PayPal and smartMonday

Employer Plan Summary

Preparation date: 14 August 2026

Employer plan name: PayPal 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 PayPal Australia Pty Ltd (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. 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 and TPD
Employer insurance funding	Yes - employer covers standard automatic insurance costs
Employer administration	No - you fund administration fees

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.	$67.60p.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 automatic insurance cover is generally calculated as the greater of:

- **20% × salary × Future service (years and complete months) to age 65;** 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: $1,000,000
- TPD cover: $1,000,000

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

Income Protection cover is not provided automatically under your employer plan. You may be able to apply for Income Protection cover separately — refer to the PDS and *Insurance guide* at smartmonday.com.au for details.

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/paypal-australia-pty-ltd-superannuation-plan

If you are employed by your Employer and not yet a member of the PayPal 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:

Warren Peppin - Relationship Manager

Phone: 0481 918 598

Email: warren.peppin@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.*
- *smartMonday and the trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk.*

Published by smartMonday, a registered trading name of smartMonday Solutions Pty Ltd ABN 48 002 288 646 AFS Representative No. 001312487, which is a Corporate Authorised Representative of Future Group Financial Services Pty Ltd ABN 90 167 800 580 AFSL 482684 as the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). Any intra-fund advice is provided by or on behalf of Future Group Financial Services Pty Ltd. The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757, RSE Licence L0001458. Insurance is provided by MetLife Insurance Limited ABN 75 004 274 882, AFSL 238096. smartMonday products are part of the Fund.

© 2026 smartMonday Solutions Limited