

Product Disclosure Statement

Prepared: 19 May 2020

About this Product Disclosure Statement

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

The trustee of smartMonday DIRECT (USI: 68964712340002) and issuer of this PDS is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. References to 'we', 'us', and 'our' are references to the trustee. The PDS is prepared by Aon Solutions Australia Limited ABN 48 002 288 646 AFSL 236667 (Aon) on behalf of the trustee.

The information in this PDS is general in nature and should not be relied upon as personal advice 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 circumstances.

Any statements in this PDS that have been made by, or are attributable to, a third party appear in the PDS with the consent of that third party.

Updated PDS information

Information in this PDS is current at the date of preparation but can change from time to time. If non-materially adverse information in the PDS changes, the updated information will be made available at smartMonday.com.au or you can request a paper or electronic copy, free of charge, by calling us on **1300 880 588**.

Contents

1. About smartMonday DIRECT	1
2. How super works	1
3. Benefits of investing with smartMonday DIRECT	2
4. Risks of super	2
5. How we invest your money	3
6. Fees and costs	4
7. How super is taxed	5
8. Insurance in your super	6
9. How to open an account	8

1. About smartMonday DIRECT

Mondays are a chance to do things differently. To start fresh. To get on top of all those small things on your 'to do' list. Because even small things done today can add up to make a big difference tomorrow. With just a few smart, easy steps today, you can take positive action to get in control of your superannuation. So you can grow your wealth and build the brighter future you dream of. Let's get started.

smartMonday is a registered trading name of Aon, the sponsor of the Aon Master Trust ABN 68 964 712 340 (the fund). smartMonday DIRECT is a part of the fund.

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.

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

Employers are currently required to contribute at least 9.5% of your earnings into super. Most people have the right to choose into which super fund their employer should direct superannuation guarantee (SG) contributions. Different types of contributions are available (eg employer contributions, voluntary contributions, government co-contributions).

In certain circumstances, such as where you have an account balance below \$6,000 (without insurance cover) that has been inactive for 16 continuous months, or you become a lost member with a low balance (currently less than \$6,000) or you cannot be identified, we are required to transfer your superannuation benefits to the Australian Taxation Office (ATO). We may also transfer your benefits to a nominated eligible rollover fund in circumstances we determine from time to time. Where we are able to, we'll write to you before transferring your super anywhere.

The ATO is required to merge any ATO-held super for you with another active super account you may have.

! You should read the important information about how super works before making a decision. Go to the reference guide *Tax, super and privacy* at smartMonday.com.au. The material relating to how super works may change between the time when you read this statement and the day when you acquire this product.

You can find more information about super on the ASIC website moneysmart.gov.au or the ATO website ato.gov.au/super.

3. Benefits of investing with smartMonday DIRECT

Investment and insurance options

- Investments – See section 5.
- Insurance – See section 8.

Beneficiary nominations

You can nominate beneficiaries on your account including by making a binding nomination to help ensure your super (including any insurance benefits) goes to the people you want to in the event of your death while a member of the fund. See the *Nominate beneficiaries* factsheet on our website at smartMonday.com.au.

There for you when you move into retirement

The fund has a pension product called smartMonday PENSION that enables you to access your super as a tax-effective income stream. You should consider the PDS available on our website at smartMonday.com.au before deciding whether to acquire the product, and consider obtaining personal advice.

Online services

You can view and update your membership details, access account information, and transact on your account, via our secure online member portal.

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 send you a notification via email or SMS that the information is either available on our website or can be accessed by logging in to your account online. The information we can send or make available includes:

- Newsletters
- Annual benefit statement
- Significant event notices
- Product Disclosure Statement (PDS).

4. Risks of super

There are risks of investing in super including the risk that the value of investments and level of returns will vary or that you may lose some of your money.

What is your acceptable level of risk?

The level of risk for each person will vary. 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 access your super
- 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, listed property, fixed interest, and cash. Investment returns are not guaranteed, and past returns are not an accurate predictor of future returns. Six significant 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.
- **currency risk** — the risk that the value or future cash flows of an investment option will fluctuate because of changes in foreign exchange rates. Some investment options are exposed to currency risk through underlying allocations to international shares, international listed property and international fixed interest. However, currency risk is managed via diversification and hedging, where appropriate.
- **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.

The trustee uses a standard risk measure to rate and compare the level of risk for each investment option. See page 3 of the reference guide *Your investment options* available at smartMonday.com.au.

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, and ensuring you don't lose cover you want to keep just because your account becomes inactive.
- 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 DIRECT offers a range of investment options to suit your needs. If you don't choose an investment option on your application form, your application and contributions cannot be accepted. **Before choosing an option, you should consider the likely returns, risks, and your investment timeframe. If you need help or advice, call 1300 880 588.** For more information about each option and how to switch investments, see the reference guide *Your investment options* at smartMonday.com.au

A summary of the characteristics of a 'balanced' investment option in smartMonday (as defined in government regulations) is shown below:

Balanced Growth - Index

Description	Invests in a mix of growth and defensive assets including Australian and international shares, listed property, fixed interest and cash. Intended to be suitable for those who can tolerate negative returns in some years because they intend to remain invested in this option for the suggested minimum timeframe.	
Target return	To provide a return of at least 3% pa above inflation (after fees and taxes) over rolling 10-year periods.	
Suggested minimum timeframe	10 years	
Investment strategy	Invest 60-80% of the portfolio in growth assets and typically 30% in defensive assets.	
Risk/return profile	There is likely to be volatility in returns in the short-to-medium term but volatility tends to decline over longer periods.	
Standard risk measure	4 (Medium) Estimated number of negative annual returns over any 20-year period is 2 to less than 3.	
Asset allocation	Target %	Range %
Australian shares	32	0-70
International shares	32	0-70
Listed property	6	0-30
Alternative-growth	0	0-30
Total growth	70	60-80
Alternative-defensive	0	0-15
Aust. fixed interest	12.5	0-30
Int'l fixed interest	12.5	0-30
Cash	5	0-30
Total defensive	30	20-40

Other investment options

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

! 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. The material relating to your investment options may change between the time when you read this statement and the day when you acquire this product.

6. Fees and costs

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 account 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.

You or your employer, as applicable, 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 has a superannuation fee calculator to help you check out different fee options.

This section shows the fees and costs if you invest in the Balanced Growth – Index option. You can use this information to compare fees and costs between different super products. Fees and costs can be paid directly from your account or deducted from investment returns.

Different investment fees and indirect costs apply for our other investment options. See our reference guide *Fees and costs*.

Balanced Growth – Index		
Type of fee	Amount	How and when paid
Investment fee¹	0.53% pa	Deducted from the assets of the investment option and included in the calculation of daily unit prices.
Administration fees¹:		Deducted monthly directly from your account. Portfolio rebates apply for account balances over \$250,000. See the reference guide <i>Fees and costs</i> .
<ul style="list-style-type: none"> ➤ Asset administration fee ➤ Member fee² 	0.45% pa \$91.56 pa (\$7.63 per month)	
Buy/sell spread	Nil	Not applicable.
Switching fee	Nil	Not applicable.
Advice fees relating to all members investing in a MySuper product or investment option	Nil	Not applicable.
Other fees and costs³	Various	Deducted from your account, where applicable.
Indirect cost ratio^{1,4}	0.03% pa (estimated)	Reflected in the daily unit price and may vary daily depending on the costs incurred outside the fund in investing the assets of the investment option.

¹ If your account balance for a product offered by the fund is less than \$6,000 at the end of the financial year, or at the time you close the product, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of the cap will be refunded.

² Fee will be indexed each 1 July for changes in the Average Weekly Ordinary Time Earnings (AWOTE) index.

³ Other fees may apply, including activity fees, advice fees for personal advice and insurance fees (as applicable). See the 'Additional explanation of fees and costs' section of the reference guide *Fees and costs*.

⁴ The indirect cost ratio is estimated and may vary from year to year. The latest information is available on our website.

Example of annual fees and costs for Balanced Growth – Index

The table below gives an example of how the fees and costs for Balanced Growth – Index can affect your super investment over a one-year period. You should use this table to compare this product with other superannuation products.

EXAMPLE — Balanced Growth – Index		BALANCE OF \$50,000
Investment fee	0.53%	For every \$50,000 you have in the superannuation product you will be charged \$265 each year.
PLUS Administration fees	0.45% + \$91.56	And , you will be charged \$225 each year in administration fees based on a percentage of your balance, plus \$91.56 in administration fees each year regardless of your balance.
PLUS Indirect costs for the superannuation product	0.03%	And , indirect costs of \$15 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$596.56* for the superannuation product.

Note: *Additional fees may apply (eg insurance fees, activity fees). A buy/sell spread does not apply.

Advice fees

The fund provides an intra-fund advice service through a team of smartCoaches, the cost of which is included in this product's fees (it is not charged as a separate fee). If you need more comprehensive or personal financial advice you may wish to engage the services of a financial adviser.

WARNING: If you consult a financial adviser, additional fees may be payable to the adviser. Details of any such fees will be included in a *Statement of Advice* that the adviser should provide to you.

Changes to fees and costs

We have the right to change the fees and costs described in this PDS without your consent. We will notify you of any changes at smartMonday.com.au or 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.



You should read the important information about fees and costs before making a decision. Go to the reference guide *Fees and costs* at smartMonday.com.au. The reference guide contains definitions of 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 acquire this product.

7. How super is taxed

! You should read the important information about tax before making a decision. Go to the reference guide *Tax, super and privacy* at smartMonday.com.au. The material relating to tax may change between the time when you read this statement and the day when you acquire this product.

Super can be taxed when you put money in, on investment earnings, or in certain circumstances, when you take money out. This is a summary only of significant tax rules on super applicable to Australian residents (other than temporary residents).

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. They are usually subject to tax at the concessional superannuation rate of 15%, which is why they're known as 'concessional' contributions. There's an annual cap (limit) of \$25,000¹. Higher rates of tax can apply to concessional contributions if you are a high-income earner.
- After-tax contributions are not usually subject to tax, generally because PAYG or other income tax has already been paid before they are made to the fund. They're known as 'non-concessional' contributions, and there is an annual cap of \$100,000^{1,2}. In certain circumstances, you can contribute \$300,000 in one financial year. If eligible, 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 be subject to the concessional contributions tax and count towards your concessional contributions cap.
- Tax offsets or other benefits may apply. For example, 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. Eligible low-income earners may also receive a Low Income Superannuation Tax Offset and/or Government co-contribution
- Any tax on contributions that the trustee is liable to pay to the ATO is usually deducted from relevant contributions when they are received by the fund and remitted to the ATO as required.

¹ Caps may increase slightly over time with indexation.

² Where your total superannuation balance is \$1.6 million (subject to indexation over time) or more at the end of the previous financial year, your annual cap is nil.

WARNING: There will be taxation consequences if contribution caps are exceeded.

On your investment earnings

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

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 withdrawals from your super are generally tax free. Death benefits and terminal illness benefits are generally tax free. Special arrangements apply to some payments.

Providing your tax file number (TFN)

WARNING: You should provide your TFN when acquiring this product. If we don't hold your TFN, we may not accept member contributions for you, the tax on concessional contributions and superannuation benefits may be higher and it may be more difficult to locate any lost super benefits or consolidate your superannuation. You can check whether we have received your TFN as it will be noted in your *Welcome Pack*.

Further information about tax, including tax rates applicable from year to year, is available from the ATO website ato.gov.au.

8. Insurance in your super

! You should read the important information about insurance before making a decision. Go to the *Insurance* reference guide at smartMonday.com.au. The material relating to insurance may change between the time when you read this statement and the day when you acquire this product.

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

Insurance cover is available in the fund through a group insurance policy with the insurer, AIA Australia Limited, held by the trustee. 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.

Types of insurance cover

- Death (including terminal illness)
- Total and permanent disablement (TPD)
- Income protection (*optional*)

Standard cover for Death and TPD

Standard cover is available to eligible members under age 65 who opt-in to cover on the *Application* form. (You can also opt-in to standard cover within 90 days of receiving your *Welcome Pack*. Applications for standard cover received after 90 days will be subject to approval by the insurer). The level of cover is based on your age (as set out in the table on the next page). Cover is limited to New Events for 24 months (see next page).

WARNING:

- Check the insurance information in your *Welcome Pack*. If you haven't got insurance cover and you want to opt-in to standard cover, the *Welcome Pack* will provide instructions on how to do this. It's also important to check that your occupation factor is appropriate for the type of work you do. Your occupation affects the cost of insurance and, if you have TPD cover, the definition of TPD that applies to you. We rely on information you provide us on your application form when establishing eligibility for any standard cover and the applicable occupation factor. If the information is incorrect or incomplete, standard cover may not apply or the cost of cover or benefits may be affected. If your occupation changes, you should let us know.
- Additional information about eligibility, level and type, insurance costs, cancellation of cover, conditions, exclusions and other significant matters relating to insurance is included in the *Insurance* reference guide. This information may affect your entitlement to insurance and therefore you should read it before deciding whether the insurance provided by this product is appropriate.

Standard cover - minimum levels of cover

Age	Death and TPD cover	Age	Death and TPD cover
Up to 42	\$304,356	54	\$85,220
43	\$286,097	55	\$66,957
44	\$267,834	56	\$60,262
45	\$249,574	57	\$53,567
46	\$231,312	58	\$46,872
47	\$213,051	59	\$40,174
48	\$194,788	60	\$33,479
49	\$176,526	61	\$26,784
50	\$158,266	62	\$20,089
51	\$140,005	63	\$13,391
52	\$121,742	64	\$6,695
53	\$103,481	65	\$0

Note: The levels of cover shown here are current as at 1 July 2019. Levels of cover are indexed annually on 1 July each year to inflation (as measured by the Consumer Price Index).

New Events cover

If you opt-in for standard cover on the application form or within 90 days of receiving your *Welcome Pack*, your cover will be limited to New Events for the first 24 months. 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).

You'll automatically receive Full Cover once you are At Work for 30 consecutive days at the end of the 24 month period.

Full Cover

You can apply to remove the New Events restriction:

- **on joining**—by completing the relevant section of the *Application form* in the *Member kit*
- **at any time**—by completing the *Personal statement and declaration of health* form available on the website at smartMonday.com.au

You'll need to provide health information to the insurer and Full Cover will be subject to the insurer's approval. If your application for Full Cover is not accepted, you'll still be covered on a New Events basis.

The At Work requirement

New Events cover converts to Full Cover when the At Work requirement has been satisfied for 30 consecutive days after the end of the 2-year 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).

Income protection (optional)

If you are eligible, you can apply for income protection insurance (also known as salary continuance). If you're temporarily unable to work because of an injury or sickness, income protection insurance can help you cope financially and support you in your return to work.

If you have cover, a monthly benefit is paid if you meet the definition of totally disabled (or partially disabled, after a period of total disability). Maximum monthly benefit limits apply.

You can tailor your cover to suit your needs and budget with a range of options:

- Waiting periods (30, 60, or 90 days)
- Benefit periods (2 years, 5 years, or to age 65)

Tailoring cover to suit your needs

Depending on the type of cover you have, you can apply to increase, reduce, fix your level of cover at a dollar amount, or transfer other cover you may have into the fund. Eligibility criteria apply and any changes are usually subject to acceptance by or on behalf of the insurer. Call us on **1300 880 588** or complete one of the insurance forms available on our website at smartMonday.com.au.

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 and the waiting period and benefit period applicable to your cover. Additional loadings may apply in certain circumstances.

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

Death and TPD

The annual insurance cost for \$1,000 of death and TPD cover (ignoring any occupation factor) generally ranges from \$0.34 to \$24.87, depending on your age.

An example of a person turning age 42 with an occupation rating 'Blue collar' with standard minimum level of cover for death and TPD of \$304,356, the cost of one year's cover is \$683.28.

See page 9 of the *Insurance* reference guide for calculations.

Income protection (optional)

The cost of this cover can vary depending on the annual premium rates for your age, the amount of the benefit, the Benefit Period and Waiting Period you select, your gender, your occupation factor, and any additional loadings (if any).

An example of a female turning 35 selecting a benefit period of 5 years, a waiting period of 90 days, with an occupation rating 'Grey 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 \$125.39.

WARNINGS:

- There are costs associated with insurance cover that you are responsible for. Insurance costs will be deducted from your account balance unless you cancel it.
- We must cancel your insurance cover if your account becomes inactive for 16 continuous months. If you wish to keep your cover notwithstanding inactivity in your account, you can make a written election or you can ensure your account doesn't become inactive by making regular contributions. Cover may cease in other circumstances including if there is insufficient money in your account to meet the cost of cover.
- You can cancel any cover you have in the fund at any time by contacting us. Cancellation requests must be in writing. Future applications for cover will be subject to acceptance by the insurer. The insurer may also decide to apply restrictions or a premium loading to your cover after assessing your application.
- Insurance costs will be based on a 'Heavy Blue collar' occupation rating if you don't advise us of your occupation on your *Application* form. You should notify us if your *Welcome Pack* does not reflect correct occupation details for you, or your occupation changes.

Making a claim

We're here to help, so call us on **1300 880 588**. We'll do our best to ensure you've got the support you need and your claim is processed as quickly and efficiently as possible.



E. enquiries@smartmonday.com.au
P. 1300 880 588
W. smartMonday.com.au
M. PO Box 1949
Wollongong NSW 2500

An investment in smartMonday DIRECT is neither a deposit nor a liability of Aon, Equity Trustees Superannuation Limited, nor any of their related entities and none of them guarantees your investment in the product. The trustee's address is GPO Box 2307, Melbourne, VIC, 3001.

© 2020 Aon Solutions Australia Limited FACT ID 0820

9. How to open an account

Read this PDS including any additional reference guides before deciding to apply for membership in the fund.

You should consider any contributions into your super that you or your employer will make, your investment strategy, insurance cover, and who you want to leave your super benefits to if you die (ie nominating your beneficiaries).

Complete and return the *Application* form located in the *Member kit* available at smartMonday.com.au. We'll send you a *Welcome Pack* shortly after opening your account in the fund.

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, call **1300 880 588** or email us at enquiries@smartmonday.com.au

Cooling-off period

You have a cooling-off period of 14 days (plus 5 days) after joining the fund. During this period, you can cancel your membership and we will deal with any contributions you've made to your account in accordance with government legislation. Call us for details.

Complaints

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:

Enquiries Officer, smartMonday, PO Box 1949, Wollongong NSW 2500

You may also be able to refer the matter to the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Online: www.afca.org.au

See the *Enquiries & complaints* factsheet on our website at smartMonday.com.au for more information.

Privacy

The fund is subject to a privacy statement to protect your personal information. See the reference guide *Tax, super and privacy* for more information about privacy. The trustee's privacy statement is available at eqt.com.au/global/privacystatement.