Ciena and smartMonday

Employer Plan Summary

Preparation date: 14 August 2026

Employer plan name: Ciena Superannuation Plan

Important Information

- This document forms part of the smartMonday PRIME Product Disclosure Statement (PDS) dated 14 August 2026 and must be read in conjunction with the PDS and incorporated documents and is available from **smartmonday.com.au** or by phoning **1300 614 644.**
- This document contains additional information about your smartMonday employer-sponsored superannuation account as an employee of Ciena Australia (your Employer). It describes insurance arrangements and fee structures specific to your employer plan that vary or add to the information in the PDS. If you leave your employer, different arrangements will apply. Refer to the PDS for more information on what happens when you leave your employer.

About Your Employer Plan

Why smartMonday?

smartMonday is recognised for the quality and value it offers members:

- smartMonday is part of a purpose driven organisation with a team prepared to go above and beyond for you.
- Competitive standard fees with additional corporate benefits for eligible members.
  - Investing to help achieve the fund's financial risk and return objectives.
  - A default investment option that adjusts how it invests based on your age, plus multi and single asset class strategies available.
- Access to Life, Total and Permanent Disablement (TPD) and Income Protection. Automatic acceptance limits (AAL) apply, meaning you can obtain cover automatically without medicals up to the AAL; With smartMonday being part of a larger group of brands, we use our scale to negotiate better group rates.
  - smartMonday members can access our coach service at no additional charge - the coach team can provide personal advice on superannuation topics.

Your Employer's Contribution

While You Remain Employed

While you remain employed by your employer, they pay additional contributions to offset all or part of your standard insurance costs AND cover all or part of your administration fees. Please refer to the Plan Benefit Summary below for details of Employer funding arrangements.

When you leave your employer, you will be responsible for funding both insurance fees and administration fees as shown in the PDS at smartmonday.com.au

Your Employer Plan Benefits Summary

This summary applies while you remain employed by your Employer.

Benefit	Your Plan Details
Insurance provided	Death, TPD and Income Protection
Employer insurance funding	Yes - employer covers standard automatic insurance costs
Employer administration fee funding	Yes - employer pays the dollar-based ; the asset administration fee percentage-based) is paid by you

Fees and Costs

The fees shown below apply while you remain employed by your Employer.

Important: This table does not include insurance fees, buy–sell spreads or activity-based fees, which may also apply, refer to the PDS at smartmonday.com.au

Fee Comparison Table[1]

Type of fee	MySuper	Choice[2]
Admin fee (Percentage-based)	0.16%	0.16%
Admin fee (Dollar-based)	$67.60 p.a.	$67.60 p.a.
Investment fee[3]	0.454-0.468%	0.607%
Transaction costs[3]	0.03%	0.07%
Total fees and costs p.a. for a balance of $50,000[4]	**$389.60-$396.60**	**$486.10**

Fee Information

- [1] Fees current from 14 August 2026.
- [2] We have used our popular 'Choice' option, Balanced Growth, for the $50,000 example.
- [3] Investment fees and costs and transaction costs differ depending on the investment option you choose. Investment fees and costs and transaction costs for the smartMonday LifeStage (MySuper) investment strategy vary depending on the LifeStage option, which depends on your age.

Your Insurance Cover

Insurance cover is generally provided automatically when you become eligible. You may be ineligible for automatic cover if, for example, you have not met minimum age or account balance requirements, or if you work in an ineligible occupation at the commencement of your cover.

Full eligibility criteria are set out in the *PDS* and *Insurance guide* available at smartmonday.com.au

Death & Total and Permanent Disablement (TPD) Cover

What is covered:

- A **Death** insurance benefit is paid if you die or become terminally ill.
- A **TPD** insurance benefit is paid if you suffer an injury or illness that prevents you from ever being able to work again.

Your automatic cover level:

For permanent employees, subject to eligibility[1], your level of automatic insurance cover is calculated as the greater of:

- 2 x salary; and
- **Minimum Level Automatic Cover** as shown in the *Insurance guide*

and subject to the applicable Automatic Acceptance Limit (shown below and described in the *Insurance guide*).

For casual employees, your automatic insurance cover is generally calculated as per **Minimum Level Automatic Cover** as shown in the *Insurance guide*.

Automatic Acceptance Limits: Subject to eligibility, you can generally be automatically accepted for cover up to:

- Death cover: $750,000
- TPD cover: $750,000

For cover amounts above these limits, you will need to apply and may be required to provide health and lifestyle information.

Minimum Levels of Automatic Cover for Death and TPD

Refer to the *Insurance guide* for minimum automatic cover levels by age.

Income Protection (IP) Cover

IP insurance provides monthly payments if you have an injury or illness that prevents you from working on a temporary basis.

Your automatic cover:

Subject to eligibility[1], permanent employees generally receive automatic insurance cover for:

- **Monthly benefit:** Up to 75% of your pre-disability income (subject to the applicable Automatic Acceptance Limit)
- **Waiting period:** 90 days (the period you must be unable to work before benefits commence)
- **Benefit period:** 2 years maximum (the maximum period benefits can be paid)

Automatic Acceptance Limit: You can generally be automatically accepted for IP cover up to $10,000 per month.

For cover amounts above this limit, you will need to apply and may be required to provide health and lifestyle information.

Eligibility and Cover Conditions

- [1] Eligibility: Full eligibility criteria, limitations, definitions (including "New Events" and "At Work") and examples are set out in the *PDS* and *Insurance guide* available at **smartmonday.com.au**
- **Important:** When insurance first starts, it may be subject to limitations (for example, cover may initially apply only to certain new illnesses or injuries, and additional conditions may apply until you are considered "At Work").

For further information

Further information is available on your Plan's microsite https://www.smartmonday.com.au/ciena-superannuation-plan

If you are employed by your Employer and not yet a member of the Ciena Superannuation Plan you can join by contacting your HR representative.

smartCoach Service - Free for All Members

smartMonday smartCoaches can provide intra-fund advice to help you with:

- Understanding your insurance options
- Investment choices
- Contribution strategies
- Retirement adequacy

This service is provided at no additional cost - it's funded through the fees you already pay.

Frequently Asked Questions

- Have I got enough super to retire?
- Do I have the right insurance cover for my needs?
- I need help understanding my super options

Contact a smartCoach:

Phone: 1300 COACH 1 (1300 262 241)

Live chat: smartmonday.com.au

Email: smartcoach@smartmonday.com.au

Hours: Monday to Friday, 9am to 5pm AEST/AEDT

Your Dedicated smartPartner

For specific questions about your employer's plan, contact:

Usman Rauf - Relationship Manager

Phone: 0421 275 666

Email: usman.rauf@smartMonday.com.au

Financial Adviser

If you have a personal financial adviser, we recommend you contact them for advice tailored to your personal circumstances. They can help you make decisions about your superannuation that take into account your complete financial situation.

General Disclaimer

- *All information is general 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 the relevant Product Disclosure Statement including any incorporated information, Target Market Determination and Financial Services Guide available at smartmonday.com.au, and consider speaking with a smartCoach or a financial adviser*
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