



FINANCIAL SERVICES FOR
THE HEALTH PROFESSIONAL

Australian Equity Fund Product Profile

Are you:

- Interested in investing in the Australian share market?
- Lacking the knowledge or time to put together a share portfolio?
- Seeking a professionally managed portfolio of quality Australian shares for your self managed super fund?
- Seeking a long term investment to save for future education expenses or to meet other long term savings goals?
- Tired of paying high investment manager fees?

MAP: Strategic investment in shares

The MAP Australian Equity Fund provides a medium to long-term (five years plus) vehicle for investing in Australian shares through an unlisted investment trust structure. The MAP portfolio is managed by MAP's internal fund managers and invests through respected Australian equity investment managers.

What's in it for you?

The Fund has competitive fees and charges, and provides flexible options for:

- Investing, via a single lump sum and/or the Regular Savings Scheme (i.e. regular contributions by direct debit or cheque); and
- Flexible returns, i.e. as bi-annual income or as reinvested distributions to build asset value.

Why invest in MAP?

For over 50 years MAP has helped health professionals, their staff and their families with strategies to create wealth and sustainable incomes in retirement.

MAP manages retirement and investment savings for members throughout Australia. MAP Funds Management Ltd, the Responsible Entity of the MAP Australian Equity Fund (AEF), is a not-for-profit entity. It does not pay shareholder dividends and charges only what is needed to manage the AEF.

The objective of the MAP Australian Equity Fund is to achieve a return, after all fees and expenses, at least equal to the return on the S&P/ASX300 Accumulation Index or a similar appropriate index, over the medium to long term (five-year rolling average).

Are you eligible?

If you are an Australian resident, you can invest in AEF personally or on behalf of a partner, children or grandchildren. The Fund also suits self-managed super funds and family trusts. Details are listed in the MAP Australian Equity Fund Product Disclosure Statement (PDS), available from MAP or at www.mapfunds.com.au

Investment asset allocation

The Fund is managed by MAP's internal investment team, within the parameters of the AEF Investment Policy Statement and Derivatives Risk Statement approved by the MAP Board of Directors. The portfolio varies within the ranges listed below, depending on contributions (income), investment returns and prevailing investment markets.

90% - 100%	Equities (being shares listed on the Australian Stock Exchange (ASX) and investments in other listed or unlisted Australian equity trusts or funds)
0% - 10%	Cash and/or Money Market securities

Investment performance

Investment returns and historical unit prices are available on our website at www.mapfunds.com.au

Fees and charges*

The Fund has no entry, exit¹ or contribution fees. Only competitive administration and investment manager fees apply. Details are listed in the MAP Australian Equity Fund PDS, available from MAP or at www.mapfunds.com.au

How to invest in the MAP Australian Equity Fund

Contact MAP now for a copy of the MAP Australian Equity Fund PDS, complete the application form inside and return it to MAP in the reply paid envelope provided or mail to Reply Paid 1130, Brisbane, Q 4001. The MAP Australian Equity Fund PDS is also available on MAP's website at www.mapfunds.com.au or from our office at Level 9, 135 Wickham Terrace, Brisbane. Please read the MAP Australian Equity Fund PDS before making any investment decisions.

¹ If you withdraw within 12 months of investing in the Australian Equity Fund, you will be charged an exit fee of 1% of the aggregate Redemption Price of the Units redeemed.

*More detailed information about the MAP Australian Equity Fund, returns, fees and how to invest can be found in the MAP Australian Equity Fund Product Disclosure Statement (PDS) which is available by contacting MAP or you can download it from www.mapfunds.com.au. Alternatively, you can contact MAP Financial Planning, and a qualified Financial Planner can provide you with comprehensive personal advice on whether this product will suit your investment needs.

Who manages your investments?

MAP Board of Directors

Dr Peter B Boys
Chairman

Dr Bill J H Glasson
Past AMA National President

Mr Peter Heffernan
Chartered Accountant

Dr Peter Kent
RACGP Qld Past Treasurer

Dr Rick J Olive
ADAQ Past President

Ms Jennifer Robertson
Board Matters

Mr Adriaan C Ryder
Managing Director, Strategy - QIC

Mrs Wendy Tancred
Past Managing Director

MAP senior staff

Chief Executive Officer

Ms Jenni Erbel, B.Bus, B.Com, Dip FP,
MFinPlan, Dip Ed, F Fin, AFAIM

Chief Financial Controller

Mr Greg Hoyes, BCom, CA,

Chief Investment Officer

Mr Ross Endres, CFA, SA Fin

Summary of the MAP Australian Equity Fund

Date Established	1998
Minimum Initial Investment	\$1000
Minimum Investment Balance	\$1000
Minimum Additional Investment	\$100
Minimum Withdrawal	\$500
Normal Withdrawal Period	10 Business Days
Buy/ Sell Spread	0.70%
Entry Fee*	Nil
Exit Fee*	Nil* (unless you withdraw within 12 months of investing)
Ongoing fees and expenses paid out of the Fund* (excluding bank fees and estimated government charges)	0.70% pa of fund assets
2009/10 Estimate of Investment Manager Fee*	0.80% of Fund Assets
2009/10 Estimate of Custodian Fee*	0.03% of Fund Assets
Income Distribution	Bi-annual (31 December and 30 June)
Tax Break-up of Distributions	Advised Yearly after 30 June
Unitisation Frequency	Weekly
Statement Frequency	Quarterly and on request
Regular Savings Scheme	Yes

* An exit fee of 1% of the aggregate Redemption Price of the Units redeemed applies for redemptions of Units made within twelve (12) months of issue of those Units.

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What else can MAP do for you?

Apart from the MAP Australian Equity Fund, MAP also offers the following products to help you make the most of your wealth creation and your retirement:

MAP Superannuation Plan covers personal superannuation, employer contributions, spouse contributions and superannuation rollovers. MAP Superannuation helps accumulate retirement assets and includes access to Group Life and Total and Permanent Disability Insurance at competitive group rates.

MAP Pooled Superannuation Trust is for investors who control a self managed superannuation fund. MAP can provide you with greater diversification within your superannuation portfolio, including International and Australian equities, cash, fixed interest and property.

MAP Pension Plan is for creating an income stream in retirement from the assets you have created from your superannuation savings.

MAP Financial Planning¹ offers professional, personalised financial advice to help achieve your full financial potential. We work with you to develop, pursue and achieve strategies tailored to your current position and future goals.

¹ 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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MAP Funds Management Ltd (ABN 85 011 061 831, AFSL No. 240753, APRA RSE Licence No L0000703) ('MAP') is the trustee of MAP Superannuation Plan (RSE No R1001587) and MAP Pooled Superannuation Trust (RSE No. R1001563) and responsible entity of the MAP Australian Equity Fund (ARSN 092 833 308). MAP Financial Planning Pty Ltd (ABN 91 090 411 537, AFSL No 239117) is a wholly owned subsidiary of MAP. This document may contain general advice which does not consider any particular person's objectives, financial situation or needs. These matters should be considered together with the relevant Product Disclosure Statement ('PDS') and professional financial advice before making an investment decision. The PDS is available at www.mapfunds.com.au or by calling 1800 640 055. Information in this document is believed to be reliable and accurate but may be subject to change and MAP (including its directors, employees, agents or subsidiaries) disclaims all liability, however caused, by any party which relies on its contents. Past performance is not a reliable indicator of future performance. Investments have risk and MAP does not guarantee the repayment of capital or the investment performance of any of its products. (REF - MAPFM 0311)