smartMonday

Changes to your superannuation on 14 August 2026



Easy Read

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How to use this guide

This document was made by **smartMonday.**



This guide explains important changes to your super.

You can ask a friend, family member, or support person to help do the task.

Bold

Not bold

Some words in **bold** are important. We will explain what they mean.

What **superannuation** is



Superannuation is money saved for you to use in the future.

Sometimes we call it **Super**.



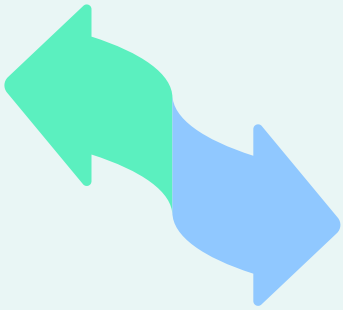
Your boss puts money into your super account.



You get this money when you **stop working.**

This is called **retirement**.

What is **changing**



smartMonday is changing its **MySuper** investment option.

MySuper is the investment option you get automatically.



You will have MySuper if you did not choose another option.



There are also changes to how much it costs to have super with smartMonday



The changes start on:
14 August 2026

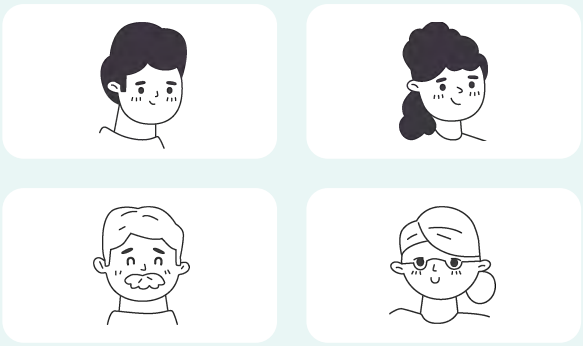
The new MySuper option

The current option is called:

smartMonday LifeCycle (MySuper)

It will be replaced by:

smartMonday LifeStage (MySuper)



The new option has 4 age groups.



Your investment mix will depend on your age.

An investment mix is how your Super money is invested.

The 4 age groups



Age 50 and under

Your investment will have 92% in **growth assets** and 8% in **defensive assets**



Age 51 to 60

Your investment will have 75% in **growth assets** and 25% in **defensive assets**



Age 61 to 66

Your investment will have 65% in **growth assets** and 35% in **defensive assets**



Age 67 and over

Your investment will have 55% in **growth assets** and 45% in **defensive assets**

Growth assets aim to help your money grow more over time. They can also go up and down more. Shares are a type of growth asset.

Defensive assets are usually more stable. They tend to go up and down less. Cash and bonds are types of defensive assets.

Why smartMonday are making changes



People are living longer.

Many people spend more years in retirement.

The new design aims to:



make MySuper easier to understand



give younger members more growth assets



help Super grow over time



support people near retirement

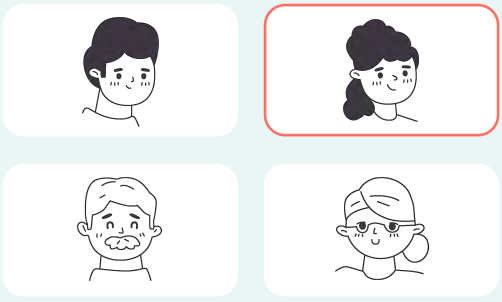
What will happen to your account



You do not need to do anything.



You will move to the new smartMonday LifeStage (MySuper) option **automatically** if you are in LifeCycle MySuper.



You will move to the age group for your age.



This will happen from:
14 August 2026

Changes to fees you pay



Most people will have a small saving



Administration percentage fee is going down

It changes from 0.36% to 0.16% a year

You will not pay more than $1,000 a year



Administration fixed fee is going down

New amount: $67.60 a year

About $1.30 a week

Changes to fees you pay

Most investment fees will go up

The Cash option fee will go down



Read your Significant Event Notice to check your fees.

What you need to do



You do not need to do anything.

Everything will happen automatically.

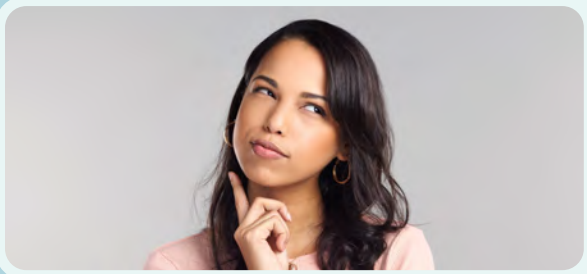
But you should:



Read this information



Make sure you understand it



Think about your situation



Ask for help if needed

How to get help



You can ask a trusted family member, friend or support person to explain the changes.

smart Monday

If you need help you can speak to someone from smartMonday

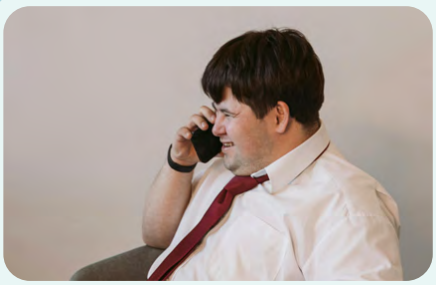


smartMonday is a superannuation fund.

They have a team who enjoy answering superannuation questions.



They can explain how the changes may affect you.



Call: **1300 262 241**



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