

# Significant Event Notice



## MAP SUPERANNUATION PLAN

4 December 2017

Thank you for continuing to invest your superannuation with us. As a valued member, we would like to advise you of a change to fees and costs which will take effect from 4 January 2018.

If you were a member of the Fund in February 2017, you would have received a notice advising of a change to the underlying investments of the MAP Cash investment option, where its underlying investments from the mix of cash, notice accounts and term deposits were to change to 'at call' accounts with Australia and New Zealand Banking Group Limited ABN 11 005 357 522. Subsequent to this notice, this change was not implemented.

Effective 4 January 2018, the above change will be implemented to the MAP Cash investment option. In addition, the Cash pool, which is utilised by the cash components of all other investment options, will also change its underlying investments in line with the change to the MAP Cash Investment Option at this date.

The change to 'at call' accounts will have the following benefits for you:

- Improved credit rating of the underlying securities;
- Eliminate the liquidity risk of term deposits; and
- Provide more predictable returns.

As a result of the investment change, the indirect cost ratio of the investment options will change from 4 January 2018 as shown below:

	Indirect Cost (p.a.) *			
	Current	from 4 Jan 2018	Change	Impact on balance of \$50,000
Australian Equities	0.69%	0.70%	0.01%	\$5
International Equities	0.45%	0.45%	nil	\$0
Diversified Property	0.82%	0.82%	nil	\$0
Capital Stable	0.67%	0.79%	0.12%	\$60
Balanced Moderate	0.82%	0.89%	0.07%	\$35
Balanced	0.93%	0.97%	0.04%	\$20
Growth	0.96%	0.97%	0.01%	\$5
Cash	0.00%	0.35%	0.35%	\$175

**Note:** this is not directly charged to your account

Whilst there may be an increase in the indirect cost, it is expected that this minor increase will be offset by the additional return provided by investments in ANZ 'at call' accounts.

We are always here to help. If you would like further details or have any questions about your existing membership, please do not hesitate to contact us on 1800 640 055.

Kind regards,

For and on behalf of Diversa Trustees Limited

#### For more information:

Phone: 1800 640 055

Write: PO Box 1282, Albury NSW 2640

Visit: [www.mapfunds.com.au](http://www.mapfunds.com.au)

MAP Superannuation Plan and MAP Pension Plan are superannuation products within MAP Superannuation Plan ABN 71 603 157 863 RSE R1001587 (the Fund), which is Division II of The MAP Master Superannuation Plan. Diversa Trustees Limited ABN 49 006421 638, AFSL 235125 RSE Licence L0000635 (referred to as the Trustee, we, our, us) is the Trustee of the Fund and the product issuer. The information in this document has been prepared by OneVue Super Services Pty Ltd ABN 74 006 877 872, AFSL 246883 as the Fund Administrator. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about MAP Superannuation Plan or MAP Pension Plan, it is important that you read the current product disclosure statement (PDS) relevant to your membership and consider your particular circumstances and whether the particular financial product is right for you. The current PDS for each product is available on [www.mapfunds.com.au](http://www.mapfunds.com.au). You should consult a financial adviser if you require personal advice.