

Important fee changes: smartMonday PRIME and smartMonday PENSION

As part of the Successor Fund Transfer (SFT) from the Zurich Master Superannuation Fund (ZMSF) to Smart Future Trust (Smart Future), ZMSF members received a Significant Event Notice (SEN) in April 2025 notifying them of the SFT, which will occur on 6 June 2025. As part of this SEN, it was noted that smartMonday PRIME and PENSION charges different levels of fees to the ZMSF and that from the date of the SFT, the fees and costs that will apply to your account will be different.

The SEN included a summary of the main administration and investment fees and costs expected to be applicable for new smartMonday PRIME and PENSION members on 6 June 2025. Those fees and costs for smartMonday PRIME and PENSION members will be changing from 7 June 2025. A summary of the changes to the fees and costs which are changing is provided below. The total asset-based administration fees will be reduced while the investment management costs for most investment management costs will be increased, however, **these changes will result in a LOWER overall cost of product for all members of Smart Future compared to the existing overall cost of the smartMonday PRIME and PENSION.**

You will receive details of the new fees and costs applicable to your account in Smart Future on 7 June 2025 as part of your Welcome Kit to smartMonday PRIME and PENSION.

More information about smartMonday PRIME fees and costs that will apply on 7 June 2025 will also be contained in the new smartMonday PRIME and PENSION Product Disclosure Statement (dated 7 June 2025), which will be available on the Smart Future website at www.smartmonday.com.au.

Summary of changes

The following is a summary of the changes to the fees and costs for smartMonday PRIME and PENSION members in Smart Future on and from 7 June 2025:

- The total asset-based administration fees will be reduced by 0.18% p.a. (0.14% on the cash option), which includes the following changes:
 - the asset-based administration fees deducted from a member's account will be reduced to 0.29%.
 - administration fees deducted from investment returns will be reduced to nil (0%).
 - the estimated fee deducted from Smart Future reserves will reduce from 0.03% to 0.015%.
- The investment management costs will be increased for all investment options (excluding the Cash and Zurich Managed Growth option) by 0.055% p.a.



Do I need to do anything?

No, you don't need to do anything. The fee changes will be applied automatically to your account from 7 June 2025.

We recommend you consider whether these changes affect your own financial objectives and retirement plans. If you're unsure, please seek professional financial advice, or after the SFT, you can contact Smart Future's smartCoach team on **1300 262 241**, or email smartcoach@smartmonday.com.au.

Any questions?

If you have any general questions or need more information after the transfer, please contact Smart Future on **1300 614 644**, Monday to Friday 9am to 5pm AEST, or email enquiry@smartmonday.com.au.

This notice is provided on behalf of the trustee of the Zurich Master Superannuation Fund (Zurich Fund), Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757, RSE L0001458. The Zurich Fund is administered by Zurich Australia Limited ABN 92 000 010 195, AFSL 232 510 | 118 Mount Street, North Sydney NSW 2060. smartMonday is a registered trading name of smartMonday Solutions Limited (ABN 48 002 288 646). smartMonday products are part of the Fund.

Any information in this document is general in nature only. It has been prepared without considering your particular objectives, financial situation or needs. Before acting on any advice in this communication you should assess or ask your adviser whether it is appropriate for your needs, financial situation and investment objectives.

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