

# MAP Funds Management Limited

## Financial Services Guide

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### **Important Information**

This Financial Services Guide (**FSG**) is an important document which we are required by law to give to you. You should read and understand it before making a decision whether to use the financial services we offer in this FSG. This FSG explains our services, how we (and other relevant persons) are remunerated, and your rights as a client, including how you can access our internal and external complaints procedures.

Please ask us if you need more information or clarification of any matter in this FSG.

When we issue, offer or arrange to issue a financial product to you, we will, if required, provide you with a Product Disclosure Statement (**PDS**) containing information on that financial product.

## 1. About us

### Who is the provider of the financial services given to me?

MAP Funds Management Limited ABN 85 011 061 831 is the Trustee of the MAP Superannuation Plan ABN 71 603 157 863, the MAP Pooled Superannuation Trust ABN 92 209 339 241 and its sub-plans (referred to in this FSG as the **Funds**) and is the provider of the financial services described in this FSG. In this FSG, a reference to **we**, **us** or **our**, is a reference to MAP Funds Management Limited.

### What financial services do we provide?

MAP Funds Management Limited holds an Australian Financial Services Licence AFSL No. 240753.

The kinds of financial services that we are authorised to provide include providing financial product advice in relation to superannuation, managed investment and life products and issuing interests in superannuation products.

## 2. About our advice

### General advice

General advice does not take into account your particular financial needs, circumstances or objectives. You should assess your own financial situation and read the PDS before making an investment decision based on the advice.

### Personal advice

Personal advice is advice that takes into account one or more of your personal objectives, financial situation and needs. If personal advice is provided, you will receive a Statement of Advice (**SOA**). The SOA will contain the advice provided to you, the basis on which the advice was given and will include information about any fees or commissions that apply and any associations that the licensee may have which may influence the advice.

### Do we give personal advice?

We only issue financial product advice in respect of our own products. We only provide general financial product advice.

## 3. How we are paid?

The remuneration, fees, commissions and benefits (**Fees**) that we receive for providing you with financial products or services depend on the financial product acquired or service supplied.

### Product issuer fees

If you invest in a financial product provided by MAP Funds Management Limited, we will receive an administration fee for that investment. All fees and charges are set out in the PDS for that financial product. We do not receive fees and charges for any general financial product advice that we provide to you.

## **Fees received by related bodies corporate and associations**

MAP Funds Management Limited has associations with other companies including subsidiaries of its parent company, OneVue Holdings Limited. We have engaged the following related bodies corporate to provide services for the Funds.

- Select Investment Partners Limited provides investment management services and is paid a management fee and performance fee;
- OneVue RE Services Limited is the responsible entity for the OneVue Managed Account which offers a range of model portfolios for investors in the Funds and is the operator of the Investor Directed Portfolio Service (IDPS) which offers managed funds to investors in the Funds;
- OneVue Services Pty Limited provides investment administration services in relation to the OneVue Managed Account and the IDPS.

None of them receive any Fees for providing any general financial product advice to the Funds.

We have an arrangement with our wholly owned subsidiary, MAP Financial Planning Pty Ltd, to provide financial planning services for the members of the MAP Superannuation Plan. We do not pay commissions to MAP Financial Planning Pty Ltd.

In addition, MAP Funds Management Limited has appointed Super Managers Funds Administration Pty Ltd (**SMFA**) to provide superannuation administration services for the Fund. We pay SMFA a transition fee and an administration fee. SMFA does not receive any Fees for providing any general financial product advice to the Funds.

We have entered into agreements with promoters for RetireSelect, RetireRight, Super Prophets and brightday to undertake distribution services. We pay a portion of the fees we collect to those promoters and/or their associates for these services. This is disclosed in the PDS for the particular financial product.

You may receive advice in relation to the financial products we offer from financial advisers who do not work for MAP Funds Management Limited and who may be representatives of other licensees. These licensees may receive some benefits from us. This is disclosed in the PDS for the particular financial product.

We do not receive any fees or commissions from our related bodies corporate in relation to the Funds.

## **Employee remuneration and other benefits**

Our employees, including our directors, do not receive commissions, fees or bonuses for the financial services that they provide to you. Our employees, including directors, receive salary, bonuses and other benefits from us.

## **For more information**

If you have any questions or would like further information, please contact us at 1800 640 055.

## **4. Complaints**

If you have a complaint about any of the financial services or financial products we provide please contact us so we can address your problem. We are committed to handling any complaints promptly and fairly.

### **How can you contact us?**

We have a dedicated investor services team. Our contact details are set out below:

Mail	Complaints Officer MAP Funds Management Limited PO Box 1282 Albury NSW 2640
Phone	1800 640 055

If you call us, your call will be answered by a member of our Adviser Services team who will write down the details of your complaint and refer it to our Complaints Officer for further investigation.

### **How long will it take before we get back to you?**

Your complaint will be acknowledged in writing within 5 business days and you will be advised of the steps we will take to resolve it. We will undertake to resolve your complaint within 30 days of receipt and you will be notified of any delays.

### **What if your complaint is still not resolved?**

We will do everything we can to resolve the issue as quickly as possible.

### **Financial Ombudsman Service**

If your complaint cannot be resolved to your satisfaction within 45 days, you have the right to refer the matter to an independent complaints service.

The Financial Ombudsman Service is a free and independent dispute resolution service. It considers complaints in relation to financial services including pooled superannuation trusts and life insurance.

The Financial Ombudsman can be contacted by telephone on 1300 78 08 08 or mail:

Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne, Victoria, 3001

FOS is independent of us. FOS has some rules, which may change from time to time, including that the claim involved must generally be under \$500,000. Current details can be obtained from [www.fos.org.au](http://www.fos.org.au).

## Superannuation Complaints Tribunal

If we do not respond within 90 days or if you are not satisfied with the outcome after going through our internal complaints process, you may be eligible to take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body established by the Commonwealth Government to review trustee decisions relating to members of a superannuation fund.

To find out if the SCT can handle your complaint and determine the type of information you would need to provide, contact the SCT:

Telephone	1300 884 114
Website	<a href="http://www.sct.gov.au">www.sct.gov.au</a>
Email	<a href="mailto:info@sct.gov.au">info@sct.gov.au</a>
Mail	Superannuation Complaints Tribunal Locked Bag 3060 GPO Melbourne VIC 3001

There is no cost involved for lodging a complaint with the SCT.

## 5. Compensation arrangements

We hold professional indemnity insurance which provides cover for claims arising from the conduct of our current employees and employees who no longer work for us but who did at the time of the relevant conduct. Our insurance arrangement complies with the requirements of section 912B of the *Corporations Act 2001* (Cth).

## 6. Privacy

The privacy and security of your personal information is something we take very seriously. Your information will be collected and handled in accordance with our Privacy Policy and the Australian Privacy Principles.

You can access our Privacy Policy at [www.mapfunds.com.au/page/Privacy\\_Policy](http://www.mapfunds.com.au/page/Privacy_Policy)

**Important information:** This financial services guide was issued by MAP Funds Management Limited ABN 85 011 061 831 AFSL No. 240753 as Trustee of the MAP Superannuation Plan ABN 71 603 157 863, the MAP Pooled Superannuation Trust ABN 92 209 339 241 and its sub-plans. This is general information only. You should assess your own financial situation and needs, read the Product Disclosure Statement for the products, and consult an adviser if required before making an investment decision.