



PRODUCT UPDATE NOTICE

Socially Responsible Growth Investment Option

On 1 February 2022, MAP Super is commencing a Socially Responsible Pooled Investment Option for members.

Investing in the Socially Responsible Growth Investment Options

The Socially Responsible Growth Investment Option comprises a range of single sector, multi manager investment funds, providing asset class building blocks to achieve the objectives of the investment option. The Socially Responsible Growth investment option is managed by Mercer Investments (Australia) Limited. Investments include Mercer Multi-Manager Funds accessed from their socially responsible menu, and externally managed socially responsible funds sourced by Mercer, all selected from those investments approved by the Trustee. The fees Mercer receives in respect of the underlying Mercer Multi-Manager Funds and for their investment management are included in the Indirect Cost Ratio of the investment option. Mercer will follow established and agreed guidelines for the investment of the Socially Responsible Growth Investment Option including:

Investment exclusions: Fossil fuel, uranium, tobacco, gambling, pornography

Investment inclusions: Renewable energy, recycling, amelioration of waste and pollution

Allocation of assets will be within the allocation ranges stated, except in exceptional circumstances. Where the asset allocation moves outside the range, the investment manager will re-balance the investments to return to the mandated range. The strategic asset allocations stated are indicative only. At any point in time, the actual allocation may be different to the strategic asset allocation rates stated in this Product Update Notice.

Summary of the Socially Responsible Growth Investment Option

Who is this investment option for?	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over seven years. This option invests mainly in growth assets across most asset classes.	
Investment return objective	CPI + 2.0%	
Minimum suggested time frame	7 years	
Standard risk measure band	6	
Standard Risk Measure label	High	
Asset classes	Strategic asset allocation	Asset allocation range
Defensive assets	30.00%	
Cash	6.50%	2.00% - 15.00%
Australian fixed income	9.00%	5.00% - 20.00%
Global fixed income	14.50%	8.00% - 25.00%
Growth assets	70.00%	
Australian equities	32.00%	20.00% - 48.00%
International equities	38.00%	26.00% - 52.00%

Fees and Costs

The fees in MAP Super are unchanged. The fees as they apply to the Socially Responsible Investment Option are outlined in the table below, and assume that all funds invested are in this investment option.

Type of fee ¹	Amount	How and when paid
Investment fee ²	Nil	Calculated on the average daily balance and deducted from the investment returns before the unit prices are determined and applied to your Account.
Administration fee	Asset based fee	Asset based fee - calculated on the average daily balance and deducted from your account monthly and on exit, pro-rata by number of days in the month. Partners may link their MAP Super Accounts to aggregate their average daily balances – see page 61 of the Additional Information Guide for more information.
	\$0 - \$249,999	
	\$250,000 - \$499,999	
	\$500,000 - \$999,999	
	\$1m - \$1,499,999	
	Over \$1.5m	
	Or a minimum of \$150	
	PLUS Expense Recovery fee³	Expense Recovery fee - calculated on the average daily balance and pro-rata by the number of days in the month, and deducted from your Account monthly and on exit.
	Up to \$500,000	
	\$500,001 - \$1,000,000	
	Above \$1,000,000	Nil
Buy-sell spread	0.14%/0.18%	Included in the unit price of the investment option. Refer to the Additional Information Guide Table 7 on page 60 for further details of Buy-sell spread for each Pooled Investment Option.
Switching fee	\$0 for the first four switches per annum then 0.40% per switch thereafter	Deducted from your Account at the end of the month when the switch is made.
Advice fee relating to all members investing in a particular MySuper product or investment option	Nil	There are no advice fees payable for advice provided to all members generally. For adviser fees payable for advice specific to your Account provided by your financial adviser, see adviser services fees in the Additional Information Guide on page 61.
Other fees and costs ⁴	Nil	Not applicable on this investment option. See additional information in the Additional Information Guide.
Indirect cost ratio	0.697% p.a.	Deducted from the assets of the underlying investments and reflected in the daily unit price. Refer to the Additional Information Guide for details of the Indirect Cost Ratio for all other Pooled Investment Options

¹ If your Account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of the administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

² Underlying fees may be charged by the Fund Manager, investment manager or the product provider.

³ Expense recovery fee is paid into a reserve and may include transfers to Operational Risk Finance Reserve (ORFR) from member accounts if required to meet regulatory requirements. Subject to 1 above, the fee of \$50 applies irrespective of your Account balance.

⁴ Depending on the investment option you choose, other fees and costs may apply. Refer to the Additional Information Guide. Also refer to the Additional explanation of fees and costs.



EXAMPLE - Socially Responsible Investment Option		Balance of \$50,000
Investment fees	0.00% p.a.	For every \$50,000 you have in the superannuation product you will be charged \$0 each year.
PLUS Administration fees	0.60%p.a. PLUS 0.05% p.a.	And , you will be charged \$325 in administration fees each year.
PLUS Indirect costs for the superannuation product	0.697% p.a.	And , indirect costs of \$348.50 each year will be deducted from your investment.
EQUALS Cost of product	If your balance was \$50,000, then for that year you will be charged fees of \$673.50 for the superannuation product.	

We are always here to help. For further details about your existing membership or if you require information or have any questions about Your Duty to take Reasonable Care Not to Make a Misrepresentation, please refer to the MAP Super PDS and Insurance Guide at <https://www.onesuper.com/funds/map-super/> or call or email us.

Contact details:

Phone: 1800 640 055

Email: enquiries@mapfunds.com.au

Write: PO Box 1282, Albury NSW 2640

Visit: www.onesuper.com/funds/map-super/

Thank you for taking the time to read this important notice.

For and on behalf of

Diversa Trustees Limited
Trustee of MAP Super

The fund is a superannuation product within OneSuper ABN 43 905 581 638 RSE R1001341 (OneSuper). Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 (referred to as the Trustee, we, our, us) is the Trustee of OneSuper and the product issuer. The information in this document is intended to provide you with general information only and does not take into account any one of your personal objectives, financial situation or needs. Before making any financial decisions about the fund, it is important that you read the current product disclosure statement (PDS) and Target Market Determination (TMD) and consider your particular circumstances and whether the particular financial product is right for you. The current PDS for the product is available at <https://www.onesuper.com/funds/map-super/>. You should consult a financial adviser if you require personal advice.

MAP Super a sub plan of OneSuper ABN 43 905 581 638 RSE R1001341

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