



# Automatic rebalancing in smartMonday DIRECT

When selecting a portfolio of investment options, many members aim for a mix of options whose overall asset allocation best suits their own investor style and objectives. Over time, market movements can lead to differences between the member's intended and actual asset allocation.

If you are a smartMonday DIRECT member, you have access to an automatic rebalancing facility that will help you maintain your intended asset allocation across managed investment options\* without having to constantly rebalance your portfolio.

This facility is optional and you need to actively 'opt in'. Once you have opted in, your portfolio will be rebalanced quarterly to mirror your selected investment strategy.

## Key points

- Automatic rebalancing will apply only in quarters where the actual allocation in one or more investment options is at least 5 percentage points higher or lower than your intended allocation.
- The automatic rebalance will happen on the following dates:
  - └ 10 December
  - └ 10 March
  - └ 10 June
  - └ 10 September.
- While automatic rebalancing is in place, you must have the same investment strategy for both your current super balance and future cashflow (ie you cannot select different strategies).
- If you change your portfolio options or asset allocation, this will cancel the automatic rebalancing facility and you will need to apply for its reinstatement

\* Automatic rebalancing is not available for the Fund's direct investment option.

## How it works

**Step 1** You choose to invest your account balance 70/30 in Option A and Option B. Your account balance is \$100,000 so you have 70% (\$70,000) invested in Option A and 30% (\$30,000) in Option B.

**Step 2** With investment earnings, your account balance grows to \$110,000. Because the two options have performed differently, your actual allocation is now 76/24: 76% in Option A and 24% in Option B.

**Step 3** Your actual allocation (76/24) differs from your intended allocation (70/30) by 6 percentage points. This triggers automatic rebalancing which brings your allocation back to 70/30: 70% in Option A and 30% in Option B.

Investment option	Allocation	Investment	Allocation	Investment	Allocation	Investment
A	70%	\$70,000	76%	\$83,600	70%	\$77,000
B	30%	\$30,000	24%	\$26,400	30%	\$33,000
A + B	100%	\$100,000	100%	\$110,000	100%	\$110,000

## Financial advice

We recommend that you speak with your financial adviser to ensure that your investment strategy and the automatic rebalancing facility are appropriate for you. If you don't have an adviser, call us on 1300 880 588 or email [enquiries@smartmonday.com.au](mailto:enquiries@smartmonday.com.au) to ask about the advice services you can access through your membership.

## Opting in if you wish to take up

If you wish to take up the automatic rebalancing facility, complete the relevant section in the [Switching managed investment options](#) form and return your form (no stamp required) to:

smartMonday  
Reply paid 1949  
Wollongong DC, NSW 2500

To ensure your opt-in request is processed in time for the next available automatic rebalancing date, we must receive it at least 10 working days before that date. We will let you know once automatic rebalancing is in place on your account and will also confirm each automatic rebalance and your new portfolio values.

## Contact us

**E.** [enquiries@smartMonday.com.au](mailto:enquiries@smartMonday.com.au)  
**P.** 1300 880 588  
**F.** 1300 267 582  
**W.** [smartMonday.com.au](http://smartMonday.com.au)  
**M.** Reply Paid 1949  
Wollongong DC, NSW 2500

## It all adds up

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