25
51	0.58	0.40	1.63	1.38
52	0.64	0.43	1.86	1.52
53	0.72	0.46	2.11	1.67
54	0.79	0.51	2.39	1.86
55	0.87	0.56	2.72	2.07
56	0.97	0.61	3.09	2.32
57	1.08	0.69	3.50	2.61
58	1.20	0.76	3.98	2.96
59	1.35	0.84	4.53	3.36
60	1.51	0.95	5.18	3.83
61	1.70	1.05	5.94	4.35
62	1.95	1.18	6.85	4.95
63	2.23	1.33	7.92	5.63
64	2.55	1.48	9.14	6.39
65	2.93	1.64	10.55	7.23
66	3.36	1.83	N/A	N/A
67	3.81	2.02	N/A	N/A

Age next birthday	Death Only (\$)		Death & TPD (\$)	
	Male	Female	Male	Female
68	4.30	2.25	N/A	N/A
69	4.86	2.48	N/A	N/A
70	5.48	2.72	N/A	N/A

^Standard cover automatically reduces to \$50,000 from 1 March 2026. Please refer to the Significant Event Notice (SEN) sent to you for more details about your cover.

### New insurance fees – Voluntary cover

The insurance fees for Voluntary cover changed effective from 1 January 2026.

The insurance fees will continue to be based on a members' age and gender.

The annual insurance fees per \$1,000 of sum insured for each type of Voluntary cover are shown in the table below. The insurance fees include the insurance premium (which includes stamp duty) and an insurance administration fee of 5.00% (plus Goods and Services Tax (GST) and net of Reduced Input Tax Credits (RITC)).

**Example:** The insurance fees applicable to a female who, on 1 July 2025, will be 46 years old at their next birthday with Voluntary Death and TPD cover of \$500,000 would be calculated as follows:  $\$500,000 \div 1,000 \times \$1.03 = \$515.00$  p.a.

Age next birthday	Death Only (\$)		Death & TPD (\$)	
	Male	Female	Male	Female
16	0.14	0.06	0.15	0.06
17	0.18	0.08	0.19	0.08
18	0.22	0.08	0.24	0.09
19	0.25	0.08	0.28	0.12
20	0.26	0.08	0.32	0.13
21	0.28	0.08	0.35	0.13
22	0.28	0.08	0.38	0.13
23	0.28	0.08	0.40	0.14
24	0.28	0.08	0.41	0.14
25	0.28	0.08	0.42	0.14
26	0.28	0.08	0.42	0.14
27	0.26	0.08	0.42	0.15
28	0.26	0.08	0.42	0.16
29	0.26	0.08	0.43	0.16
30	0.25	0.08	0.43	0.18
31	0.25	0.11	0.44	0.20
32	0.24	0.11	0.43	0.22
33	0.24	0.11	0.44	0.24
34	0.24	0.12	0.45	0.26
35	0.24	0.13	0.46	0.28
36	0.24	0.14	0.48	0.33

Age next birthday	Death Only (\$)		Death & TPD (\$)	
	Male	Female	Male	Female
37	0.25	0.16	0.52	0.38
38	0.26	0.17	0.55	0.42
39	0.26	0.19	0.57	0.45
40	0.28	0.21	0.61	0.52
41	0.31	0.23	0.66	0.59
42	0.31	0.26	0.73	0.65
43	0.34	0.26	0.79	0.75
44	0.36	0.31	0.87	0.82
45	0.39	0.33	0.96	0.93
46	0.43	0.36	1.05	1.03
47	0.45	0.39	1.17	1.14
48	0.50	0.43	1.30	1.26
49	0.55	0.45	1.47	1.39
50	0.61	0.48	1.65	1.54
51	0.67	0.53	1.88	1.70
52	0.77	0.58	2.14	1.86
53	0.84	0.61	2.43	2.02
54	0.95	0.66	2.76	2.23
55	1.06	0.73	3.16	2.49
56	1.19	0.80	3.59	2.78
57	1.34	0.89	4.08	3.13
58	1.50	0.98	4.65	3.55
59	1.67	1.10	5.29	4.02
60	1.88	1.22	6.04	4.56
61	2.12	1.37	6.92	5.19
62	2.39	1.53	7.95	5.90
63	2.71	1.72	9.14	6.71
64	3.08	1.91	10.53	7.63
65	3.50	2.13	12.12	8.63
66	3.96	2.38	N/A	N/A
67	4.49	2.65	N/A	N/A

Age next birthday	Death Only (\$)		Death & TPD (\$)	
	Male	Female	Male	Female
68	5.08	2.92	N/A	N/A
69	5.75	3.23	N/A	N/A
70	6.50	3.55	N/A	N/A

# Insurance Cover reduction

## HOW WILL YOUR STANDARD TOTAL AND PERMANENT DISABLEMENT (TPD) COVER REDUCE FROM 1 MARCH 2026?

Your standard TPD cover will automatically reduce to \$50,000 from 1 March 2026 provided you're eligible for the cover. Please refer to the *Insurance guide* for more details on eligibility requirements.

The standard TPD will also automatically reduce (taper) each year from your 61<sup>st</sup> birthday.

### ***This means, from 1 March 2026:***

- If you're under age 60, there is no TPD tapering to your cover. Your \$50,000 standard TPD cover will start reducing after age 60.
- If you're aged 60 and above, please refer to the table below for more details.

<b>If you're aged</b>	<b>Your \$50,000 standard TPD cover will reduce by:</b>
60	20.00% each year from age 61 until it ceases at age 65
61	25.00% each year from age 62 until ceases at age 65
62	33.33% each year from age 63 until it ceases at age 65
63	50.00% each year from age 64 until it ceases at age 65
64	100% at age 65 and it will cease at age 65