



# Product Disclosure Statement

Issued on 1 July 2018

## About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is a summary of the significant information about investing in smartMonday PRIME. There are references in this PDS to guides containing additional information about investments, fees, insurance, and super and taxation rules. These reference guides form part of the PDS. You should consider this information before making a decision about this product.

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 (Aon) as sponsor of the fund. smartMonday PRIME is a part of the fund. This PDS has been prepared by Aon as sponsor and administrator of the fund. The trustee is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 and is the issuer of the PDS. References in this PDS to 'we', 'us', and 'our' are references to the trustee.

The information in this PDS is general in nature and should not be relied upon as advice (personal or otherwise) as your personal needs, objectives and financial situation have not been considered. Before making a decision based on any information in this PDS you should consider whether it is appropriate for your personal circumstances. You should speak with a financial adviser to obtain advice tailored to your personal needs, or call us on **1300 880 588** and we can put you in touch with one.

### Updated information

Information in this PDS may be updated from time to time. The latest information is available on the fund's website at [smartMonday.com.au/resources.aspx](http://smartMonday.com.au/resources.aspx) or you can request a copy by calling us on **1300 880 588**. We will notify you of material or significant changes in accordance with the law.

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## 1. About smartMonday PRIME

smartMonday is the new face of the Aon Master Trust, an award-winning superannuation fund with a 27 year history of helping members save for retirement.

We like Mondays. Mondays are a chance to make a fresh start, take action, and get on top of all those things on your to-do list. At smartMonday, we've taken that attitude and created a new style of super fund that makes it easy to take action. With a few simple steps you can start to shape the future you really want. Because it's the small things, done today, that will make your future that much better. So, what are you waiting for?

smartMonday PRIME has a range of investment and insurance options to help you save for retirement and look after yourself and your family. Our default investment option is Aon MySuper. If you don't choose an investment option when you join, we'll invest your super contributions into this option.

The dashboard for Aon MySuper along with information about the fund's other investment options are available on our website at [smartMonday.com.au/investments.aspx](http://smartMonday.com.au/investments.aspx).

More information about the trustee, including board and executive remuneration, and other governance disclosure is available at [eqt.com.au/superannuation/etsl-registrable-superannuation-entity-disclosures](http://eqt.com.au/superannuation/etsl-registrable-superannuation-entity-disclosures).

## 2. How super works

Super is a means of saving for your retirement that is, in part, compulsory. Super is a long-term investment where contributions during your employment years will provide you with a source of income in retirement. Your money stays invested during this time and lower tax rates and other Government incentives can make super an attractive and beneficial way to save.

Employers are currently required to contribute 9.5% of your earnings into super. There are different types of contributions available (eg employer contributions, voluntary member contributions, spouse contributions and government co-contributions).

The Government also sets limits to the amount you can contribute and when you can withdraw from super. Generally, you can't access your money until you've reached retirement age.

### Choice of fund

If you're reading this PDS your employer has probably chosen smartMonday PRIME as their default super fund, and they will pay your superannuation guarantee (SG) contributions into the fund unless you tell them to direct these payments to another fund of your choice.

If you change jobs you can take your smartMonday PRIME account with you to your next job.

### Want to know more?

You can find more information about super on the Australian Securities and Investments Commission (ASIC) website [moneysmart.gov.au](http://moneysmart.gov.au) or the Australian Taxation Office (ATO) website [ato.gov.au/super](http://ato.gov.au/super).

### 3. Benefits of investing with smartMonday PRIME

#### Investment options

Our default investment option is Aon MySuper which gradually adjusts your investment mix as you get closer to retirement. You can also choose from our range of pre-mixed and sector investment options or, if you want to be more hands-on with your super, our direct investment option (DIO).

#### Insurance options

Having insurance in your super is a convenient and cost-effective way to provide peace of mind and protect your family if something happens to you. Insurance is automatically provided to eligible members to cover:

- › death
- › total and permanent disablement (TPD)
- › income protection.

#### Advice and support

- › **Advice** — our intra-fund advice team can provide you with advice (at no additional cost) about your investment mix in super, contributions, insurance and whether you're on track for a reasonable income in retirement. See page 8.
- › **Knowledge** — we're experts in the field of employee benefits and we'll work with your employer to develop programs such as training and on-site seminars to help you get the best out of your super.
- › **WeCare\*** — there are times in life when we all need some help to get by. WeCare can help you and your family get through those difficult times. It can also help you access tax and legal advice, child care and aged care services, and other handy services. See the website for more information.

\* WeCare is a telephone counselling and advice service provided by NHS Australia Pty Ltd ABN 38 080 244 195.

#### There for you when you move into retirement

The fund has a pension account that you can use as you approach retirement to access your super as a tax-effective income stream.

### 4. Risks of super

Like any investment, there are risks of investing in super. You should consider risk in the context of whether you will have enough money to fund your retirement, and that you may lose some of your money.

#### What is your acceptable level of risk?

How much risk you are willing to take will depend on a range of factors, including:

- › your age and health
- › the timeframe of when you expect to draw down on your investment
- › where other parts of your wealth are invested
- › your risk tolerance.

#### Investment risk

Your super can be invested in a range of asset classes, each carrying different levels of risk. Asset classes include shares, property, fixed interest, and cash. Investment returns are not guaranteed, and past returns are not an accurate predictor of future returns. Five main types of investment risk are:

- › **market risk** — investment markets might move suddenly causing the value of your investments to rise or fall. Investments with the highest long-term returns may also carry the highest level of market risk in the short-term.
- › **inflation risk** — the chance that the value of your money won't keep pace with inflation and that you could lose some of the purchasing power of your money over time.
- › **interest rate risk** — refers to fluctuations in the cost of borrowing, as well as the danger that fixed interest investments will lose market value if interest rates rise.
- › **liquidity risk** — the chance that an asset cannot be readily sold at a reasonable price.
- › **sequencing risk** — the risk that a sequence of negative investment returns could erode your retirement savings. Your account balance is likely to be at its largest when you approach retirement, and large negative returns at this time would have a larger impact in dollar terms than if they were to happen when you're just starting out at a younger age. Aon MySuper addresses this risk by gradually shifting to a more defensive asset mix as you get older.

#### Other risks to consider

- › The amount of contributions you make into super, even after good investment returns, may not provide enough income in your retirement. There's a possibility you could outlive your retirement savings. This is called longevity risk.
- › Whether you have enough insurance to cover your family's needs if something happens to you.
- › Changes in super and tax laws may affect how and when you can access your super, and the tax effectiveness of super.

## 5. How we invest your money

smartMonday PRIME offers a range of investment options to suit your needs. You can choose at any time to allocate all or part of your super balance in any of these options.

Aon MySuper is our default investment option. If you don't make an investment choice, your super will be invested in Aon MySuper.

The Aon MySuper dashboard and information about the fund's other investment options (including performance) are available at [smartMonday.com.au/investments.aspx](http://smartMonday.com.au/investments.aspx).

### Aon MySuper: a lifecycle approach to investing your super

If you prefer to take a less active role in managing your super, Aon MySuper is a simple way to invest without paying for features you don't need. It uses a lifecycle investment approach where the investment mix is automatically adjusted based on your age to:

- > focus on growth opportunities when you're younger, and
- > reduce the risk of capital loss as you approach retirement.

Aon MySuper utilises two portfolios with different strategies:

#### High Growth portfolio

Invests mostly in growth assets (eg shares, global infrastructure and International property) which typically earn higher long-term returns, but with a higher risk of capital loss.

*Target return:* at least 4.0% pa above inflation (after fees and taxes) over rolling 15-year periods.

#### Defensive portfolio

Invests mostly in defensive assets (eg Australian and global fixed interest) which typically earn lower long-term returns, but with a lower risk of capital loss.

*Target return:* at least 1.0% pa above inflation (after fees and taxes) over rolling 2-year periods.

- > Up to age 35, you are invested 90% in the High Growth portfolio and 10% in the Defensive portfolio.
- > Your allocation then shifts gradually each year from High Growth to Defensive.
- > At age 75, you are invested 30% in the High Growth portfolio and 70% in the Defensive portfolio.

### Other investment options

Pre-mixed options	Sector options
> Aon MySuper	> Australian Shares – Index
> High Growth – Index	> Australian Shares – Diversified
> High Growth – Active	> Australian Shares – Core
> Growth – Index	> Australian Shares – Socially Responsible
> Growth – Active	> Australian Shares – Opportunities
> Balanced Growth – Index	> International Shares – Index
> Balanced Growth – Active	> International Shares – Index (\$A hedged)
> Moderate – Index	> International Shares – Diversified
> Moderate – Active	> International Shares – Core
> Defensive – Index	> International Shares – Core (\$A hedged)
> Defensive – Active	> International Shares – Emerging Markets
	> Alternative – Diversified
	> Property – Australian Index
	> Property – Diversified
	> Property – Global Listed (\$A hedged)
	> Fixed Interest – Australian Index
	> Fixed Interest – Australian
	> Fixed Interest – International Index (\$A hedged)
	> Fixed Interest – International
	> Fixed Interest – Diversified
	> Cash

#### Direct investment option (DIO)

- > DIO gives you direct access to Australian shares listed on the S&P/ASX 200 index, exchange-traded funds (ETFs) and term deposits.



**You should read the important information about *Your investment options* before making a decision. Go to the reference guide *Your investment options* at [smartMonday.com.au/resources.aspx](http://smartMonday.com.au/resources.aspx). If you wish to invest in DIO you should also read the *Direct investment option guide*. The material relating to fees and costs may change between the time when you read this statement and the day when you become a member.**

Before making a decision to invest you should consider the likely returns, risks, and your investment timeframe. If you need help or advice, call us on **1300 880 588**.

## 6. Fees and costs

This section shows the fees and costs if you invest in the Aon MySuper option. You can use this information to compare fees and costs between different super funds.

Fees and costs are paid directly from your account or deducted from investment returns.

### Advice fees

The fund provides an intra-fund advice service, the cost of which is included in the fees. If you need more personalised or comprehensive advice, you can see a financial adviser.

**WARNING:** If you have a financial adviser, adviser service fees may be deducted from your account. Details of any such fees will be included in a *Statement of Advice* that the adviser should provide to you.



### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([moneysmart.gov.au](http://moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options.

Aon MySuper		
Type of fee	Amount	How and when paid
<b>Investment fee*</b>	0.24% pa	Deducted from the assets of the investment option and included in the calculation of unit prices.
<b>Administration fees:</b>		
➤ Asset administration fee <sup>†</sup>	Up to 0.53% pa	Deducted monthly directly from your account.
➤ Member fee <sup>‡</sup>	\$89.52 pa	
Buy/sell spread	Nil	Not applicable to the fund.
Switching fee	Nil	Not applicable to the fund.
<b>Exit fee</b>		
Withdrawal fee	\$80 per withdrawal	Deducted from each amount you withdraw from your account.
<b>Advice fees</b>	Nil	The cost of intra-fund advice relating to all members in Aon MySuper is included in the asset administration fee.
<b>Other fees and costs</b>		
➤ Insurance fees	See the reference guide <i>Additional explanation of fees and costs</i> . Insurance fees are made up of the insurance premium and an insurance administration fee.	
➤ Activity fees:		
└ Adviser service fee		
└ Family law fees		
<b>Indirect cost ratio (ICR)*<sup>§</sup></b>	0.04% to 0.07% pa	Reflected in the daily unit price and may vary daily depending on the costs incurred in investing the assets of the investment option. ICR depends on the proportion you have invested in the MySuper High Growth and Defensive portfolios, which depends on your age.

\* Different investment fees and indirect costs apply for our other investment options. See the reference guide *Additional explanation of fees and costs*. For fees relating to DIO, please refer to the *Direct investment option* guide.

† You may be eligible for a reduction in the asset administration fee depending on the size of your employer's plan. See your *Welcome pack* for details of fees applicable to your plan. See page 3 of the reference guide *Additional explanation of fees and costs* for more information.

‡ Fee will be indexed each 1 July for changes in the Average Weekly Ordinary Time Earnings (AWOTE) index.

§ Indirect costs are estimates and may vary from year to year. The latest information is available on our website.



**You should read the important information about fees and costs before making a decision. Go to the reference guide *Additional explanation about fees and costs* at [smartMonday.com.au/resources.aspx](http://smartMonday.com.au/resources.aspx). The guide contains definitions of all fees and costs. The material relating to fees and costs may change between the time when you read this statement and the day when you become a member.**

If fees and costs change, we'll provide updates at [smartMonday.com.au/news.aspx](http://smartMonday.com.au/news.aspx) or by notifying you in writing, depending on the nature of the change. For example, if we increase any fee (other than for indexation-related increases or fluctuations in indirect costs) we'll notify you at least 30 days before the change. We will provide detailed information of indirect costs for the previous financial year on the website as soon as they become available.

## Example of annual fees and costs for Aon MySuper

The table below gives an example of how the fees and costs in the Aon MySuper option can affect your super investment over a one-year period. You should use this table to compare this product with other super products.

EXAMPLE — Aon MySuper		BALANCE OF \$50,000
Investment fee	0.24% pa	For every \$50,000 you have in Aon MySuper you will be charged \$120 each year.
PLUS Administration fees*	0.53% pa + \$89.52 pa	<b>And</b> , you will be charged up to \$265, plus \$89.52
PLUS Indirect costs for Aon MySuper <sup>†</sup>	0.04% to 0.07% pa	<b>And</b> , \$20 to \$35 in indirect costs.
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of up to <b>\$494.52 to \$509.52</b> for Aon MySuper, depending on your age.

**Note:** Additional fees may apply. **And**, for each amount you withdraw from the product you will be charged an exit fee of \$80.

\* You may be eligible for a reduction in the asset administration fee depending on the size of your employer's plan.

† The amount of indirect costs depends on the proportion you have invested in the High Growth and Defensive portfolios. Indirect costs are estimates and may vary from year to year. They are reflected in unit prices and not deducted directly from your account.

This example assumes that all of your account balance is invested in Aon MySuper. It ignores the effect of contributions, earnings, tax, and other deductions on the account balance (such as insurance fees and any activity fees).

## 7. How super is taxed

Super can be taxed when you put money in, on investment earnings, or in certain circumstances, when you take money out.

### When you make contributions to your super

- Before-tax contributions such as employer superannuation guarantee (SG) and salary sacrifice come out of your earnings before your employer applies PAYG tax. When they enter the super fund, they're taxed at the concessional superannuation rate (15%), which is why they're known as 'concessional' contributions. There's an annual cap (limit) of \$25,000\*.
- After-tax contributions are not taxed upon entering the super fund, generally because PAYG or other income tax has already been paid. They're known as 'non-concessional' contributions, and there is an annual cap of \$100,000\*†. You can claim a tax deduction on non-concessional contributions by sending us a *Notice of Intent to claim a tax deduction* form and, if accepted, the contributions will count towards your concessional contributions cap.
- Where your spouse earns less than \$40,000 pa, you may be eligible for a tax offset of up to \$540 pa on non-concessional contributions you make to your spouse's super.

\* Caps may increase slightly over time with indexation.

† Where your total superannuation balance is \$1.6 million or more you won't be eligible to make non-concessional contributions.

### On your investment earnings

Tax of up to 15% is deducted from investment earnings on the investment options you hold in the fund.

See the *Direct investment option* guide for tax information relating to any direct investments you may hold.

### When you take money out of super

There's no tax on any tax-exempt component of your super benefit. Tax may apply to the taxable component of your benefit depending on your age or the type of withdrawal. Taxable and tax-exempt components depend on the tax treatment of contributions into your account. Once you turn 60, any income drawn from your super is generally tax free.

### Providing your tax file number (TFN)

We have to request your TFN under the provisions of the Superannuation Industry (Supervision) Act 1993. You don't have to supply your TFN to us but if you do you will:

- be entitled to concessional rates of tax on your benefit
- aid the smooth transfer of benefits when you roll over from one fund to another
- make it easier to locate or consolidate any lost or unclaimed super you may have from previous employers.

If we don't hold your TFN:

- we can't accept after-tax contributions from you
- your before-tax contributions and withdrawals will be taxed at a higher rate.



**You should read the important information about tax and super before making a decision. Go to the reference guide *Tax and super* at [smartMonday.com.au/resources.aspx](http://smartMonday.com.au/resources.aspx). The material relating to tax and super may change between the time when you read this statement and the day when you become a member.**

The consequences of failing to provide a TFN may change in the future depending on tax laws. You should:

- Check that we have received your TFN. This will be noted in your *Welcome pack*.
- Check how your contributions are tracking to your annual contribution caps because you'll pay additional tax if you exceed the caps.

## 8. Insurance in your super



**You should read the important information about insurance before making a decision. Go to the reference guide *Insurance* at [smartMonday.com.au/resources.aspx](http://smartMonday.com.au/resources.aspx). The material relating to insurance may change between the time when you read this statement and the day when you become a member.**

Check your *Welcome pack* to ensure you have insurance cover. It's also important to check that your occupation factor is appropriate for the type of work you do.

Insurance cover is provided through a group insurance policy with the insurer AIA Australia Limited and held by the trustee on your behalf. Cover is subject to the terms and conditions contained in the policy, the interpretation of which prevail over any information that may be inconsistent with the PDS, *Insurance* reference guide, and any related factsheet.

Insurance cover in the fund is designed to be flexible and affordable. If something happens to you, this insurance will help you to look after yourself and your family, while maintaining an income and continuing to save for retirement.

### Types of insurance cover

- Death
- Total and permanent disablement (TPD)
- Income protection

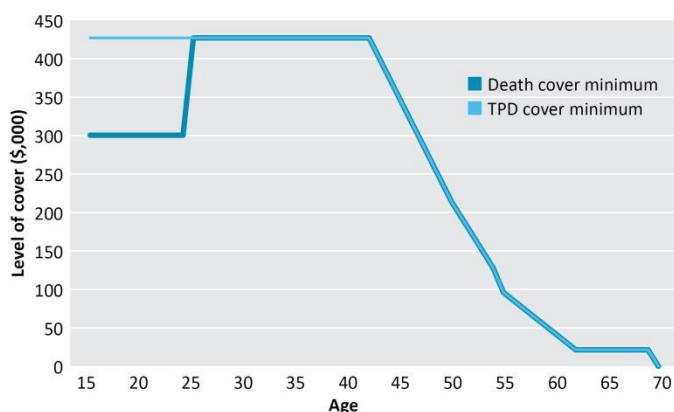
### Automatic cover

Insurance cover is automatically provided to eligible members. Generally, if you join the fund on commencing employment then you'll be covered automatically.

Our minimum level automatic cover includes:

- a lower level of death cover when you're younger, but steps up to the same level as TPD cover in your mid-20s, generally the age when people start taking on more financial and personal responsibility in life (eg buying a first home and needing a bit of protection to help with mortgage payments).
- annual increases to your levels of death and TPD cover to keep up with inflation.
- income protection benefits of up to 75% of your income if you become disabled and can't work.
- automatic acceptance limits that enable you to increase your cover without needing to provide health information.

### Automatic minimum levels of cover



### Employer plan cover

Your employer may nominate a particular level or salary-based formula for the insurance cover in your plan.

Your cover for death and TPD will be the higher of that cover and the minimum levels provided under automatic cover (see the graph).

**Note:** Casual employees receive 25% of the automatic death and TPD cover. Casuals can apply for income protection cover on a 'voluntary' basis only.

### Eligibility

Generally, to be eligible for automatic cover you must be:

- under age 65 for death and TPD cover
- under age 50 for income protection cover

See the *Insurance* reference guide for more information on eligibility and situations where you might not be eligible.

### Commencement of cover

Your cover generally commences on the day you commence employment with the participating employer in this fund. If you're not At Work on the date of commencement, you'll still be covered but your cover will be limited to New Events. This means you'll only be covered for an injury or sickness that occurs or becomes apparent after your cover commences or most recently recommences (whichever is the later).

If you join the fund after 120 days of commencing employment, your cover will commence on the date we are advised that you have joined the fund. Cover will be limited to New Events for 2 years from this date.

Cover for members in plans with less than 5 members will be limited to New Events for 2 years.

### The At Work requirement

Any New Events cover converts to Full Cover when the At Work requirement has been satisfied for 30 consecutive days after the end of the New Events period.

Being At Work is described in detail in the *Insurance* reference guide. In short it generally means you're at work performing all your normal duties in a normal and reasonably healthy capacity, and takes into account that you can be on approved leave (eg annual leave) which is not related to any injury or sickness.

It's important that you understand what being At Work means as it determines the scope of your insurance cover such as whether you're covered for any pre-existing conditions you may have at the time of commencement (ie Full Cover) or whether your cover is limited to New Events (ie an injury or illness that occurs or becomes apparent after your cover commences).

## Tailoring cover to suit your needs

You can change the type and level of cover to suit your needs. If you need advice, speak to your adviser or call us on **1300 880 588** to access our intra-fund advice team.

To change your insurance you'll usually need to complete one of the insurance forms at [smartMonday.com.au/resources.aspx](https://smartMonday.com.au/resources.aspx) or call us.

Depending on the type of cover you have, you can increase, reduce, fix your level of cover at a dollar amount, or transfer other cover you may have into the fund. You may need to provide information about your health or lifestyle depending on what you want to do with your cover.

We'll provide you with opportunities at certain stages in your life to increase your cover without the need to provide additional health information. You can find more information about our life stages and loyalty cover features in the *Insurance* reference guide.

## Insurance limits

The maximum levels of cover you can have in the fund are:

Cover	Limit*
Death	Unlimited
TPD <sup>†</sup>	\$3 million
Income protection	\$30,000 per month

\* Lower limits apply from age 65. See the *Insurance* reference guide for more information.

† Any TPD cover (except automatic minimum level cover) that does not reduce with age will reduce linearly each year from age 60 to zero at age 65.

## What is the cost of insurance cover?

The cost of your cover depends on the premium rates for your age, the type and amount of your cover, your occupation factor, and for income protection; whether you are male or female. Additional loadings may apply in certain circumstances.

Costs will be deducted from your account from the time you join the fund. See the *Insurance* reference guide for more information.

### Death and TPD

The premium rates for one year's cover of \$1,000 generally range from \$0.28 to \$38.63.

An example of a person turning 42 with an occupation rating 'Blue collar' with automatic minimum level of cover for death and TPD of \$427,051. The cost of one year's cover is \$781.50. See page 9 of the *Insurance* reference guide for calculations.

### Income protection

The premium rates for one year's default automatic cover (ie 90 day waiting period, 2 year benefit period) per monthly benefit of \$100 generally range from \$0.82 to \$14.06 for a male, and \$1.25 to \$21.07 for a female.

An example of a female turning 35 with default cover, an occupation rating 'Blue collar', and a monthly benefit payment of \$1,800 (which is 75% of her normal monthly income), the cost of one year's cover is \$43.47. See page 21 of the *Insurance* reference guide for information on the definition of income and other calculations.



### Important information

- > You should make sure your account balance is sufficient to support the cost of your cover. We may cancel your insurance if your balance gets too low, but we will write to you before doing this.
- > You can opt out of automatic cover or cancel any other cover you have in the fund at any time by contacting us, however be aware that future applications for cover may require you to provide health information.

## Making a claim

If you need to make a claim, it's likely to be a difficult and emotional time for you. We're here to help you through this period, so the best thing to do is call us on **1300 880 588** and we'll get the ball rolling. We will do our best to ensure you've got the support you need and your claim is processed as quickly and efficiently as possible.

## 9. How to open an account

Your employer has nominated smartMonday PRIME as the default fund for employer SG payments, and provided us with the relevant details to open your account in the fund.

We'll send you a *Welcome pack* shortly after opening your account in the fund.

### Employer agreement

The conditions under which your employer has agreed to participate in the fund and the provisions relevant to your membership are covered in this PDS.

Particular benefits that apply to your employer's super plan and your account are described in the information included in your *Welcome pack*.

### Cooling-off period

Cooling-off rights do not apply to members in the fund.

New participating employers have a cooling-off period of 14 days (plus 5 business days, allowing for mailing).

### Keeping you informed

We may send or make certain information about your account available to you electronically rather than sending it via post. If we have your email address, we will either email you the information, or email you a notification that the information is either available on our website or can be accessed by logging in to your account online. In the future, we may also use messaging via SMS. The information we can send or make available includes:

- Newsletters
- Your annual benefit statement
- Significant event notices (SEN)
- Product Disclosure Statement (PDS)
- Financial Services Guide (FSG).

If you don't want to receive information or notifications electronically you can change your communication preferences by logging in to your account online, or by calling us. Call us if you need paper copies of anything.

## Making financial decisions

If you have a financial adviser, they can help you make decisions about your super and a wide range of financial matters. If you don't have an adviser, your membership entitles you to advice about your smartMonday PRIME super contributions, investment choice and insurance, and actions you can take now to boost your retirement income. Just give us a call or email us.

## Complaints resolution

We take complaints very seriously and will do our best to make things right. Call us on **1300 880 588** or put your complaint in writing to the Enquiries Officer, smartMonday, PO Box 1949, Wollongong NSW 2500. We'll consider and respond to your complaint within 90 days (final resolution may take longer than 90 days), and we'll advise you of any decision within 30 days of the decision being made.

## Privacy

The fund is subject to a privacy statement to protect your personal information. A copy of the trustee's privacy statement is available at [eqt.com.au/global/privacystatement](http://eqt.com.au/global/privacystatement).

Information about Aon's privacy practices can be located in the *Aon Australia Group Privacy Policy Statement* at [smartMonday.com.au](http://smartMonday.com.au).

## Leaving your employer

If you leave your employer, we will:

- retain your account in the smartMonday PRIME if your account balance is \$5,000 or more, or
- move your account balance to the Aon Eligible Rollover Fund if the balance is less than \$5,000.

We'll write to you before transferring you anywhere but it's important, if you're changing jobs, that you read the factsheet *Leaving your employer* at [smartMonday.com.au/resources.aspx](http://smartMonday.com.au/resources.aspx).

Keeping your super invested with smartMonday PRIME after you leave jobs means you can retain many of the benefits such as any discounts on administration fees (where allowable) and continuing your insurance. However you should be aware that some fees and the costs of your insurance may increase.

## Insurance-only plans

If you leave your employer and you're in an insurance-only plan, we'll notify you in writing that your membership and cover in the fund will cease from the date your employment is terminated.

If you have any balance in your super account, we'll handle this according to the *Leaving your employer* section above.



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