

Product Update for smartMonday PRIME and smartMonday PRIME TEF

Standard cover - minimum levels (based on your age) for Death and Total and permanent disablement 1 July 2024

The minimum level of cover applicable to standard cover for Death and Total and Permanent Disability (TPD) for smartMonday PRIME and smartMonday PRIME TEF increases on 1 July each financial year in line with the Consumer Price Index (up to 5% p.a.).

The following table outlines the minimum levels of cover that apply from 1 July 2024 and replaces information currently shown on page 3 of the smartMonday PRIME and smartMonday PRIME TEF Insurance Guides dated 1 June 2024.

This Product Update should be read in conjunction with the relevant smartMonday Product Disclosure Statement (PDS) including the Insurance Guide, Target Market Determination (TMD) and Financial Services Guide (FSG) available at www.smartmonday.com.au/Documents. You may request copies of this Product Update, the PDS, TMD or FSG free of charge.

For more information, please contact us on 1300 614 644 or at enquiry@smartmonday.com.au

Standard cover (based on your age)

Age	Death cover (\$)	TPD cover (\$)
Up to 24	359,189	510,539
25 to 42	359,189	510,539
43	478,629	478,629
44	446,720	446,720
45	414,814	414,814
46	382,905	382,905
47	350,995	350,995
48	319,087	319,087
49	287,178	287,178
50	255,271	255,271
51	229,741	229,741
52	204,216	204,216
53	178,689	178,689
54	153,161	153,161
55	114,871	114,871
56	102,109	102,109
57	89,344	89,344
58	76,580	76,580
59	63,817	63,817
60	51,054	51,054
61	38,289	38,289
62 to 69	25,526	25,526
70	0	0

The information in this document is general in nature and does not take account of your personal financial objectives, situation or needs. Before deciding whether a particular product is appropriate for you, please read and consider the relevant Product Disclosure Statement, Target Market Determination and Financial Services Guide available at smartmonday.com.au or by calling us. You should consider speaking with a financial adviser to obtain advice tailored to your personal circumstances. Contact us about the intra-fund advice services you may be able to access through your membership. Any intra-fund advice is provided by or on behalf of smartMonday Solutions Limited.

smartMonday and the trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk. smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). The trustee of the Fund and issuer of this document is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday products are part of the Fund. © 2024 smartMonday Solutions Limited.