

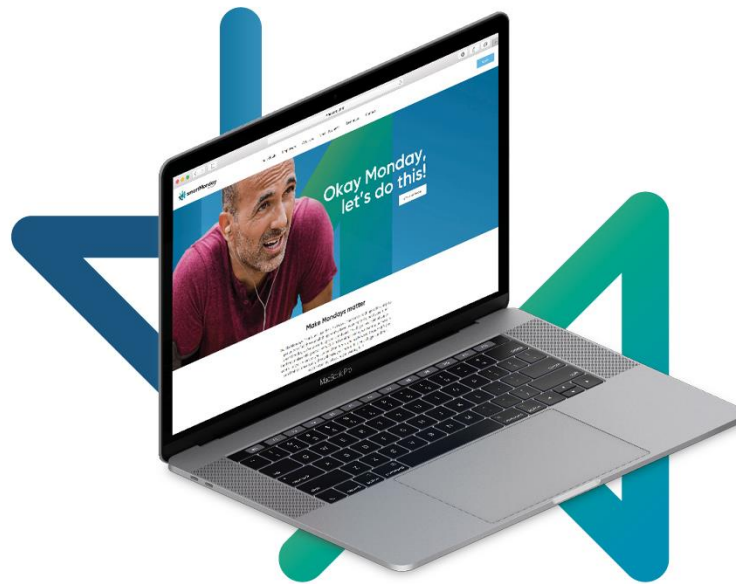
KCB Australia Pty Ltd and smartMonday have a great deal for you

Together, we have arranged a special offer for your superannuation plan. We hope that, by doing so, we're helping you look after what matters to you the most – your family and your future.

'Someday' starts now

We've taken a fresh approach to super – combining our award-winning expertise with a focus on smart easy actions to help you take control of your super now and help it grow. Because small steps today add up to a bigger, better tomorrow. Go ahead and seize your day!

smartMonday.com.au



It all adds up

 **Done today**
Smart easy actions

 **Positive actions**
Grow your wealth

 **Brighter futures**
Someday starts today

Fee arrangements*

Administration fees

Asset administration fee[^]:

- > Aon MySuper: 0.44% pa
- > Other investment options: 0.44% pa

[^] 0.10% pa rebate for account balances in excess of \$250k.

Member fee: \$72.00 pa

Investment fees

- > Aon MySuper: 0.38% pa
- > Other investment options: 0.24% to 0.97% pa

* Fees are current as at 1 June 2021. Investment fees shown here do not include indirect costs (ICR) which can vary for each option. Other fees apply, such as insurance fees and fees for certain activities. The member fee is indexed annually. See the Product Disclosure Statement (PDS).

Insurance benefits

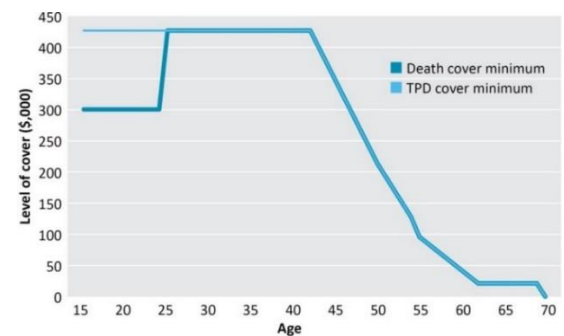
Death, total and permanent disablement (TPD)

If you are eligible[^] to receive automatic insurance cover, the level of cover is the greater of:

- > the minimum level of cover (as shown in the graph); and
- > the level of cover calculated by a formula selected by your employer: **4 x Salary**

Casual employees, if eligible, receive 25% of the automatic minimum level of cover.

[^] See the PDS for eligibility criteria. You can reduce or cancel your insurance cover at any time.



Income protection

Your income protection insurance is held outside of smartMonday as an external policy held by your employer. Please contact your human resources department for further information.

Benefits available to members



Consolidate your super - Avoid paying multiple fees and insurance costs on other super accounts you may have accumulated over time.



smartMonday's smart easy actions - Helping you to make the most of every single financial opportunity we can find.



A range of investment options to suit your needs - On joining the fund you'll be automatically invested in Aon MySuper option. It's a simple way to invest and uses our lifecycle investment approach where the investment mix is automatically adjusted based on your age. You can change your investment options at any time.



Advice - Take advantage of our complimentary smartCoach service. Our smartCoaches can help you with a financial health check when you join smartMonday. And you'll always have access to financial advice at no additional cost on your smartMonday PRIME investments, insurance, contributions, and whether you're on track for a reasonable income in retirement.



Easy online access - optimised for mobile, to view and manage your account.

WeCare - is a counselling and advice service that can help you and your family through a difficult spot. It can also help you access tax and legal advice, child care and aged care services, and other handy services.

If you would like more information or help with your smartMonday account, please contact smartMonday on 1300 880 588 or at enquiries@smartMonday.com.au