Stewarda

Material outsourced service providers

Smart Future Trust ABN 68 964 712 340

Preparation date: 1 November 2026

This information is provided in accordance with regulation 7.9.31A(a) of the *Corporations Regulations 2001*, which requires disclosure of the name and Australian Business Number (ABN) of each outsourced service provider that has provided, at any time in the previous 12 months, a service which may affect a material business activity of the Fund.

Stewarda Pty Ltd, as trustee of the Smart Future Trust (the Fund), has identified the following outsourced service providers as having provided relevant services during the 12 months preceding the preparation date.

Activity	Service provider	ABN
Administration	smartMonday Solutions Pty Ltd^, with the majority of administration services outsourced to:	48 002 288 646
	– Apex Superannuation (Australia) Pty Ltd (Future Super, Verve Super, and smartMonday products)	28 081 966 243
	– Insurance & Superannuation Administration Services Pty Ltd (insurance administration for AIA Insurance (Super) Scheme No 2, MetLife Australia Superannuation Fund and smartMonday Group Insurance)	92 654 242 476
	– Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda (administration of the Acenda Life Insurance (Super) product)	90 000 000 402
	Apex Superannuation (Australia) Pty Ltd (GuildSuper, GuildPension and Child Care Super products only), including contact centre services	28 081 966 243
Promotion	smartMonday Solutions Pty Ltd^ (smartMonday products)	48 002 288 646
	Future Super Services Pty Ltd^ (Future Super, Future Super Pension and Verve Super)	88 652 577 930
	Guild Super Services Pty Ltd^ (GuildSuper, GuildPension and Child Care Super)	79 672 642 394
	AIA Australia Limited (AIA Insurance Superannuation Scheme No 2)	79 004 837 861
	MetLife Insurance Limited (MetLife Australia Superannuation Fund)	75 004 274 882
	Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda (Acenda Insurance (Super))	90 000 000 402
Auditing	Ernst & Young	75 288 172 749
Actuarial services	Aon Risk Services Australia Limited	17 000 434 720
Custodial services	BNP Paribas Funds Services Australasia Pty Ltd	71 002 655 674
Insurance	AIA Australia Limited	79 004 837 861
	Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda	90 000 000 402
	MetLife Insurance Limited	75 004 274 882
	Zurich Australia Limited	92 000 010 195
Investment management	Future Group Investment Management Pty Ltd^	55 621 040 702
	Equity Trustees Wealth Services Limited	33 006 132 332
	Northern Trust Asset Management Australia Pty Ltd	71 648 476 019
	The Northern Trust Company	N/A

^ These parties are related entities of the Trustee.

Material Outsourced Service Providers in the prior 12 months:

Activity	Service Provider	ABN	Date Arrangement Ceased
Auditor	Deloitte Touche Tohmatsu	74 490 121 060	01/11/2026
Investment management	Vanguard Investments Australia Ltd	72 072 881 086	
	Equity Trustees Limited	46 004 031 298	
Custodial services	State Street Australia Limited	21 002 965 200	11/09/2026