

Register of significant event notices (SENs)

Preparation date: 23 February 2026

This register lists the SENs sent to members of Smart Future Trust for the past 2 years. Future Super, Verve Super and smartMonday are all products in the Smart Future Trust.

Notice date	Nature of change	Impact of change	Impacted members
February 2026	Insurance and product changes	<p>Effective 1 January 2026:</p> <ul style="list-style-type: none"> the insurance provider changed to MetLife Insurance Limited new insurance fee rates <p>Effective 1 March 2026:</p> <ul style="list-style-type: none"> The KPMG plans are closed to new members changes to how default insurance cover and dollar-based administration fees are funded for employed members, Other insurance changes including changes to default cover amounts 	<p>Employed and Spouse members of smartMonday PRIME TEF in the following sub-plans:</p> <ul style="list-style-type: none"> KPMG Executive Superannuation Plan KPMG Staff Superannuation Plan
November 2025	Insurance and product category changes	<p>Effective 1 December 2025:</p> <ul style="list-style-type: none"> the insurance provider changed to MetLife Insurance Limited insurance policy terms and insurance fee changes members were moved to the smartMonday TEF Retained category. 	<p>Retained members of the KPMG Executive Superannuation and KPMG Staff Superannuation Plans within smartMonday PRIME TEF</p>
November 2025	Insurance fee changes	<p>Insurance fee changes from 1 December 2025</p>	<p>Employed and Spouse members of smartMonday PRIME TEF in the following sub-plans:</p> <ul style="list-style-type: none"> KPMG Executive Superannuation Plan KPMG Staff Superannuation Plan

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November 2025	Insurance fee changes	Insurance fee changes from 1 November 2025	Members of smartMonday Group Insurance – IBM Employer Plan
October 2025	Insurance fee changes	Insurance fee changes from 3 November 2025	Retained members of the KPMG Executive Superannuation and KPMG Staff Superannuation Plans within smartMonday PRIME TESH
September 2025	Insurer changes	Effective 1 July 2025, the insurance provider changed to MetLife Insurance Limited. There were no changes to insurance fees charged as a result of the insurer changes.	Members* of the following products: <ul style="list-style-type: none"> • smartMonday PRIME • smartMonday PRIME TESH • Future Super • Verve Super <p>*Members previously insured under the smartMonday PRIME policies.</p>
September 2025	Increase to insurance premiums for smartMonday Group Insurance: EY Employer Plan members	Effective from 1 July 2025, the insurance premiums increased. The employer will continue to fully fund insurance fees for automatic cover. There were no changes to the insurance administration fees.	Members of smartMonday Group Insurance: EY Employer Plan
July 2025	Increase to fees and costs for Veolia Employer Plan	Effective from 1 September 2025, the asset-based administration fee deducted from member accounts will increase to the standard fee of 0.29% p.a. (currently 0.21% p.a. for MySuper option and 0.18% p.a. for choice options).	Members of smartMonday PRIME in the Veolia Employer Plan
May 2025	Changes to fees and costs for smartMonday	Effective from 7 June 2025: <ul style="list-style-type: none"> • We will be reducing the standard asset-based administration fee deducted from member accounts from 0.36% p.a. to 0.29% p.a. • We will be removing the asset-based administration fee deducted from the returns and reflected daily in the unit prices (currently 0.095% p.a., or 0.055% p.a. for Cash). • The estimated fee paid from the Fund's reserve will reduce from 0.03% p.a. to 0.015% p.a. This fee is an estimate to cover additional costs and is subject to change each year. • For PRIME/PRIME TESH members, if your employer plan currently 	Members of the following products: <ul style="list-style-type: none"> • smartMonday PRIME • smartMonday PRIME TESH • smartMonday PENSION

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		<p>has a lower asset-based administration fee than 0.29% p.a. payable from your account balance, that employer plan fee continues unchanged; if your employer plan fee is above 0.29% p.a., you'll move onto the 0.29% p.a.</p> <ul style="list-style-type: none"> For PENSION members, if your account currently has a lower asset-based administration fee than 0.29% p.a. payable from your account balance, that lower fee continues unchanged; there will also be no change to the portfolio rebate rates applied to your account. We will be increasing the investment fees for all options (excluding the Cash option) by 0.055% p.a. 	
October 2024	Introduction of buy-sell spread to all smartMonday investment options and changes in smartMonday PENSION administration fees and costs.	<p>Effective from 15 November 2024:</p> <ul style="list-style-type: none"> A buy-sell spread will apply to all transactions in and out of all smartMonday investment options. The smartMonday PENSION asset administration fee will be reduced and the portfolio rebate applying to balances over \$250,000 will be reduced. 	<p>Members of the following products:</p> <ul style="list-style-type: none"> smartMonday PRIME smartMonday PRIME TESH smartMonday PENSION
August 2024	Insurance changes	<p>Effective from 1 October 2024:</p> <ul style="list-style-type: none"> The life insurance provider will change to AIA Australia Limited. There will be changes to insurance cover amounts, insurance fees as well as insurance terms and conditions. 	Members of smartMonday PRIME TESH – FreshFood Superannuation Plan
August 2024	Transfer of the Zurich Insurance-only Super Plan	<p>Effective from 1 October 2024, the Zurich Insurance-only Superannuation Plan, a division of the Smart Future Trust, will be transferred to Brighter Super by way of a successor fund transfer.</p> <p>Insurance benefits will be maintained under the same terms and conditions, with Zurich as insurer.</p>	Members of the Zurich Insurance-only Superannuation Plan
August 2024	Change to tax treatment of advice fees	The ATO has provided guidance that the Fund is no longer able to claim the RITC on advice fees from 1 July 2024, which was being passed on to members. Members will now pay all of the GST on their advice fees.	<p>Members of the following products who are paying an advice fee from their account to an authorized adviser:</p> <ul style="list-style-type: none"> smartMonday PRIME smartMonday PRIME TESH smartMonday PENSION

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July 2024	Change to definition of income used for the calculation of insurance benefits	Effective from 1 September 2024, the definition of income used to calculation insurance benefits is changing.	Members of smartMonday Group Insurance – IBM Group Insurance Plan
June 2024	Insurance changes effective 1 July 2023 and 1 December 2023	<ul style="list-style-type: none"> • Reduction in insurance fees from 1 July 2023 • Enhancement to the definitions of Total and Permanent Disablement (TPD) from 1 December 2023 	Members of smartMonday PRIME TESF in the following sub-plans: <ul style="list-style-type: none"> • KPMG Executive Superannuation Plan • KPMG Staff Superannuation Plan
May 2024	Investment option rationalisation effective 1 June 2024	Effective 1 June 2024: <ul style="list-style-type: none"> • 24 investment options across smartMonday PRIME and smartMonday , PENSION to be closed and terminated • remaining options may have changes to their investment strategy, and to their fees and costs. • remaining options to be renamed to align with the new structure and strategy 	Members of: <ul style="list-style-type: none"> • smartMonday PRIME • smartMonday PRIME TESF • smartMonday PENSION
March 2024	Administrator Transition – limited-service period effective from 12 April 2024	Administration of fund to be migrated to new provider effective 1 April 2024. Members advised of key dates to be aware of over the transition.	Members of: <ul style="list-style-type: none"> • smartMonday PRIME TESF • smartMonday PRIME TESF (formerly Enterprise) • smartMonday PENSION
March 2024	Insurance changes effective 1 April 2024	Changes to insurance cover amounts from 1 April 2024	Members of smartMonday PRIME
February 2024	Closure of DIRECT product and insurance changes effective 1 April 2024	Effective 1 April 2024: <ul style="list-style-type: none"> • DIRECT product closed and members transferred to smartMonday PRIME. • Changes to insurance cover amounts • Changes to insurance terms and conditions 	Members of smartMonday DIRECT

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February 2024	Administrator Transition effective 1 April 2024	Administration of fund to be migrated to new provider effective 1 April 2024. Members advised of key dates to be aware of over the transition, and upcoming changes to member numbers and BPAY biller codes and customer reference numbers.	Members of smartMonday PRIME and DIRECT