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Important Information

The information in this Additional Information Guide forms part of the MAP Superannuation Plan PDS (MAP Super) dated 18 May 2018 and the MAP Pension PDS dated 18 May 2018. You should consider this important additional information before making a decision about MAP Super or MAP Pension.

The information in this Additional Information Guide is general information only and does not take into account your personal financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

The information in this Additional Information Guide is subject to change. Information that is not materially adverse can be updated by us. Updated information can be obtained, free of charge, by calling us on 1800 640 055 or online at www.mapfunds.com.au.

This Additional Information Guide is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 (referred to as Diversa, we, our, us, the Trustee). MAP Super is an accumulation superannuation product and MAP Pension is an account based pension product offered through the MAP Superannuation Plan ABN 71 603 157 863 RSE R1001587 bearing the brand 'MAP' (the Fund).

For more information:

Phone: 1800 640 055

Write: PO Box 1282, Albury NSW 2640

Visit: www.mapfunds.com.au

1. Defined Fees

The following fees have the meanings given to them in the *Superannuation Industry (Supervision) Act 1993* (Cth).

Activity fee

A fee is an **activity fee** if:

- 1) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - a) that is engaged in at the request, or with the consent, of a member; or
 - b) that relates to a member and is required by law; and
- 2) those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

Administration fee

An **administration fee** is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than:

- 1) borrowing costs; and
- 2) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
- 3) costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Advice fee

A fee is an **advice fee** if:

- 1) The fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - a) a trustee of the entity; or
 - b) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
- 2) those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

Buy-sell spread

A **buy-sell spread** is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fee

An **exit fee** is a fee to recover the costs of disposing of all or part of members' interests in the superannuation entity.

Indirect cost ratio

The **indirect cost ratio (ICR)**, for a MySuper product or an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

Note: A fee deducted directly from a member's account or paid out of the superannuation entity is not an indirect cost.

Investment fee

An **investment fee** is a fee that relates to the investment of the assets of a superannuation entity and includes:

- 1) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- 2) costs that relate to the investment of assets of the entity, other than:
 - a) borrowing costs; and
 - b) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
 - c) costs that are otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Switching fee

In the case of a MySuper product:

A **switching fee** for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

In the case of a superannuation product that is not a MySuper product:

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one investment option or product in the entity to another.

2. Super and pension account fees and costs

Consumer Advisory Warning

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.¹ 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 (www.moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

This section shows the fees and other costs you may be charged. The fees and costs may be deducted from your money, from the returns on your investment or from the Fund's assets as a whole.

Other fees, such as activity fees, advice fees and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Insurance fees and other costs relating to insurance are set out in the Insurance Guide. All fees disclosed in this Additional Information Guide are GST inclusive.

You should read all the information about fees and costs as it is important to understand their impact on your investments and your particular investment option.

¹ This disclosure is prescribed by law.

Investment Options: Fees and costs table																																			
	Single Asset Class Options				Multi Asset Class Options																														
	Cash	Australian Equities	International Equities	Diversified Property	Capital Stable	Balanced Moderate	Balanced	Growth																											
Type of fee	Amount								How and when paid																										
Investment fee	Nil	0.15% p.a.							Calculated on the average daily balance and deducted from your account monthly and on exit																										
Administration fee*	<table border="1"> <thead> <tr> <th>From</th> <th>To</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$0</td> <td>\$249,999</td> <td>0.60% p.a.</td> </tr> <tr> <td>\$250,000</td> <td>\$499,999</td> <td>0.55% p.a.</td> </tr> <tr> <td>\$500,000</td> <td>\$999,999</td> <td>0.45% p.a.</td> </tr> <tr> <td>\$1m</td> <td>\$1,499,999</td> <td>0.20% p.a.</td> </tr> <tr> <td>Over \$1.5m</td> <td></td> <td>nil</td> </tr> </tbody> </table> <p>or a minimum of \$150*</p> <p>PLUS</p> <table border="1"> <thead> <tr> <th colspan="2">Expense Recovery Fee**</th> </tr> </thead> <tbody> <tr> <td>Up to \$500,000</td> <td>0.05%</td> </tr> <tr> <td>\$500,001 - \$1,000,000</td> <td>0.025%</td> </tr> <tr> <td>Above \$1,000,000</td> <td>Nil</td> </tr> </tbody> </table>								From	To	Rate	\$0	\$249,999	0.60% p.a.	\$250,000	\$499,999	0.55% p.a.	\$500,000	\$999,999	0.45% p.a.	\$1m	\$1,499,999	0.20% p.a.	Over \$1.5m		nil	Expense Recovery Fee**		Up to \$500,000	0.05%	\$500,001 - \$1,000,000	0.025%	Above \$1,000,000	Nil	<p>Calculated on the average daily balance and deducted from your account monthly and on exit, pro-rata by number of days in the month</p> <p>Subject to a minimum fee of \$150*</p> <p>Calculated on the average daily balance and deducted from your account monthly and on exit, pro-rata by number of days in the month</p>
From	To	Rate																																	
\$0	\$249,999	0.60% p.a.																																	
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Up to \$500,000	0.05%																																		
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Above \$1,000,000	Nil																																		
Buy-sell spread	Nil	0.20%	0.20%	0.10%	0.10%	0.15%	0.20%	0.25%	Included in the unit price of the investment option																										
Switching fee	\$0 for the first four switches per annum then 0.40% per switch thereafter								Deducted from your account at the end of month when the switch is made																										
Exit fee	\$50								Deducted from benefit on exit																										
Advice fee relating to all members investing in a particular MySuper product or investment option	Nil								There are no advice fees payable for advice provided to all members generally. For advice fees payable for advice specific to your account by a financial adviser, see 'Member advice fee' on page 5.																										
Other fees and costs***	Nil								Not applicable																										
Indirect cost ratio	0.35% p.a.****	0.70% p.a.	0.45% p.a.	0.82% p.a.	0.79% p.a.	0.89% p.a.	0.97% p.a.	0.97% p.a.	Deducted from the assets of the underlying investments and reflected in the daily unit price																										

* A minimum administration fee per annum applies.

** Expense Recovery Fee may include transfer to Operational Risk Finance Reserve (ORFR) from member accounts if required to meet regulatory requirements. We will notify you if we start collecting ORFR in the future.

*** See the below section 'Additional Explanation of Fees and Costs' for further information about the costs associated with optional services such as adviser fees, activity fees including family law fees, insurance fees and promoter fees.

**** This is the indirect fees in relation to cash management of up to 0.35% p.a.

Example: annual fees and costs

This section gives an example of how the fees and costs for each **Single Asset Class Option** and **Multi Asset Class Option** can affect your super investment over a one year period. You should use these tables to compare each superannuation product with other superannuation products.

Single Asset Class Option: Cash		
EXAMPLE - Single Asset Class Option: Cash		Balance of \$50,000
Investment fees	nil	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.35%	And , indirect costs of \$175 each year could 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 \$500 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.00%** (this will equal to **\$0** for every \$50,000 you withdraw).

Multi Asset Class Option: Balanced Moderate		
EXAMPLE - Multi Asset Class Option: Balanced Moderate		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.89%	And , indirect costs of \$445 each year could 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 \$845 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.15%** (this will equal to **\$75** for every \$50,000 you withdraw).

Multi Asset Class Option: Capital Stable		
EXAMPLE - Multi Asset Class Option: Capital Stable		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.79%	And , indirect costs of \$395 each year could 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 \$795 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.10%** (this will equal to **\$50** for every \$50,000 you withdraw).

Multi Asset Class Option: Balanced		
EXAMPLE - Multi Asset Class Option: Balanced		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.97%	And , indirect costs of \$485 each year could 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 \$885 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.20%** (this will equal to **\$100** for every \$50,000 you withdraw).

Multi Asset Class Option: Growth		
EXAMPLE - Multi Asset Class Option: Growth		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.97%	And , indirect costs of \$485 each year could 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 \$885 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.25%** (this will equal to **\$125** for every \$50,000 you withdraw).

Single Asset Class Option: Australian Equities		
EXAMPLE - Single Asset Class Option: Australian Equities		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.70%	And , indirect costs of \$350 each year could 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 \$750 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.20%** (this will equal to **\$100** for every \$50,000 you withdraw).

Single Asset Class Option: International Equities		
EXAMPLE - Single Asset Class Option: International Equities		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.45%	And , indirect costs of \$225 each year could 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 \$625 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.20%** (this will equal to **\$100** for every \$50,000 you withdraw).

Single Asset Class Option: Diversified Property		
EXAMPLE - Single Asset Class Option: Diversified Property		Balance of \$50,000
Investment fees	0.15%	For every \$50,000 you have in the superannuation product you will be charged \$75 each year
PLUS administration fees	0.65%	And , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.82%	And , indirect costs of \$410 each year could 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 \$810 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$50** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.10%** (this will equal to **\$50** for every \$50,000 you withdraw).

Additional explanation of fees and costs

Expense Reserve (ER)

The Trustee maintains an Expense Reserve (ER) for costs not related to the administration of the fund.

Custodian fees

The custody agreement between the Trustee and the Custodian provides for the Custodian to hold the property and title documents of the Fund in safe custody. The Custodian is entitled to be paid fees for performing Custodial Services.

The Custodian fee has been included in the administration fee disclosed for each investment option.

Member advice fees

As a MAP member you have access to intra fund financial advice. The intrafund advice is provided by MGD Wealth ABN 53 009 079 725 AFSL 222 600. Certain advice is provided free of charge. Some services may attract a fee agreed between you and MGD Wealth.

Insurance fees

If you elect insurance cover should you decide to take up group life or group income protection cover under MAP Super, MAP Super will charge you an administration fee of 10% of the premium to cover expenses of administering the insurance through the Plan. This fee is included as part of the displayed premium.

Refer to section 8 of the MAP Super PDS.

Partners discount

Partners discount allows you and your spouse or partner to link your account of MAP Superannuation Plan, MAP Pension Plan and MAP Pooled Superannuation Trust. The administration fee applied to both you and your spouse or partner will be calculated based on the combined balances of all accounts.

Fee changes

The level of fees and costs can change from time to time. The Trustee may introduce new fees or change existing fees at any time. The Trustee will notify you at least 30 days before we introduce new fees or increase existing fees.

Fees for optional services

Fees for optional services		
Type of fee	Amount	How and when paid
Family Law Enquiry	\$100	After each request, fees will be deducted from your account at the end of the month
Family Law Split	\$100	

Explanation of fees for optional services	
Family Law Enquiry	Pursuant to family law, your spouse, a person considering entering into a superannuation agreement with you, or their authorised representative, can request information about your account.
Family Law Split	This applies to splitting the interest in your account upon receipt of a splitting agreement or Family Court order.

3. Receiving your pension

How much can you receive?

The minimum amount you are required to draw from your account each year is known as your minimum income limit. Your minimum income limit depends on your account balance and age on 1 July of each year.

A maximum income limit of 10% of your account balance applies to Transition to Retirement Pensions. After 1 July each year the Trustee will write to you advising you of your new limits.

Minimum income limit	
Your Age at 1 July ¹	% of account balance 1 July and beyond
Under 65	4
65 – 74	5
75 – 79	6
80 – 84	7
85 – 89	9
90 – 94	11
95 +	14

Case studies

Peter is aged 68, fully retired and has a pension account balance of \$200,000. He would like to start an Account Based Pension on 1 July 2017. Peter would calculate his minimum income limit as follows: $\$200,000 \times 5.00\% = \$10,000$. No maximum income limit applies as Peter's account is not a Transition to Retirement Pension account.

Julia is aged 62, working part time and has a Transition to Retirement Pension account balance of \$300,000. Julia would calculate her minimum income limit as follows: $\$300,000 \times 4.00\% = \$12,000$ and her maximum income limit as follows: $\$300,000 \times 10\% = \$30,000$. As Julia wants to start the Transition to Retirement Pension on 1 January 2017, the minimum would be \$6,000 and the maximum is \$30,000.

This section provides a summary of the income requirements imposed on account-based pensions. Super laws and income requirements are subject to change, and you should visit

www.ato.gov.au to confirm the most up to date account-based pension income requirements.

Death benefit nominations

Reversionary pension

Your death benefit can be paid to a dependant as a pension if you die after commencing your pension. This is called a reversionary pension and the recipient is known as your reversionary beneficiary.

You may only nominate one of the dependants for tax purposes as your reversionary beneficiary (refer to Section 7, item titled 'Tax on death benefits' in the MAP Pension PDS).

When can I nominate a reversionary beneficiary?

You may only nominate a reversionary beneficiary when you first open your account. In the application form we ask if you want to nominate a reversionary beneficiary - you cannot make a reversionary beneficiary nomination later.

Can I change a reversionary beneficiary nomination?

You cannot change a reversionary beneficiary nomination, however if you make a new binding or non-binding nomination, your reversionary beneficiary nomination will become invalid.

Are there other circumstances when a reversionary beneficiary nomination may become invalid?

At the time of your death, the Trustee will decide whether a reversionary beneficiary nomination is still valid. Your nomination will become invalid if you divorce, if your reversionary beneficiary dies before you or if your beneficiary is a child over 18 who is no longer deemed to be financially dependent on you.

Lump sum payments

Lump sum payments may be paid to beneficiaries whether they are dependant(s) or legal personal representatives.

If a beneficiary is not a dependant for tax purposes, benefit payments may be subject to tax (see 'Tax on death benefits' in the Pension PDS for more details). Children over 18 are generally not dependants for tax purposes unless they are disabled or aged between 18 and 25 and financially dependent.

How to nominate a beneficiary

When nominating a beneficiary you can choose to make either a non-binding death benefit nomination, or a binding death benefit nomination.

Non-binding death benefit nomination

Your non-binding death benefit nomination serves as a guide to us as to your wishes regarding the payment of your death benefit. It is not binding on the Trustee; however we will take your wishes into consideration when making the decision as to whom your death benefit is paid. The Trustee will make a decision based on the circumstances of your nominated beneficiary or other claimants at the time of your death, as these may have changed since you completed your nomination.

Binding death benefit nomination

Binding death benefit nominations provide greater certainty as to who benefits from your pension following your death. There are advantages and disadvantages when choosing a binding death benefit nomination, so we recommend that you seek professional advice before taking up this option.

To make a valid binding nomination:

¹ In the financial year in which your pension account commences, your minimum income limit is pro-rated on the number of days remaining in the financial year. No minimum payment is required if the account commences on or after 1 June. In the event of your

death where a valid reversionary beneficiary exists the minimum income limit will be recalculated using the reversionary pensioner's age.

- you must nominate one or more dependants (as defined) and/or your legal personal representative;
- your allocation percentages must total 100%, otherwise your nomination will be invalid;
- your nomination must be in writing;
- your nomination must be signed and dated, in the presence of two witnesses, being persons:
 - both of whom have turned 18 years of age, and
 - neither of whom is mentioned in the nomination; and
- your nomination must contain a declaration signed and dated by the witnesses stating that the nomination was signed by you in their presence.

The Nomination of Beneficiary form is available on the Fund's website or upon request.

Note: Binding nominations have a fixed term of three years and override any nomination you have made previously. We are required to follow a valid binding death nomination even if your circumstances changed between the date of the binding nomination and the time of your death. You must confirm or amend your binding nomination at least every three years in order for it to be valid. If you do not renew your binding nomination before the expiry date, your nomination will revert to a non-binding nomination. You may revoke your binding nomination at any time.

4. How to transact in your account

Transferring in multiple super accounts

You may want to include benefits from a number of super funds into MAP Super or MAP Pension. To do this for MAP Pension, all benefits must first be consolidated into a single super fund (for example a MAP Super account) prior to establishing your MAP Pension account. The fund will be invested in the investment options you choose.

The Trustee will ask you to provide proof of identification.

Before you transfer any funds from your other super accounts to MAP, you should consider:

- possible exit fees
- any loss of benefits, particularly insurance
- additional costs
- investment performance
- tax
- estate planning
- whether you should seek professional advice.

What proof of identification do you need?

The Trustee maintains high standards of security for the protection of our members including ensuring that we appropriately verify your identity.

When you apply to open a MAP Super or MAP Pension account we require you to provide certified identification documents.

Generally, providing us with a certified copy of your current Australian driver's licence or your current passport is the most straightforward way to confirm your identity. If you don't have either of these documents or you are unsure what we mean by a certified copy, contact us.

Keeping track of your super and pension account

You can do the following online via the [Secure Online Portal](#):

- view your account balance

- update your details (including contact and banking details)
- review and make changes to your investment options
- check your transaction history.

Additionally, product updates and personalised communications will be published to you online. This will include such items as:

- your annual statement
- your annual pension payment schedule
- rollover payment confirmation advice
- annual reports
- any other form or piece of information upon your request.

5. Other things to consider

Anti-money laundering and counter-terrorism financing act (AML/CTF)

In accordance with the AML/CTF Act, the Administrator is required to collect information with respect to the identity of all applicants (including any third parties) in order to determine the beneficial owners of all accounts. As such you may be required to verify your identity and source of your application monies before providing services or before making a benefit payment to you, and to re-identify you if it is considered necessary to do so.

Where you supply documentation as requested the Administrator will keep a record of this documentation for 7 years. If you do not provide the requested documentation there may be a delay in processing your account opening or benefit payment, or possible suspension of an opened account. Under the provisions of the AML/CTF Act, the Administrator also has the right to not provide a designated service to certain circumstances.

Will your pension account affect your social security pension?

The balance of your pension account is included in the social security Assets Test and the deemed income from your pension, is also included in the social security Age Pension Income Test.

Superannuation Contributions Splitting

Superannuation fund members can split contributions made to their fund to their spouse's superannuation account. The spouse's account does not have to be with the Fund.

Only taxed superannuation contributions may be split, i.e. personal contributions on which you have claimed a deduction or employer contributions.

The application to split must be made either:

- in the following financial year (i.e. the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is 85% of taxed splittable contributions. Since taxable contributions are included in the assessable income of a superannuation fund, the 85% limit on taxed splittable contributions is a simple means of ensuring members cannot split more than the amount remaining in their account which relates to those taxed splittable contributions.

For income tax purposes, amounts split to a spouse's account are treated as a contributions-splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account. The eligible service period (ESP) of the contributions-splitting ETP is always zero. The applicant's ESP in respect of the

contributions-splitting ETP does not transfer to the receiving spouse.

Family law

Family law is a complex issue. In this section we outline how your pension could be affected after a relationship breakdown. In the event of a relationship deterioration it is recommended you seek legal advice about any effect it may have on your super.

Super or pension benefits of married or de facto couples who are separated or divorced, can be divided either by agreement or by court order. This allows part, or all of a super or pension benefit to be transferred from one spouse to the other.

The Trustee is required to make any payment from your pension account in accordance with a super agreement or court order. There may be tax consequences as a result of splitting a super benefit and you should seek advice from your tax adviser.

Your account can also be flagged either by agreement or court order, preventing us from making most types of payments from the account. The Trustee is required, if requested under these provisions, to provide information regarding your account to your spouse or partner and must not advise you that we have done so.

The Trustee may charge fees for family law enquiries and family law account splitting.

How to apply for information: The Family Court of Australia publishes a “Super Information Kit” containing the paperwork you need to apply for information about your spouse or partner’s super or pension fund. The kit can be downloaded at www.familycourt.gov.au.

The Fund’s Trust Deed

The governing rules of the Fund are set out in the MAP Master Super Plan Trust Deed. The Trustee’s Board has some powers to alter the Trust Deed. The Trustee will inform you if the Trustee believes that a change to the Trust Deed would affect members of the Fund.

This product is one of the products offered through the MAP Superannuation Plan, Division II created by this deed.

You can request a copy of the MAP Master Super Plan Trust Deed at no cost.

What are your rights under the Trust Deed?

The Trust Deed sets out your rights, which include:

- the circumstances in which you are entitled to benefits,
- how and when benefits may be paid to you,
- the nature of the investment units, and
- how the Trustee must calculate unit prices, and what you are entitled to receive when you withdraw or if the Fund is wound up.

There are also provisions governing powers and duties as Trustee:

- the power to invest, borrow and generally manage the Fund,
- the discretion to refuse transfers and applications,
- the ability to terminate the Fund after giving you notice. Where the Trustee decides to terminate the Fund, the Trustee will distribute the net proceeds (upon sale of investments after costs) on a pro rata basis to participants of the Fund,
- the ability to retire as trustee if the Trustee has arranged for another appropriate trustee to be appointed in place, and
- the power to charge fees and recover expenses.

The administration of MAP Super and MAP Pension (including investments and benefit payments) must always comply with superannuation law, which can change.

Reserves

The Trustee maintains reserves in the Fund for the benefit of members. Reserves are held to meet licence conditions, facilitate administration efficiency and are invested to the benefit of members.

Trustees of super funds are required to establish and maintain an Operational Risk Financial Reserve to ensure that the Trustee has sufficient financial resources to provide for member losses arising from an operational risk event.

Privacy

The Trustee is committed to protecting the privacy of information you provide in relation to your investment in the Fund. The information provided is only used to administer your investment, to communicate with you about your investment and to ensure that you receive the benefits relating to your investment.

The Trustee does not normally disclose information about you to outside parties, except those contracted to provide services to the Trustee. The Trustee is not likely to disclose your personal information to anyone outside Australia.

These include the distributor of the Fund and the Fund’s auditors, lawyers, platform operators, fund managers, investment providers, the custodian and insurer. If you, or anyone else on your behalf, makes a claim for a benefit, the insurer may give or receive information about you to or from medical practitioners, legal advisers, health service providers, past or present employers, other consultants, experts and companies in order to assess and process the claim.

With your written consent, we will disclose information about your investment in the Fund to your accountant, financial adviser or others you have nominated. Personal information may also be disclosed to the Australian Taxation Office or other government authorities or agencies as required by law.

You can find out how to access the information we hold about you, and how to ask us to correct any incorrect information, in our Privacy Policy at www.mapfunds.com.au. Our Privacy Policy also provides information about how you may complain about any breach of the Australian Privacy Principles, and how we will deal with any complaints.

What happens if information in this document changes?

The information in this Additional Information Guide is current as at the date of this document. Information in this document may be updated from time to time without the need to notify you, if the updated information is not materially adverse to you.

If this document is updated, a copy of the updated information can be obtained free of charge by contacting our office or visiting our website www.mapfunds.com.au. The Trustee will notify investors if there are material changes or significant events that affect disclosure made by this Additional Information Guide as required by Section 1017B of the *Corporations Act 2001* (Cth).

Associates and consents

Diversa Trustees Limited has entered into agreements with its related parties OneVue Super Services Pty Limited ABN 74 006 877 872 AFSL 246883, MAP Financial Planning Pty Ltd ABN 91 090 411 537 AFSL 239117, OneVue Wealth Services Ltd ABN 70 120 380 627 AFSL 308868 and OneVue Services Pty Limited ABN 71 104 037 256 to undertake superannuation and insurance administration, promotion, investment management and platform and investment administration services.

We may make available investments from time to time in the Managed Investment Options.

We or our related parties may earn fees from providing management of these investment options. Neither we nor our related parties by making investment options or products available, make any recommendation as to those investment options or products. Neither labour standards, environmental, social or ethical considerations, are taken into account in this process.

We have entered into an agreement with MGD Wealth to provide intra fund financial advice for the members of MAP Super. Some of these services are provided at no additional charge to MAP Super members.

The Group Life Insurer has consented, and has not withdrawn their consent, to being named in this PDS in the form and context in which it appears.

6. Glossary

Account Opening Application: the application associated with this PDS enables you to apply for an account and give us instructions relating to the opening of your account.

ADI: Authorised Deposit-Taking Institution.

AEST: Australian Eastern Standard Time.

AML/CTF Documents: these are identification documents required to verify your identity.

ASIC Rules: means the ASIC Market Integrity Rules (ASX Market) 2010 as amended from time to time, the ASIC Market Integrity Rules (Competition in Exchange Markets) 2011 as amended from time to time and the, procedures, directions, decisions, requirements, customs, usages and practices of ASIC.

Australian Financial Services Licence (AFSL): a licence issued by the Australian Securities and Investments Commission (ASIC) that authorises the provision of specified financial services by the licence holder.

Australian Privacy Principals: Privacy Act 1988 (the Privacy Act).

Australian Securities and Investments Commission (ASIC): the government body that regulates the financial services industry.

AWOTE: average weekly ordinary time earnings.

CGT: Capital Gains Tax.

CPI: Consumer Price Index.

Custodian: a company licensed to hold a financial product in trust for another person.

Financial Adviser: a person or authorised representative of an organisation licensed by ASIC to provide financial advice.

Financial Services Guide (FSG): a document required by law that provides information about the financial services being offered by the holder of an AFSL.

Form: a form available via www.mapfunds.com.au.

Fund Manager: an investment manager who manages your managed fund investment strategy and trading activities.

Group Life Insurance: offered by Hannover Life Re of Australasia. For details see the Insurance Guide.

Group Income Protection: offered by Hannover Life Re of Australasia. For details see the Insurance Guide.

GST: Goods and Service Tax.

Indirect Cost Ratio: includes the fees and costs deducted from investment earnings before they are paid to your account. These are the costs that are not deducted directly to your account.

Imputation Credits: Tax credits passed on to a shareholder who receives a franked dividend.

Insolvency/Incapacity Event: an event where:

- (If a party is a company) any step is taken to appoint an administrator, receiver, liquidator or other like person of whole or part of the party's assets
- (If a party is an individual) the party dies, loses capacity or any step is taken to appoint a trustee in bankruptcy of whole or part of the party's assets
- Any step is taken to enter into any arrangement between a party and its/their creditors

In-specie transfer: the transferring of managed funds or Managed Funds, ASX listed securities, SMA Model Portfolios and Term Deposits between accumulation and pension within the same fund.

Managed Fund: a pooled investment or unit trust that is professionally managed. Upon investment, the investor is allocated a number of units based on the amount invested and the current unit price.

Managed Investments: investments that involve pooling of investor funds. An investment manager then invests the pooled funds in different asset classes in accordance with investment objectives.

Managed Investment Scheme (MIS): an investment that pools the assets of multiple investors into a single vehicle with a common investment objective and strategy, as regulated by ASIC.

Online Order Pad: an online facility that enables you to carry out transactions.

Product Disclosure Statement (PDS): an offer document explaining the features of a financial product.

Provider: collectively describes OneVue Wealth Services Ltd ABN 70 120 380 627 and OneVue Services Pty Ltd ACN 104 037 256.

RBA Cash Rate: the official cash rate as determined by the Reserve Bank of Australia.

Rebalancing: the process of periodically buying or selling assets in a portfolio to maintain a target asset allocation.

Reduced Input Tax Credit (RITC): input GST costs that can be claimed.

Responsible Entity (RE): A licensed entity or body that operates a managed investment scheme. The RE has the dual role of trustee and manager of an investment scheme.

Statement of Advice: a document that sets out the financial advice given to a member by their licensed financial planner or adviser. It must include the basis on which the financial advice is given, details of the providing entity, and information on any payments or benefits the adviser will receive.

The Insurer: Hannover Life Re of Australasia Ltd (ABN 37 062 395 484).

Time: unless otherwise specified times are AEST on business days in Sydney, Australia.

Transaction: an event within a MAP Super or MAP Pension portfolio that may trigger a transaction fee.

Website: www.mapfunds.com.au.

You/Your: the person(s) or entity identified in the Account Opening Application.