

Reference guide

Insurance – FreshFood Superannuation Plan

Preparation date: 1 June 2021

This reference guide is specifically for members of the FreshFood Superannuation Plan ('the Plan') where the cost of automatic insurance cover is fully-funded by FreshFood. It is a summary of the important terms and conditions of your insurance and forms part of the Product Disclosure Statement (PDS) for smartMonday PRIME TEF dated 1 June 2021.

Insurance cover in this Plan is provided on the basis that your participating employer is fully-funding the cost of insurance premiums for automatic cover while you continue to be employed by your employer. If your employer ceases to fully-fund insurance premiums:

- > Your insurance cover may be cancelled if your superannuation account balance cannot support the deduction of insurance premiums. We will contact you if this happens and provide you with options if you want to maintain your insurance cover.
- > Different rules may apply for the eligibility, commencement, and limitations placed on automatic cover. Your *Welcome Pack* will provide information on this, if this situation occurs.

This information, including terms and conditions, may change from time to time. The latest information is available on our website at smartMonday.com.au.

Insurance cover is provided through a group insurance policy with OnePath Life Limited (ABN 33 009 657 176 AFSL 238341, 'OnePath', 'the insurer') and held by the trustee on your behalf. The policy for the Plan includes the policy schedule issued for the Plan. OnePath has consented to be named as the insurer in this document. Cover is subject to the terms and conditions contained in the policy, which prevail over the information contained in the PDS, this reference guide, and any other related disclosure or information, to the extent of any inconsistency. The capitalised words have specific meanings as defined in the policy. Some of the key definitions are copied in this document. If you need more details on any of the capitalised words without definition in this document, or have any other questions regarding the information in this document, please contact us on **1300 614 644**.

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Insurance in your super – FreshFood

Eligible members aged between 15 and 64 who are Permanent Employees of FreshFood **working 15 or more hours per week** are automatically provided with the following types of insurance cover through the Plan:

- Death cover;
- Total and Permanent Disablement ('TPD'); and
- Income Protection (also known as Salary Continuance Insurance)

A 'Permanent Employee' means a person who is working for the Plan Participating Employer on a permanent basis or under a contract of services for a fixed term of at least 12 consecutive months, working at least 15 hours per week. A 'Casual Employee' means an Employee who is not a Permanent Employee.

Eligible members between 15 and 64 who are not Permanent Employees of FreshFood (referred to as 'Casual Employees') are automatically provided with Death-only insurance cover through the Plan.

Eligibility criteria for insurance is explained in detail on page 8.

Automatic insurance cover usually commences within the Plan with effect from the date you commence employment with FreshFood (provided you are eligible for cover) and is determined in accordance with the provisions of the Plan's relevant insurance policy. Insurance cover will be limited to 'New Events' cover if you are not 'At Work' on that date. You will be considered 'At Work' if, on the relevant date, you are:

- actively performing all the duties of your usual occupation;
- working your usual hours free from any limitation due to illness or injury; and
- not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory motor accident benefits, or disability income benefits (including government income support benefits).

An insured member who does not meet these requirements is correspondingly described as 'not at work'.

Your At Work status is based on information provided by your employer to the Trustee. For more information contact your Human Resource Officer.

The insurer may vary the insurance terms summarised in this guide (including but not limited to premium rates and any Automatic Acceptance Limits) in the event of the Plan's membership profile changes (including but not limited to the total number of insured members, gender, age, occupation) by 25% or more from that existing at the Plan's policy start date or the date on which the insurer last reviewed the premium rates.

Death and TPD insurance benefits

Permanent FreshFood employees working at least 15 hours per week

In the event of your death, or declaration of total and permanent disablement (TPD) while you are a permanent employee of FreshFood and an insured member of the Plan (you in the case of a TPD benefit) or your nominated beneficiaries (or such other party as the Trustee deems appropriate) in the case of a death benefit, may receive a lump sum benefit equal to your:

PLAN BALANCE + INSURED BENEFIT (if you are entitled to an insurance benefit)

Where the **PLAN BALANCE** is the sum of your account in the Plan.

The **INSURED BENEFIT** is calculated using a formula, as follows:

15% x future service (in years and completed months to age 65) x salary at date of death (for Death benefit) or Date of Disablement (for TPD benefit).

'Date of Disablement' means:

- for Part (1) of the TPD definition, the first day after the expiry of the Waiting Period;
- for all other parts of the TPD definition, the first day that all of the elements of the definition are satisfied.

Example of calculation of insured benefits:

Assuming an insured member under the age of 61 with a plan balance of \$50,000 dies or becomes totally and permanently disabled:

Salary	\$40,000
Future Service to age 65	22 years
Insured Benefit: <i>(15% x \$40,000 x 22 years)</i>	\$132,000
Plan Balance:	\$50,000
Total Benefit Received*: <i>(Insured Benefit + Plan Balance)</i>	\$182,000

* Taxation may apply. See the *Tax, super and privacy* reference guide on our website at smartMonday.com.au

The amount of insured benefit for automatic cover is calculated in accordance with the Insured Benefit formula above. For insured members with automatic cover who are Permanent Employees:

- provided the insured member is At Work, the amount of automatic cover may increase at annual review (1 July) in accordance with the benefit formula in the event of Salary increase; and
- if the increase in the amount of automatic cover is up to the lesser of \$1 million and 25% of the cover held by the insured member immediately before the increase, the insured member does not need to provide health/medical evidence or application for additional cover.

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Where the insured member had applied for additional underwritten cover and where this has been approved by the insurer, the additional benefit for the amount of approved additional underwritten cover is added to the insured benefit.

Any additional cover on top of the automatic cover is subject to underwriting and the insurer's written acceptance.

The amount of total TPD cover for an insured member cannot exceed \$5 million. In other words, the insurer can only approve additional TPD cover up to the maximum of total combined TPD benefit of \$5 million. No maximum applies to the amount of death cover, however any additional death cover is subject to underwriting and the Insurer's written acceptance.

Please note that for members aged 61 and over, your TPD cover will reduce by 20% per annum, such that your TPD benefit will be nil at the age of 65.

Casual Employees

You are considered a Casual Employee of FreshFood if you are not a Permanent Employee (see definition of Permanent Employee).

Casual Employees are not provided with automatic TPD or Income Protection cover.

Age next birthday	1 unit of Death only cover
16 to 34	\$81,000
35	\$69,000
36	\$65,500
37	\$63,000
38	\$58,500
39	\$54,500
40	\$51,000
41	\$47,500
42	\$43,000
43	\$39,500
44	\$36,000
45	\$32,500
46	\$29,000
47	\$26,500
48	\$24,000
49	\$21,500

Age next birthday	1 unit of Death only cover
50	\$19,000
51	\$17,500
52	\$15,500
53	\$14,000
54	\$12,500
55	\$11,000
56	\$10,000
57	\$9,000
58	\$8,500
59	\$7,500
60	\$7,000
61	\$6,000
62	\$5,500
63	\$5,000
64	\$4,500
65	\$4,000

* Age next birthday is determined as at 30 June.

Reduction of Death/TPD benefit

The Trustee may adjust your Death only or Death and TPD benefit if you do not provide information as required or in any way prejudicial to your insurance cover. If for any reason the Insurer refuses or restricts your insurance cover, or having granted insurance, denies all or part of your claim, your benefit may also be adjusted.

Insurance premiums for Death/TPD cover

Insurance costs for automatic Death and TPD cover provided through the Plan to eligible members who are **Permanent Employees** of FreshFood are met by FreshFood, until cessation of employment with FreshFood.

Insurance costs for automatic Death only cover provided through the Plan to eligible members who are **Casual Employees** are not met by FreshFood. For Death only cover provided to Casual Employees, **\$0.834 per week per unit** of cover (refer to the table for the amount of death only cover allocated to 1 unit) is deducted from your superannuation account annually, or on a pro-rata basis up to the cessation of cover.

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Total and Permanent Disablement (TPD) – What does this mean?

Total and Permanent Disablement/Total and Permanent Disability/Totally and Permanently Disabled/TPD means an insured member satisfies at least one of the following Parts (1), (2), (3), (4) or (5) of the TPD definition **and** in the Insurer's opinion based on medical or other evidence satisfactory to them, and certified by at least two medical practitioners, solely because of illness or injury, the insured member, as at the Date of Disablement, is unlikely ever to engage in any Gainful Employment for which he or she is reasonably suited by education, training or experience.

Part 1) Unlikely to return to work

The insured member is Gainfully Working when suffering an illness or injury and, in the Insurer's opinion based on medical or other evidence satisfactory to them, solely because of injury or illness, the insured member has not worked for a period of six consecutive months.

OR

Part 2) Permanent Impairment

The insured member is Gainfully Working when suffering an illness or injury and, as a result of that illness or injury, he or she suffers a permanent impairment of at least 25% of whole person impairment as defined in the American Medical Association Publication Guides to the Evaluation of Permanent Impairment, 4th edition, or an equivalent guide to impairment approved by the Insurer that results in your TPD.

OR

Part 3) Specific loss

As a result of illness or injury, the insured member suffers the total and permanent loss of the use of either:

- > Two limbs (where 'limb' is defined as the whole hand or the whole foot);
- > The sight in both eyes; or
- > One limb and the sight in one eye,

which is certified by at least two medical practitioners.

OR

Part 4) Loss of independence existence

As a result of illness or injury, the insured member suffers Loss of Independent Existence and at least two Medical Practitioners have certified that to be the case.

OR

Part 5) Cognitive loss

As a result of illness or injury, the insured member suffers Cognitive Loss as defined in the Policy.

Insured Benefit on Terminal Illness

If you have Death insurance cover, in the event of Terminal Illness, an insured Terminal Illness benefit may be payable. An insured member is Terminally Ill if in the opinion of at least two medical practitioners (one whom we may elect and require to be a specialist physician), the insured member is likely to lead to the death of the insured member within 12 months from the date of diagnosis. The amount of Terminal Illness benefit in respect of an insured member is the lesser of:

- > the insured death benefit;
- > \$2.5 million.

The amount of insured Death benefit is reduced by any amount of an insured Terminal Illness benefit that has been paid. Any remaining amount of Death benefit is paid on the death of the member (if death occurs while an insured member of the Plan).

An insured terminal illness benefit can only be paid by the Trustee to a member if the member satisfies the definition of 'terminal medical condition' in the superannuation legislation.

Please note: Before 1 July 2015, members with a terminal illness could access their super if they received certification from two medical practitioners that they had less than 12 months to live. On 1 July 2015, the Government extended the certification period for a terminal illness from 12 months to 24 months.

If you wish to claim your super early, it is advisable for you to ensure that you leave a sufficient account balance to cover your Insurance Premiums. Insurance was not covered in the new provisions and can still only be accessed if you have less than 12 months to live.

The insurance terms which apply to Death cover such when cover ceases, and exclusions, arrangements applicable during periods of leave or overseas travel also apply to any insured Terminal Illness benefit.

Cessation of Death and TPD cover

An insured member's Death only or Death and TPD insurance cover will cease and the Insurer's liability to pay any insured benefit under the Policy will cease on the earlier of:

- > the date the Insurer receives written notification from the insured member to cancel the cover;
- > the date your account becomes inactive. i.e. If we have not received an amount for you (e.g. contribution or rollover) for a continuous period of 16 months and you don't elect to keep your cover;
- > the date the insured member who is not an Australian resident is no longer permanently in Australia, or not eligible to work in Australia (whether that is because you no longer hold a visa or for any other reason);
- > the date you reach the benefit expiry age (age 65);
- > the date the Insurer cancels and/or avoids the Policy, or cover in respect of an insured member, in accordance with its legal rights;
- > the date the insured member commences active duty with the armed forces of any country, except where the insured member is a member of the Australian Defence Force Reserves, in which case, cover for all benefits will cease only when the Reservist becomes the subject of a call out order under the Defence Act 1903 (Cth);
- > the date the insured member dies;

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- the date a TPD Benefit is paid or payable under the Policy in respect of the insured member;
- the date the insured member is paid a Terminal Illness Benefit which is equal to the amount of the Death Benefit in respect of that insured member;
- the date the insured member permanently retires from employment (TPD Cover only, Death Cover may continue);
- the cover cessation dates specified in the 'Extended Cover' section above where the insured member ceases to satisfy the eligibility criteria (please refer to 'Definition of eligibility criteria' on page 8);
- the expiry of the 24 month period or another period agreed by the Insurer in writing, where the insured member takes paid or unpaid leave for more than the permitted period of up to 24 months;
- the expiry of the 5 year period or another period agreed by the Insurer in writing, where the insured member is employed by FreshFood overseas for a period longer than 5 years (as an Australian resident); or
- the expiry of the 3 month period where the insured member is overseas for a period longer than 3 months (as a non-Australian resident);
- the date the Policy is terminated.

Any Death-only and Death and TPD insurance cover you have will cease upon termination of your employment with FreshFood.

As FreshFood pays the premiums associated with automatic insurance cover, you cannot cease or change (e.g. increase or reduce) automatic cover while a member of the Plan.

The benefit payable after any of the above 'cessation of cover' events is therefore the same as the withdrawal benefit i.e. the full balance of your account within the Plan.

Exclusions applicable to Death and TPD cover

In the event of war in Australia, New Zealand or your country of residence, the Plan's Insurer may:

- offer continued insurance cover to the Plan, subject to the payment of increased premium rates (including during the premium rate guarantee period);
- exclude cover for any event caused directly or indirectly, wholly or partially, by war; or
- exclude cover if an insured member dies on war service.

In effecting the Policy, you acknowledge that this exclusion means that a benefit may not be paid under this Policy in respect of an insured member who dies on war service.

Continuation of Death cover

If your insurance cover ends because you no longer satisfy the eligibility criteria due to cessation of Gainful Employment with FreshFood, then you have the option to apply for an individual policy with the insurer for death cover equal to or less than the amount of Death benefit provided under the Plan's policy with the insurer. This is called the 'continuation option'.

The insurer will not require medical evidence to assess the application under the continuation option, however your application is subject to insurer's written acceptance and you must satisfy certain requirements listed below to exercise the continuation option. For example, you must be under the age of 60 and must apply **within 60 days** of ceasing to be an eligible person as a result of ceasing Gainful Employment with FreshFood.

If you wish to exercise the continuation option for death cover, you can contact us on **1300 614 644** for further information.

If you take out the continuation option, you will effectively be taking out a new insurance policy directly with the insurer, OnePath (the cover will not be provided through the Plan).

Insurance premiums will be based on retail premium rates, and will be payable by you personally. **Note: the premiums cannot be paid from your superannuation account.**

Insurance benefits cover under the new policy will commence from the date your application for cover is approved and confirmed by OnePath. As such, there may be a period after you have ceased employment with FreshFood that you are not insured.

To exercise the continuation option for Death cover you must satisfy a number of criteria, including:

- You are no longer Gainfully Employed by FreshFood;
- You are no longer a member of the Plan;
- You are less than 60 years of age;
- You must be an Australian resident or holder of a visa and not residing outside Australia;
- You acknowledge that any restrictions, limitations or loadings under the existing policy will apply to your new individual policy;
- You must not be eligible to receive, or have received, benefits under the Plan's Policy or any other policy issued by an insurer providing any similar benefits; and
- You send an application to us **within 30 days** of your cover ending.

The commencement and cessation dates of your individual policy will be determined by OnePath and will be detailed in your new insurance policy as agreed between you and OnePath.

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Income Protection cover

Eligible members who are Permanent Employees of FreshFood working and aged between 15 and 64 will also be automatically provided with Income Protection cover, subject to the 'At Work' requirement described earlier and the eligibility criteria shown on page 8.

This insurance cover is designed to provide you with a monthly insurance benefit for an eligible insured member in the event of Disablement during the period you are entitled to such benefit in accordance with the Plan's policy (called 'Benefit Period').

You are covered 24 hours a day, 7 days per week while you are an insured member of the Plan until cover ceases in accordance with the policy terms shown on page 7.

For automatic income protection cover:

- > the amount of monthly benefit is one twelfth (1/12) of 75% of your annual salary immediately prior to being Disabled, subject to the maximum monthly benefit of \$30,000 per month
- > **Benefit Period is 2 years.** This is the maximum period that the Monthly Benefit can be paid under the policy where an insured member is entitled to an income protection benefit.
- > **Waiting Period is 30 days.** This means the Monthly Benefit commences after an insured member has been Totally Disabled or Partially Disabled for longer than 30 consecutive days.

Any benefit payable will be reduced by other sources of income that you may receive. This may include, but is not limited to, any Workers Compensation or Accident Compensation payments, paid parental leave where the insured member suffers Disability during a period of parental leave, or any benefits payable to you under any disability, injury or sickness insurance policy such as another income protection or salary continuance insurance policy, except for lump sum benefit received for total and permanent disablement. Any sick leave, long service leave entitlements and investment income are not taken into account.

For insured members with automatic cover:

- > provided the insured member is At Work, the amount of monthly benefit may increase at annual review (1 July) in accordance with the benefit formula above, in the event of a Salary increase; and
- > If the increase in the amount of monthly benefit is up to the lesser of \$12,000 per month and 25% of the monthly benefit held by the insured member immediately before the increase, the insured member does not need to provide health/medical evidence or apply for the additional benefit.

The monthly income protection insurance benefit will continue to be paid until the earliest of:

- > for an insured member on a Visa, the date the insured member's employment contract and/or Visa expires or is otherwise terminated, or the date the insured member departs Australia;
- > the insured member ceasing to be Totally Disabled or Partially Disabled, as applicable;
- > for Partial Disability Benefit, the date the insured member is earning, or being capable of earning, a monthly Salary equal to or greater than the insured member's Pre-Disability Salary;
- > the insured member's death;
- > the insured member reaching the benefit expiry age of 65; or
- > the end of the Benefit Period (i.e. in the case of automatic cover, at the expiry of two years).

Reduction of Income Protection benefit

The Trustee may adjust your benefit if you do not provide information as required or in any way prejudicial to your insurance cover. If for any reason the Insurer refuses or restricts your cover, or having granted insurance, denies all or part of your claim, your benefit may also be adjusted.

Insurance premiums for Income Protection cover

Insurance costs for automatic cover provided through the Plan to eligible members who are **Permanent Employees** of FreshFood working at least 15 hours per week are met by FreshFood, until cessation of employment with FreshFood.

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Cessation of Income Protection cover

Cover will cease in the following circumstances (whichever occurs first):

- > the date we receive written notification from the insured member to cancel the cover;
- > the date your account becomes inactive. i.e. If we have not received an amount for you (e.g. contribution or rollover) for a continuous period of 16 months and you don't elect to keep your cover;
- > the date the insured member who is not an Australian resident is not eligible to work in Australia (whether that is because you no longer hold a visa or for any other reason);
- > the cover cessation dates specified in the 'Extended Cover' section above where the insured member ceases to satisfy the eligibility criteria (see the 'Definition of eligibility criteria' on page 8);
- > the date the insured member reached age 65;
- > the date the Insurer cancels and/or avoids the Policy, or cover in respect of an insured member, in accordance with its legal rights;
- > the date the Insurer cancels and/or avoids the Policy, or cover in respect of an insured member, because premium has not been paid when due;
- > the date the insured member commences active service with the armed forces for any country (except where the insured member is a member of the Australian Defence Force Reserves, in which case, cover for all benefits will cease only when the Reservist becomes the subject of a call out order under the *Defence Act 1903 (Cth)*);
- > the date the insured member dies;
- > the date the insured member permanently retires from employment;
- > the expiry of the 24 month period or another period agreed by the Insurer in writing, where you take paid or unpaid leave for more than the permitted period of up to 24 months;
- > the expiry of the 5 year period or another period agreed by the Insurer in writing, where the insured member is employed by FreshFood overseas for a period longer than 5 years (for Australian residents only);
- > the expiry of the 3 month period where the insured member is overseas for a period longer than 3 months (as a non-Australian resident); or
- > the date the Policy is terminated.

For more details regarding insurance while on leave or the insurance for Australian and non-Australian residents overseas see page 8.

You cannot cancel or change (for example, increase or reduce) automatic insurance cover while a member of the Plan.

Exclusions applicable to Income Protection cover

Benefit payments will not be made if the event giving rise to the claim is caused directly or indirectly, or wholly or partially:

- > by War, or act of War;
- > by an insured member's intentional self-inflicted act; or
- > by pregnancy, unless the insured member is Disabled for more than three months after the end of the pregnancy, in which case the Waiting Period is deemed to start on the later of, the date Total Disability begins, and the end of the pregnancy.

Benefits may reduce or payment may be refused:

- > while the insured member is imprisoned or on remand in a correctional or rehabilitation facility;
- > if the Trustee or the insured member do not comply with the Insurer's claim requirements; or
- > where the Insurer has not received notice at the time an insured member's Disability starts, to the extent that the Insurer's assessment or management of the insured member's claim is prejudiced.

The insurer cannot reimburse any expenses which:

- > the insurer is not permitted by law to reimburse; or
- > are regulated by the National Health Act 1953 (Cth) or the Private Health Insurance Act 2007 (Cth).

General terms – All types of cover

Definition of eligibility criteria

A member of the Plan is eligible to be an insured member if they:

- satisfy the eligibility rules in the Policy Schedule (as summarised in this section);
- are an Australian resident or holder of a visa;
- reside in Australia (unless the person is overseas as explained in 'Cover while employed overseas' on page 8);
- are working in an occupation that the Insurer does not deem an excluded occupation; and
- are aged over 15 and less than the maximum benefit entry age (age 64) on the day they are first eligible for cover.

Cover during paid and unpaid leave

An insured member is covered under the Insurer's Policy for a period of up to 24 months while on paid or unpaid leave (including parental leave), subject to certain conditions being met by FreshFood. If cover for you as an insured member on paid or unpaid leave is required beyond 24 months, an application in writing is required prior to the expiration of the 24 months.

If you are taking unpaid leave, you must advise us. You can contact us on **1300 614 644**.

Cover while employed overseas

An insured member who is an Australian resident and who is working for FreshFood overseas will be provided with cover under the Insurer's Policy while working overseas for a period of up to 5 years. An insured member does not need to seek the Insurer's prior consent to travel overseas for work.

If cover is required beyond 5 years, an application in writing is required prior to the expiration of the 5 years. The 5 year period starts from the date you depart Australia.

Insurance cover in respect of an insured member who is a non-resident will cease upon his or her departure from Australia unless the overseas trip is for three months or less.

Cover on termination of employment

You can retain your smartMonday PRIME account after you leave your employer. We'll write to you when we've been informed that your employment with FreshFood has terminated and provide you with information about the changes to your account.

You may be eligible to apply for voluntary insurance cover provided you maintain a sufficient account balance for premiums to continue to be deducted. The terms of insurance contained in this Guide do not apply to voluntary cover as you will have a separate insurance policy if your application is accepted.

Extended Cover

Any Death only, Death and TPD cover or Income Protection cover an insured member has in the Plan will continue for a maximum of 60 days after the date they cease to meet the eligibility criteria subject to the terms and conditions of the Policy including the following conditions:

- As at the date the insured member ceased to meet the eligibility criteria, the insured member had not received, nor was entitled to receive, a benefit under the Policy, nor was the insured member in a waiting period for such a benefit; and
- The extended cover will cease on the earlier of:
 - the date the insured member reaches benefit expiry age;
 - 60 days after the date the insured member ceases to meet the eligibility criteria which apply to the Plan in accordance with the policy terms including the terms;
 - the date cover for the insured member commences under a retail policy of insurance issued by us, through exercising the continuation option;
 - the date the insured member commences employment with a new employer or commences working as a Contractor.

Proof of age

Proof of age may be required should an insurance claim be made. Such proof may include your birth certificate, passport, naturalisation certificate etc. and will be required at the time of submitting a claim.

Insurance Policy terms and conditions

The policy documents issued by the Plan's Insurer, which includes the policy schedules issued for group life and group income protection cover provided to the Plan, stipulate the detailed aspects of your cover within the Plan. These documents can be made available following a written request to us.

The PDS and this Insurance Guide contain a summary of the main features of available insurance cover and benefits that may be provided to members of the Plan. Insurance cover/benefits are subject to detailed terms and conditions (including defined terms) that are set out fully in the policy documents. In any dispute over insurance in the Plan, the policy terms will prevail.

The payment of any insured benefits by the Trustee from the Plan is subject to acceptance of a claim by the Insurer, the Trust Deed and superannuation legislation. If, for whatever reason, insurance benefits are denied, reduced or limited by the Insurer, then the benefit payable from the Plan will be affected.

smartMonday is a registered trading name of Aon Solutions Australia Limited ABN 48 002 288 646 AFSL 236667 (Aon), the sponsor of the Aon Master Trust ABN 68 964 712 340 (the fund). smartMonday PRIME is a part of the fund. This PDS has been prepared by Aon. The trustee is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 and is the issuer of the range of smartMonday PDSs. 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 personal advice as your personal needs, objectives and financial situation have not been considered. Before making a decision about insurance you should consider whether it suits your particular circumstances and, where appropriate, you may wish to seek financial advice specific to your needs.

An investment in smartMonday PRIME 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.

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