Register of significant event notices (SENs)

Preparation date: 1 November 2026

This register lists the SENs sent to members of Smart Future Trust for the past 2 years.

Notice date	Nature of change	Impact of change	Impacted members
July 2026	MySuper product changes and changes to fees and costs for smartMonday	Effective 14 August 2026: • smartMonday LifeStage replaces smartMonday LifeCycle as the MySuper default investment option. The new option invests members across four age-based life stages (Age 50 and under, Age 51–60, Age 61–66, Age 67 and over) replacing the previous 41-stage glidepath. Members invested in LifeCycle will be automatically transitioned to the applicable LifeStage option based on their age. • The standard asset-based administration fee reduces from 0.29% p.a. to 0.16% p.a. (standard rate). • The dollar-based administration fee reduces from $72 p.a. to $67.60 p.a. • A $1,000 p.a. per account cap is introduced on the asset-based administration fee deducted directly from member accounts. • Investment fees change across most investment options. • The portfolio rebate and activity fees are removed.	All members of the following products: • smartMonday PRIME • smartMonday PRIME TESF • smartMonday PENSION
June 2026	Insurance changes	Cessation of employer-paid insurance. All impacted accounts are insurance-only and will be terminated on 31 July 2026 and 11:59pm. The accounts have no accumulated balance.	Members of smartMonday Group Insurance: EY Employer Plan
May 2026	Insurance Changes	Effective 1 August 2025: IMB changed how automatic Death and TPD cover was calculated in their plan.	Permanent employees of smartMonday PRIME in the following sub-plan: • IMB Staff Accumulation

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		For some members, this has meant increased cover, whilst for other members, cover remained the same.	Superannuation Plan
February 2026	Insurance and product changes	Effective 1 January 2026: • the insurance provider changed to MetLife Insurance Limited • new insurance fee rates Effective 1 March 2026: • 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	Employed and Spouse members of smartMonday PRIME TESF in the following sub-plans: • KPMG Executive Superannuation Plan • KPMG Staff Superannuation Plan
November 2025	Insurance and product category changes	Effective 1 December 2025: • the insurance provider changed to MetLife Insurance Limited • insurance policy terms and insurance fee changes • members were moved to the smartMonday TESF Retained category.	Retained members of the KPMG Executive Superannuation and KPMG Staff Superannuation Plans within smartMonday PRIME TESF
November 2025	Insurance fee changes	Insurance fee changes from 1 December 2025	Employed and Spouse members of smartMonday PRIME TESF in the following sub-plans: • KPMG Executive Superannuation Plan • KPMG Staff Superannuation Plan
November 2025	Insurance fee changes	Insurance fee changes from 1 November 2025	Members of smartMonday Group Insurance – IBM Employer Plan

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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 TESF
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: ● smartMonday PRIME ● smartMonday PRIME TESF ● Future Super ● Verve Super *Members previously insured under the smartMonday PRIME policies.
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: • 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 TESF members, if your employer plan currently has a lower asset-based administration fee than 0.29% p.a. payable from your account balance, that employer plan fee continues unchanged; if	Members of the following products: ● smartMonday PRIME ● smartMonday PRIME TESF ● smartMonday PENSION

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		your employer plan fee is above 0.29% p.a., you'll move onto the 0.29% p.a. • 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.	

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