

MAP SUPERANNUATION PLAN PRODUCT PROFILE

About MAP

When it comes to saving, investing and achieving financial goals, MAP is a superannuation and investment specialist trusted for over 50 years.

Established in 1957 by a group of medical professionals, demand from other industries has seen diversification of MAP members to include other professionals who value the personalised service a boutique "profit-for-members" group can provide.

Today, MAP is proud to offer a broad range of comprehensive, specialist and individually tailored financial and investment planning services.

Our commitment is to continue being the trusted provider to discerning investors across Australia. We understand that on your financial journey you'll need to make a lot of choices, but you don't have to go it alone. Our team will be there with specialist knowledge and a commitment to providing personalised service to each and every member, so you can choose what is right for you. After all, it's your journey, you should do it your way.

The MAP Superannuation Plan

The MAP Superannuation Plan has been designed for anyone who is eligible to make superannuation contributions. The Plan is open to:

- Employees;
- Self-employed individuals;
- Employers – including corporate entities; and
- Employers – for default fund needs (where eligible).

Benefits

- A "profit-for-members" fund that annually rebates surplus fees to members*;
- Advice on your MAP Superannuation Plan investment options, contributions and insured benefits is included in member fees;
- Insurance cover for Death;
- Insurance cover for Total and Permanent Disablement; and
- Income Protection insurance.

*In any financial year when the costs of managing the Fund are less than the fees collected during the year, MAP rebates excess to members of the MAP Superannuation Plan and other MAP products.

Risks

All investing involves some risk. Generally, the higher the expected return the higher the risk and volatility of your superannuation investment. It is important that you understand all of the risks and you need to consider 'What are the risks' in the MAP Superannuation Plan Product Disclosure Statement (PDS) available on our website at www.mapfunds.com.au.

Features

- Super accumulation account;
- A choice of seven investment options;
- Join as either a personal member or an employee member, depending on your employment circumstances;
- Default Death and Total & Permanent Disablement Insurance (see the PDS for eligibility detail);
- Income Protection Insurance (see PDS for application);
- A choice of contribution payment methods for employers and members;
- Access to member account information online;
- Ability to update personal details online;
- Ability to receive account statements monthly, quarterly, half-yearly or annually;
- In-house professional investment team;
- Transparent fees and charges; and
- Group Fee Accounts for spouses and partners.

Continues overleaf

How to invest in the MAP Superannuation Plan

Investing in the MAP Superannuation Plan is easy. All you need to do is complete and return the application form, which you'll find at the back of the MAP Superannuation Plan PDS available on our website www.mapfunds.com.au, or contact us on 1800 640 055 or enquiries@mapfunds.com.au and we'll send you a copy. It's important that you read the PDS before making any investment decisions.

Contributing to a MAP Superannuation Plan account

Our 'Super Basics for Employees Factsheet' includes information on the types of contributions you can make to your MAP Superannuation Plan account and how to make them. Or, if you'd prefer to speak to a member of the MAP team, contact us on 1800 640 055 or enquiries@mapfunds.com.au.

Insurance

Insurance doesn't have to cost a fortune. The MAP Superannuation Plan offers affordable insurance options so you can plan for your retirement and know that you are covered for those unexpected events and 'what ifs'.

Your insurance options

The MAP Superannuation Plan offers you competitively priced insurance, as part of the Group Life and Group Income Protection Policies held by us with Hannover Life Re of Australasia Ltd ('the Insurer').

MAP Superannuation Plan's insurance choices are:

- Death only;
- Death & Total and Permanent Disability (TPD);
- Income Protection; and
- Death, TPD & Income Protection.

Default Cover

When you first join the MAP Superannuation Plan you may be eligible for a default level of Death & TPD cover. There are two types of default cover depending on whether you join MAP as a "personal member" or an "employee member". The amount of cover you are eligible to receive depends on your age at the time of joining. For example, a new employee member currently aged 39 (turning 40 next birthday) who meets the applicable eligibility criteria is entitled to receive three (3) units of Default Death and TPD cover. The value of one (1) unit of cover for a member this age is \$106,000 and they will therefore receive Employee Default Cover of \$318,000.

See the Insurance section in the MAP Superannuation Plan PDS to determine your eligibility to join as a personal or employee member and for full details of default cover.

Other MAP products

MAP Pension Plan¹ - The MAP Pension Plan (SFN 2967 359 49) is designed to help you convert your accumulated superannuation savings into a flexible income stream for your retirement. The MAP Pension Plan offers simple investment choices, personalised service and diversification through expert Investment Managers.

MAP Australian Equity Fund¹ - The MAP Australian Equity Fund (ARSN 092 833 308) is designed for investors who are seeking to invest in a diversified portfolio of Australian shares, which aims to achieve medium to longer term returns through a unitised managed fund structure.

MAP Pooled Superannuation Trust¹ - The MAP Pooled Superannuation Trust (SFN 2676 219 43) offers a superannuation investment for your self-managed super fund, whether you are accumulating for retirement or paying a pension. The MAP Pooled Superannuation Trust provides you with investment choice, excellent service and flexible taxation options.

MAP Financial Planning² - MAP Financial Planners assist individuals to achieve their full financial potential, working with them to develop personalised investment strategies. Such strategies take into account where you are now and offer tailored solutions to help achieve financial goals.

MAP Financial Planners are experienced in providing personalised advice and are paid a salary. They provide advice on a wide range of products and strategies including salary packaging, retirement planning and wealth creation.

¹ Before deciding to acquire, or continue to hold an investment in this product, you should read the associated product disclosure statement, available at www.mapfunds.com.au or by contacting us on 1800 640 055.

² MAP Financial Planning Pty Ltd ABN 91 090 411 537 AFSL No. 239117 is a wholly owned subsidiary of MAP Funds Management Ltd ABN 85 011 061 831 AFSL No. 240753.

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