

smartMonday

MySuper

1300 880 588 smartMonday.com.au



SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance*	Good	80
Variety of Options	Lifecycle	
Process	Excellent	

Fees and Charges

Small Account (5K)	Good	80
Medium Account (50K)	Good	
Large Account (100K)	Good	

Insurance Covers and Costs

Death Insurance	Average	80
Death & Disablement	Average	
Income Protection	Excellent	

Member Servicing

Member Education	Good	110
Advice Services	Excellent	

Administration

Structure & Service	Good	80
Employer Servicing	Excellent	
Third Party Adviser Servicing	Excellent	

Governance

Trustee Structure & Risk	Excellent	110
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* Past performance is not a reliable indicator of future performance

What We Say

smartMonday is the new name of the Aon Master Trust and smartMonday PRIME, which was launched in 2012, is designed for employees of companies with five or more employees.

The fund's MySuper offering, Aon MySuper, is a lifecycle investment option that adjusts automatically based on the member's age and is made up of two portfolios, High Growth and Defensive, while choice members have access to 10 Diversified options and 20 Single Sector options. Aon MySuper 50 outperformed the relevant SuperRatings Index over the 5 years to 30 June 2020.

Fees are lower than the industry average across all account balances assessed. The fund does not charge a buy-sell spread or an investment switching fee.

smartMonday PRIME's insurance offering allows eligible members to apply for an unlimited amount of Death cover and up to \$3 million of Total Permanent Disability cover. Income Protection with a benefit period of 2 years, 5 years or to age 65, covering up to 85% of salary, is available following a 30-, 60- or 90-day waiting period.

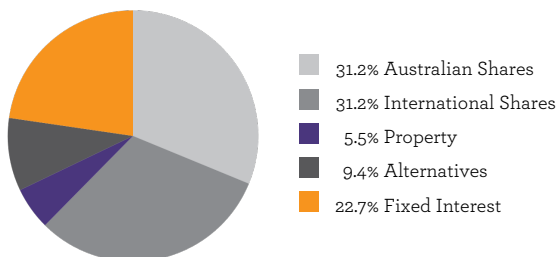
The fund offers access to online calculators, scaled advice and full financial planning. Additionally, the WeCare program offers members and their families benefits such as legal advice, home assistance, funeral assistance, counselling and grief services.

What They Say

- Access to additional benefits via a range of financial products and services, and the WeCare program.
- Option to transfer in other super fund or retail insurance with no additional underwriting and at group rates. Flexible, value-for-money death/TPD/income protection options, with minimum level death and TPD cover.
- Free workplace seminars from our specially trained account managers. Comprehensive education material, including online super, retirement and insurance calculators.

Investment Allocation

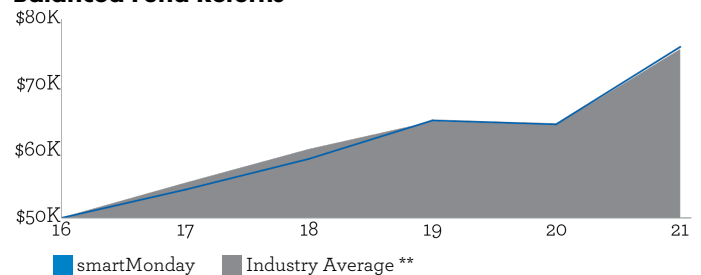
smartMonday - Aon MySuper 50



Investment Menu Available

Diversified Options	Growth Assets %
Aon MySuper 50	73%
Aon MySuper 35 and under	90%
Aon MySuper 45	80%
Aon MySuper 55	65%
Aon MySuper 65	40%
Aon MySuper 75 and above	30%

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$72
Admin Fee (%pa)	0.44%
Investment Fee (%pa) [^]	0.38%
Indirect Cost Ratio (%pa)	0.07%
Switching Fee	\$0
Employer Size Discounts [~]	Yes
Account Size Discounts	No

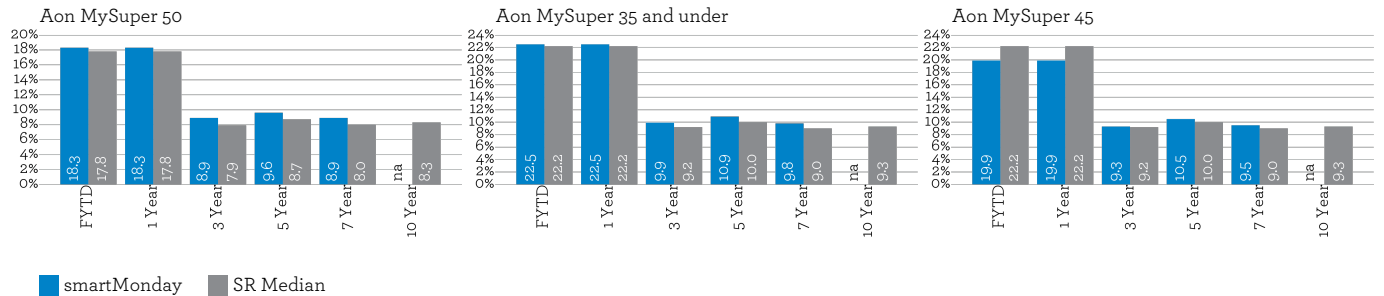
Fee Comparison [*]	\$5K	\$50K	\$100K
This Fund's Basic Fees	\$ 116	\$ 517	\$ 962
Average Fees	\$ 152	\$ 610	\$ 1127
Better than Average	✓	✓	✓

[^]Above fees exclude transaction costs such as brokerage, buy-sell spread, settlement costs and stamp duty.
[~]Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

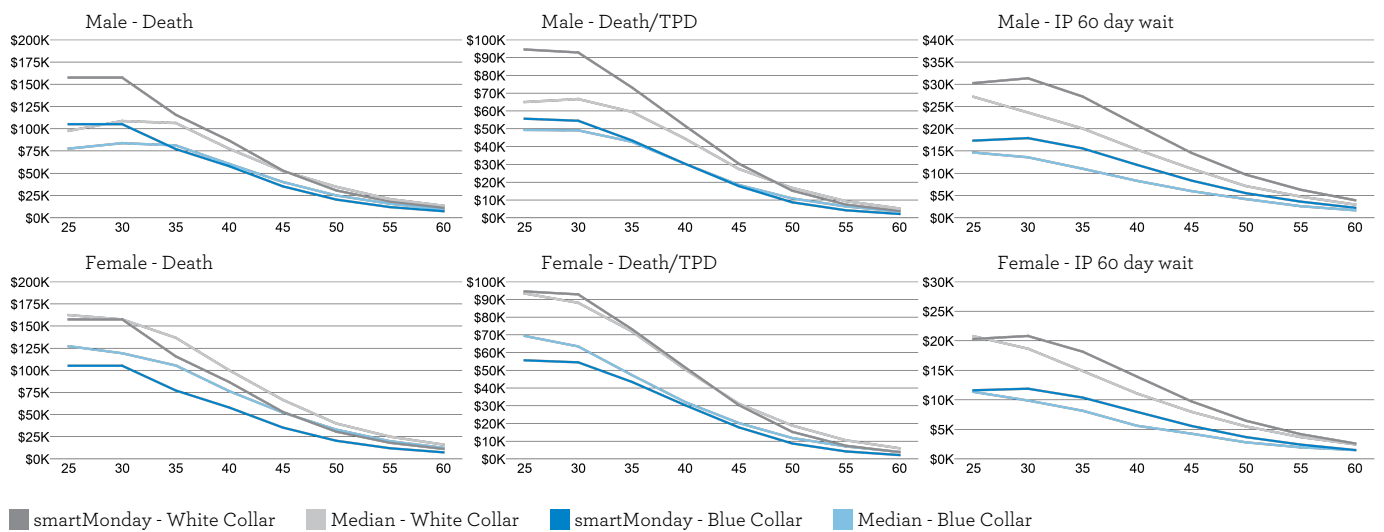
Investment Performance Key Options

*Performance as at 30 June 2021. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Aon MySuper 50	18.3	18.3	8.9	9.6	8.9	na
SR50 Balanced (60-76) Index	17.8	17.8	7.9	8.7	8.0	8.3
Aon MySuper 35 and under	22.5	22.5	9.9	10.9	9.8	na
Aon MySuper 45	19.9	19.9	9.3	10.5	9.5	na
Aon MySuper 55	16.4	16.4	8.4	8.4	7.9	na
Aon MySuper 65	10.2	10.2	6.7	5.6	5.6	na
Aon MySuper 75 and above	7.5	7.5	5.9	3.9	4.0	na
CPI	-	3.8	1.7	1.8	1.7	1.8



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



Fund Features

Financial Planning	No
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes
Valuation Process	Daily Unit Prices

About This Fund

Division Assessed	Corporate
No. of Members	57,176
Fund Size	\$4,882,829,745
Public Offer	Yes
Fund Type	Master Trust - MySuper
Target Market	All industries

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

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Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

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Under Review

Due to recent significant changes, this area is currently under review.

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