

# MAP PENSION 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.

## MAP Pension Plan

It’s important you plan for your retirement by contributing enough to your super to enjoy the lifestyle you want in retirement. It is also important to ensure you select a super and pension fund that suits you. The MAP Pension Plan allows you to take your super benefit as a tax-effective account based superannuation pension in retirement. The MAP Pension Plan also offers a Transition to Retirement Pension which may be suitable if you have reached your preservation age and you are still working.

You can open a MAP Pension Plan account if:

- You have superannuation savings of at least \$50,000 and you meet one of the following eligibility requirements:
  - (a) You have reached your preservation age and you have fully retired;
  - (b) You are deemed by the Trustee of your superannuation fund to be suffering a total and permanent disability; or
  - (c) You are the recipient of a death benefit, which you are eligible to take as a reversionary pension.

You can establish a MAP Transition to Retirement Pension if:

- You have superannuation savings of at least \$50,000, you have reached your preservation age and you are still working.

## Benefits

- A “profit-for-members” fund that annually rebates surplus fees to members<sup>1</sup>;
- No tax on investment earnings;
- Flexible pension payment options; and
- Favourable tax treatment on pension payments and no tax on payments for those aged 60 or over.

1 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 Pension 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 investment. It is important that you understand all of the risks so you should read and understand ‘What are the risks’ on page 21 of the MAP Pension Plan Product Disclosure Statement (PDS) available on our website [www.mapfunds.com.au](http://www.mapfunds.com.au)

## Features

- Account-based pension account;
- A choice of seven (7) investment options;
- Choice of monthly, quarterly, six (6) monthly or annual pension payments;
- Access to member account information online;
- Ability to update personal details online;
- Ability to receive account statements monthly, quarterly, six (6) monthly or annually;
- If you are eligible, access to your super through a Transition to Retirement Pension;
- In-house professional investment management;
- Transparent fees and charges; and
- Group Fee Accounts for spouses and partners.

Continues overleaf

## How do I open a MAP Pension Plan account?

You can establish your MAP Pension with:

- All or part of your MAP Superannuation Plan account balance; and/or
- Superannuation benefits you roll over to MAP from one or more complying superannuation funds.

The minimum initial investment amount is \$50,000.

If you have a MAP Superannuation Plan account you can easily transfer your benefits to establish your MAP Pension Plan account. You may want to include benefits from a number of superannuation funds when establishing your MAP Pension. To do this, benefits may first be consolidated in a MAP Superannuation Plan account, or your pension can commence if a number of rollovers establishing your pension are received within a similar time frame.

Before you transfer any funds from your other superannuation accounts, you should consider:

- Possible exit fees;
- Any loss of benefits, particularly insurance;
- Additional costs;
- Investment performance;
- Tax;
- Estate planning; and
- Whether you should seek professional advice.

## Other MAP products

### MAP Superannuation Plan<sup>1</sup>

The MAP Superannuation Plan (SFN 2967 359 49) is designed for anyone who is eligible to make superannuation contributions. The MAP Superannuation Plan offers simple investment choices, Death and Total Permanent Disablement and Income Protection insurance benefits, personalised service and diversification through expert Investment Managers.

### MAP Australian Equity Fund<sup>1</sup>

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 Trust<sup>1</sup>

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 Planning<sup>2</sup>

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.

<sup>1</sup> 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](http://www.mapfunds.com.au) or by contacting us on 1800 640 055.

<sup>2</sup> 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.

## Contact us

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