



What to do next

smartMonday PRIME offers employers a choice of superannuation solutions.

If you're a larger employer you may have special requirements, including defined benefit options, insurance tailoring and employer contribution matching arrangements. We can provide these services and will prepare a schedule to complement the enclosed *Employer: Application agreement* form. If you have special requirements, please ensure that you tick the *non-standard employer plan* box under *Employer details* when completing the form.

> Joining as a participating employer

If you join smartMonday PRIME as a participating employer, an authorised officer of your company will need to complete the enclosed *Employer: Application agreement* form.

> Join your employees

Your Aon relationship manager will introduce you to QuickSuper, our SuperStream-compliant clearing house which makes it easy to add employees to the plan and administer their details and contributions.

Very important!

- > It's important to register your new employees with the fund as quickly as possible to ensure that they're eligible for automatic insurance cover. If your employees join the fund after 120 days of commencing employment, they may still be eligible for automatic cover but it will be subject to the New Events condition for 2 years. See the PDS for more information about eligibility.
- > It's also important to provide us with email addresses for each of your employees who join the fund. This is the quickest and most efficient way for us to communicate with them. (Personal emails are preferred but work emails are acceptable).

> Updating your agreement with smartMonday

If you've already established a plan with smartMonday and you need to change any of your plan details, or update your employment agreement, your authorised officer will need to complete another *Employer: Application agreement* form. *The Employer details* section must be completed, along with each section of the form you are updating from your previous application agreement. Speak to your Aon relationship manager if you need any help.

Making financial decisions?

If you or your employees would like advice on choosing investment options, insurance or comparing financial products, speak to your Aon consultant.

Call us on **1300 880 588**

Employer: Application agreement

Issue date: 1 July 2018

Use this form to apply to join smartMonday PRIME as a participating employer.

Employer details

If you have any questions, please call us on **1300 880 588** or email enquiries@smartMonday.com.au

For more information go to our website smartMonday.com.au

Please select the appropriate option below

New employer joining

Preferred plan name

Existing employer updating a previous application agreement

Current plan name or new preferred plan name

Employer name

ABN

Address

Suburb

State

Postcode

If your postal address is different from your registered address, please provide details below.

Postal address

Suburb

State

Postcode

Title

Contact name

Position

Email

Send your completed form to: smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500 (no stamp required).

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 as sponsor of the fund. The Trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the fund.

Phone

Mobile

Plan commencement date (*New employers only*)

Please select one option below.

Standard employer plan (*you must ensure you complete the appropriate benefits on pages 2–6*)

Non-standard employer plan (*please attach a customised schedule of required benefits*)

Membership categories

For standard plans you can specify up to five different membership categories to cater for your employees' benefits in the plan. Set up another category if the contributions and/or insurance are going to be different for that group of employees – eg senior managers, part-time staff, casuals etc. Contact us if you require more than five categories.

Category A

Description/contributions

When are employees eligible to join this category?

Category B (optional)

Description/contributions

When are employees eligible to join this category?

Category C (optional)

Description/contributions

When are employees eligible to join this category?

Category D (optional)

Description/contributions

When are employees eligible to join this category?



Category E (optional)

Description/contributions
[Grey input box]

When are employees eligible to join this category?
[Grey input box]

Death and Total & Permanent Disablement (TPD) insurance

Insurance cover for death and TPD is automatically provided to all eligible members upon joining the plan. Our automatic minimum level of cover is designed to adjust the levels of cover depending on the age of the member.

Alternatively, you may want to tailor the cover in your plan by nominating a particular level of cover or salary-based formula for different categories of your employees. Just complete the applicable categories below indicating the basis of insured benefits (1A, 2C or 3E). If an option is not selected, the automatic minimum level of death and TPD cover will apply. See the the instructions at the start of this *Employer kit* and the PDS for eligibility conditions.

Regardless of the formula selected to calculate your automatic cover, if the formula results in a sum insured which is less than the minimum level of cover, then the minimum level will apply.

Members are able to opt-out or cancel their insurance at any time.

Basis of insured benefits

Select one option per category.

The insured benefit in addition to total account balance, is calculated as:

- 1A = (Variable expressed as %) x annual salary x future service (years and complete months) to age 65
- 2C = (Variable expressed as a multiple) x annual salary
- 3E = a fixed dollar amount

Category A

- 1. Choose basis of insured benefits (1A, 2C or 3E) [Grey input box]
- 2. Variable [Grey input box]

Category B (optional)

- 1. Choose basis of insured benefits (1A, 2C or 3E) [Grey input box]
- 2. Variable [Grey input box]

Category C (optional)

- 1. Choose basis of insured benefits (1A, 2C or 3E) [Grey input box]
- 2. Variable [Grey input box]

Category D (optional)

- 1. Choose basis of insured benefits (1A, 2C or 3E) [Grey input box]
- 2. Variable [Grey input box]

Category E (optional)

- 1. Choose basis of insured benefits (1A, 2C or 3E) [Grey input box]
- 2. Variable [Grey input box]

Income protection insurance

Income protection insurance is automatically provided to eligible members. (Plans with less than 5 members are not eligible for automatic cover). Cover provides for 75% of salary, a waiting period of 90 days, and maximum benefit period of 2 years. See the PDS for eligibility conditions and definitions of income and salary.

You may wish to tailor the cover by specifying a different waiting period and/or benefit period for your employees. Different settings will affect the cost of insurance.

Alternatively, you can opt-out of the automatic cover if you hold income protection cover for your employees via an externally-held insurance policy. Just tick the box below and attach evidence of your policy when you complete and return this form.

I wish to opt out of automatic cover for my employees and I attach evidence of an externally-held policy.

- | | | |
|------------|----------------------------------|---|
| Category A | <input type="checkbox"/> opt-out | <input type="checkbox"/> maintain automatic cover |
| Category B | <input type="checkbox"/> opt-out | <input type="checkbox"/> maintain automatic cover |
| Category C | <input type="checkbox"/> opt-out | <input type="checkbox"/> maintain automatic cover |
| Category D | <input type="checkbox"/> opt-out | <input type="checkbox"/> maintain automatic cover |
| Category E | <input type="checkbox"/> opt-out | <input type="checkbox"/> maintain automatic cover |

Change the waiting period by ticking one of the following:

- 30 days
 60 days
 90 days

Change the benefit period by ticking one of the following:

- to 2 years
 to 5 years
 to age 65

Automatic acceptance limits (AALs)

An Automatic Acceptance Limit (AAL) is only available where 75% or more of your eligible employees who are members of the fund have insurance cover. Select the box that applies to the number of eligible employees you have. We review the number of lives insured in your plan on an annual basis and adjust the AALs accordingly.

Death and TPD

Number of employees	AAL
<input type="checkbox"/> 1-4	Minimum level of cover
<input type="checkbox"/> 5-9	\$350,000 (or minimum level of cover, whichever applies)
<input type="checkbox"/> 10-19	\$400,000
<input type="checkbox"/> 20-49	\$550,000
<input type="checkbox"/> 50-99	\$750,000
<input type="checkbox"/> 100-299	\$850,000
<input type="checkbox"/> 300-499	\$1,050,000
<input type="checkbox"/> 500-999	\$1,250,000
<input type="checkbox"/> 1000+	Negotiable

Income protection

Number of employees	AAL (per month)
<input type="checkbox"/> 5-9	\$5,000
<input type="checkbox"/> 10-19	\$6,000
<input type="checkbox"/> 20-49	\$8,000
<input type="checkbox"/> 50-99	\$10,000
<input type="checkbox"/> 100-199	\$11,000
<input type="checkbox"/> 200-299	\$12,000
<input type="checkbox"/> 300-499	\$13,000
<input type="checkbox"/> 500-999	\$15,000
<input type="checkbox"/> 750+	Negotiable

Administration fees

(This section to be completed by your Aon relationship manager)

Administration fees applying to your plan are to be specified below. See the PDS for the full range of fees applying to smartMonday.

Member fee*	\$89.52 pa PLUS
Asset administration fee^	
> Aon MySuper (up to 0.53% pa)	<input type="text"/> % pa
> Other managed investment options (up to 0.50% pa)	<input type="text"/> % pa

* Current as at 1 July 2018. Indexed to AWOTE on 1 July each year

^ You may be eligible for a reduction in the asset administration fee depending on the size of your plan. Speak to your Aon relationship manager.

Employer-funded fees and costs

Does the employer intend to make additional contributions* to members' accounts to cover the cost of administration fees and/or insurance costs?
(A statement of fees will be sent to you with instructions on how to make an additional contribution).

Member fee	<input type="checkbox"/> yes	<input type="checkbox"/> no
Asset administration fee	<input type="checkbox"/> yes	<input type="checkbox"/> no
Death and TPD insurance premium^	<input type="checkbox"/> yes	<input type="checkbox"/> no
Income protection insurance premium^	<input type="checkbox"/> yes	<input type="checkbox"/> no

* Additional contributions paid by employers for the payment of fees and/or premiums will count towards members' concessional contributions caps.

^ Employer additional contributions only apply to the automatic insurance cover in the plan.

Policy committee

A policy committee must be established if your plan consists of 50 members or more.

Is a policy committee to be established? yes no

If yes, please provide representatives' names if known (equal numbers of employer and member representatives are required on the committee).

Employer representatives

Member representatives

Privacy

Aon

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Notice](#). In order to do this, we may also share your information with other persons or entities (such as the insurer) who assist us in providing or promoting our services as set out in the *Aon Privacy Notice*.

Further information about our privacy practices can be located in the [Aon Australia Group Privacy Policy Statement](#) which can be viewed on our website at smartMonday.com.au or a copy can be sent to you on request by your Aon representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer through the means set out in the *Aon Privacy Notice*.

The trustee

The fund is also subject to the trustee's privacy statement, which is available at eqt.com.au/global/privacystatement

Cooling-off period

Employers may have cooling-off rights in respect of an application to participate in the fund. The right must be exercised by notifying the trustee within 14 days (plus 5 business days, allowing for mailing). Cooling-off rights do not apply for 'successor fund transfers'.

Declaration and agreement

To the trustee of smartMonday PRIME ('the fund'):

- > the employer applies to participate in the fund, or is already a participating employer in the fund
- > the employer acknowledges that it has received and understood the *Employer Guide*, this *Employer kit*, and the *smartMonday PRIME Product Disclosure Statement (PDS)* current at the date of signing this Declaration. Together these documents form 'the Agreement'
- > by participating in the fund the employer agrees to observe and perform each of the relevant provisions of the fund's trust deed and this Agreement
- > by submitting this form, the employer acknowledges that it has read the [Aon Privacy Notice](#) and the trustee's privacy notice and agrees that the trustee can handle any personal information the employer has provided to us in the manner set out above
- > the employer will notify the trustee in a timely manner any information pertaining the provision of members' benefits, for example, when a member has joined the fund, when a member has ceased employment, or any changes in a member's income or occupational category. The employer acknowledges that benefits such as insurance cover may be restricted per the terms and conditions in the PDS if the employer fails to do so
- > if the employer is disclosing personal information about another person, the employer has obtained their consent to disclose their personal information to the trustee and the employer has made them aware that the trustee may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If the employer has not obtained the consent of the other person, the employer will inform the trustee of such.

For use when the employer is a company

The common seal of the employer was affixed in the presence of:

Director/Secretary 1 signature

Director/Secretary 2 signature

Common seal

Date

For use when the employer is a sole trader/partnership

Common seal

Date

Print name

Signature of witness

Date

Name of witness

Adviser details –
adviser to complete

If you have appointed a financial adviser who has negotiated with Aon on your behalf, the adviser must complete this section to enable access to information about your plan.

Adviser code

Adviser name

Adviser dealer group

Phone

Adviser signature

Date





E. enquiries@smartMonday.com.au

P. 1300 880 588

F. 1300 267 582

W. smartMonday.com.au

M. Reply Paid 1949

Wollongong DC, NSW 2500

It all adds up



Done today
Smart easy actions



Positive actions
Grow your wealth



Brighter futures
Someday starts today