

Investing with us

With a diverse range of investment structures and managers to select from, our investment menu offers members choice and flexibility.

Investment options

We offer:

- a range of managed pre-mixed and sector investment options, and
- a direct investment option for members who wish to be more hands-on with their super.

Together, they give members a wide choice of investment options, with varying levels of risk and return. Members can choose one or a mix of options to suit their preferences and profile, and can change their choice at any time with no switching fees.

Ready-made pre-mixed options

The pre-mixed category offers a convenient, ready-made solution with options ranging from more aggressive (High Growth) to more conservative (Defensive), and with a choice of index and active management styles. This category also includes Aon MySuper, the default option for smartMonday PRIME members. Pre-mixed options are intended to be suitable for those who prefer to leave decisions about the asset allocation and fund selection within their portfolio to us.

Pick and mix sector options

The sector category offers a 'pick and mix' menu across asset classes. Sector options are intended to be suitable for those who want greater control over the asset allocation of their portfolio but prefer to leave fund selection decisions to us.

Direct investment option

The direct investment option (DIO) is available to members of smartMonday PRIME and smartMonday DIRECT. It is a totally online experience allowing members to take responsibility for and invest a portion of their super directly in Australian shares, exchange-traded funds and term deposits. DIO may be suitable for members who want more flexibility and control over how their super is invested.

Visit our website smartMonday.com.au for detailed information on each of our investment options as well as the latest and historical investment performance reports.

Automatic rebalancing in smartMonday DIRECT

When selecting a portfolio of investment options, many members aim for a mix of investment 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 member of smartMonday DIRECT, you have access to an automatic rebalancing facility that will help you maintain your intended asset allocation across managed options* without having to constantly rebalance your portfolio.

This facility is optional and you need to actively 'opt in'. See the factsheet [Automatic rebalancing in smartMonday DIRECT](#) for more information.

* Automatic rebalancing is not available for the direct investment option.

Investment management partners

The trustee has appointed global and superannuation investment specialist, Russell Investment Group, to manage our active managed options via its range of multi-manager funds, and Vanguard Investments Australia Ltd to manage our index managed options. In Australia, Vanguard has been helping investors meet their long-term financial goals with low-cost indexing solutions for over 20 years.

The trustee selects managers for the alternative managed and socially responsible investments.

Investment governance

The trustee has established a board investment committee to approve the investment strategy and underlying investments, as well as to monitor investments. This committee is supported by its asset consultant who reports on monitoring, makes recommendations on investment strategy and the underlying investments. For more information on the Fund's governance structure visit [Governance](#) at smartMonday.com.au

Unit pricing policy

The trustee has adopted a formal unit pricing policy for managed investment options. The unit pricing policy conforms to standards issued by government regulators and relevant industry bodies.

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It all adds up



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 (AHL) 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. This document has been prepared by AHL as sponsor and administrator of the Fund. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the Fund.

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