

25 May 2022

Dear Member

## Significant Event Notice

The Trustee of MAP Super (MAP or the Fund), (a sub plan of OneSuper), Diversa Trustees Limited (Diversa), is writing to provide you with an important update. There has been a significant increase in the amount of regulatory change introduced by the federal government and regulatory bodies over the last few years. These changes have increased the complexity and cost of administering superannuation funds resulting in potentially poor outcomes for members where there is insufficient scale.

With consideration of these changes and the ever evolving regulatory landscape, Diversa has made the decision that it would be in the best financial interests of members to intra-fund transfer MAP Super and its member accounts into Smartsave.

Smartsave is an existing sub-plan of OneSuper, with Diversa being the Trustee and issuer. It includes similar features and benefits that you currently enjoy as a member of MAP.

### What does it mean for me?

#### Membership

No action is required from you to complete the intra-fund transfer and there is no cost to you. Any transactional costs the fund may incur will be covered from the Expense Reserve. Your superannuation account will automatically transfer to Smartsave on **30 June 2022**. The transfer process is anticipated to begin on **Monday 27 June 2022** and complete by the week commencing **Monday 11 July 2022**.

Once the transfer has taken place, you will receive an Exit Statement from MAP and a Welcome Letter from Smartsave confirming the transfer. Your Welcome Letter will be filed in the Smartsave secure online portal/super tab/report inbox, and you will be notified by email when this is available.

While the transfer is in progress, there will be some limitations on what you can do with your account. Please take the time to read the following information carefully to check whether you need to take any action now.

#### Contributions

MAP will accept employer contributions and personal contributions or rollovers into the Fund for existing members until the commencement of the intra-fund transfer to Smartsave on **Friday 24 June 2022**. Any employer contributions or personal contributions or rollovers received to your existing MAP account from **Friday 24 June 2022** and up to **Thursday 30 June 2022** will be allocated to your new Smartsave account. This will ensure the contribution is allocated to your account within the financial year ending 30 June 2022.

To assist members and employers with End of Financial Year activities, contributions received using your previous MAP USI and member account number will be accepted up until **Friday 22 July 2022**. However, contributions received from **23 July 2022** to your previous MAP USI and member account number will be returned. Please refer to ***“Unique Super Identifier and member number”*** section of this notice for more information, as **you will need to advise your employer of the change of USI and member number**. Contributions from 1 July 2022 for the financial year 2022/2023 can also be made to your new Smartsave account, however, you will need to include your new USI and new member account number.

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

Trustee: Diversa Trustees Limited ABN: 49 006 421 638 RSE Licence Number: L0000635 AFSL Licence: 235153

P: 1800 640 055 E [enquiries@mapfunds.com.au](mailto:enquiries@mapfunds.com.au) W: [onesuper.com/funds/map-funds/](https://onesuper.com/funds/map-funds/) M: PO Box 1282, Albury NSW 2640

## What do I need to do if I do not want to participate in the transfer?

If you do not wish to participate in the transfer, you can either:

- Request the transfer of your entire account balance to another superannuation fund, or
- Request a full withdrawal of your account (subject to meeting a condition of release).

To make a request, please complete a withdrawal form available on the [onesuper.com](https://onesuper.com) website and send it to us by **Friday 24 June 2022**. Once your withdrawal request is completed, you will be mailed an exit statement from MAP, and your access to the MAP Super secure online portal will cease upon closure of your account. Please note any insurance cover held will be cancelled on the closure of your account.

### Note for Pension Members only:

Please note that if you are in receipt of benefits from Services Australia (Centrelink), and you elect not to participate in the transfer to Smartsave, this will impact the way in which Services Australia assess your benefits. We recommend you seek financial advice before you make any decisions.

## What you may need to do prior to the transfer to Smartsave or on withdrawal from the Fund.

### Notice of intent to claim or vary a deduction for personal super contributions

You may be able to claim a tax deduction for personal superannuation contributions that you made to your super account from your after-tax income.

If you wish to process a notice of intent to claim a tax deduction for the FY2022 financial year, please provide us with the completed form by the commencement of the blackout period by Friday 24 June 2022.

A notice of intent to claim a personal tax deduction form is available on the [ato.gov.au](https://ato.gov.au) website. The impact of tax and super planning can be complex. We recommend seeking professional advice from a licensed financial adviser.

### Notice of Contribution Splitting

All requests to process a contribution split in the FY2021 or the FY2022 year in MAP Super must be received by the commencement of the blackout period by Friday 24 June 2022 (or before you withdraw or rollover out to another complying superannuation fund).

### Financial Hardship or Compassionate Ground Claims

If you want to make a financial hardship or compassionate ground claim application, the completed documentation must be received by **Wednesday 15 June 2022**. Any claims received after this date, will not be assessed until the blackout period ceases on **Monday 11 July 2022**.

### External Insurance Cover

To ensure any external insurance payments continue to be met, you should contact your insurer and advise them that your MAP account is closing and any future requests to pay premiums will need to be submitted to your Smartsave account or to your new fund if you decided not to participate with the transfer.

## What stays the same?

### Death benefit nominations

On transfer, all binding and non-binding death benefit nominations will be transferred across to your new Smartsave account on the same basis as your original instructions. You can update your death benefit nomination any time prior to **Friday 24 June 2022** by downloading the binding death benefit nomination form and completing and mailing to the Fund, or completing the non-binding death benefit nomination option which can be submitted online. The binding death benefit nomination form is available at [onesuper.com](https://onesuper.com) or via the secure online portal under FAQ/Forms, or you can complete the non-binding death benefit nomination in the secure online portal via the Super tab.

### Insurance Cover

Your existing Death, TPD and/or Income Protection insurance benefits (if applicable) will continue as is, including how your insurance premiums are calculated.

You can update, decrease or cancel your insurance cover at any time. You can do that by completing the MAP Super information update or variation of insurance form which can be found on the Fund's website under forms or can be obtained by contacting us on 1800 640 055.

### Online Portal

As part of the intra-fund transfer to Smartsave, your log in details (user name and password) will remain the same. You will receive a confirmation email during the week commencing **Monday 11 July 2022** advising the availability of the secure online portal, reconfirming your log in and password details, and advising your Smartsave member number.

### Your Pension Payments

If you currently hold a pension account, your MAP pension account will continue in Smartsave, and will be on the same terms as you hold in MAP now, including the payment amount (if above minimum) and the payment frequency.

A pension annual review will be completed in July 2022, and you will be informed of the pension amount and payment frequency at this time.

Smartsave pension payments will be made on 25th of the month. Where the 25th does not fall on a Business Day, your payment will be made on the closest business day before the 25th.

### Services Australia (Centrelink)

The transfer of your pension to Smartsave does not result in the commencement of a new pension for Centrelink purposes if you are in receipt of Commonwealth Government income support payments such as the age pension, or Department of Veterans' Affairs service pension. The transfer will not impact the treatment of these pensions under the asset and income tests and, on this basis, should not impact any social security payments and benefits which you may currently be receiving.

### Adviser fees

If you currently have adviser fees being deducted from your MAP account, there will not be any changes to your existing arrangement.

### Third Party Authority

There'll be no change to any third-party authorities you may have in place for your member account.

## What is different?

### Smartsave Unique Super Identifier and member number

You will receive a new Smartsave member number, and Unique Super Identifier (USI) in Smartsave, therefore if you are receiving employer contributions, you will need to advise your employer of your new member number and USI for the Fund, which we will confirm to you prior to **the week commencing Monday 11 July 2022**. \*

You can also provide your employer with the Smartsave USI and Fund details by completing the Smartsave choice of fund form with the Fund's details which are outlined below. The choice of fund and contribution form is available on [onesuper.com/funds/smartsave/](https://onesuper.com/funds/smartsave/).

\* Contributions received using **your previous max USI and member account number will be accepted** up until **Friday 22 July 2022**. Please refer to **"What does this mean for me/Contributions"** section of this notice for more information.

	New Fund USI Details
Fund Name	Smartsave
USI	43905581638001
Fund ABN	43 905 581 638

### Investments

Your balance will be reinvested into the same or equivalent investment options in Smartsave as you currently hold in MAP, and your asset allocation holding will remain the same. You may receive a different number of units on transfer into Smartsave, however the total value transferred will be the same. There will not be any transaction costs charged to you with the change.

After the transfer, you will be free to choose from any combination of Smartsave's suite of investment options. For full details of Smartsave's investment options, visit [onesuper.com/funds/smartsave/](https://onesuper.com/funds/smartsave/). You can make a switch from the week commencing 11 July 2022.

Refer to the below Comparison tables:

Smartsave Cash Investment Option		MAP Cash Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	100.00%	100.00%	0.00%
Cash	100.00%	100.00%	0%
Australian Fixed Income	0.00%	0.00%	0%
Global Fixed Income	0.00%	0.00%	0%
Growth Assets	0.00%	0.00%	0.00%
Australian Equities	0.00%	0.00%	0%
Global Equities	0.00%	0.00%	0%
Global Listed Property & Infrastructure	0.00%	0.00%	0%

Investment Profile	
Members who prefer low risk and a high level of security on their account balance.	Members who prefer low risk and a high level of security on their account balance.
Investment Return Objective	
Bloomberg AustBond BB Index	Bloomberg AustBond BB Index
Time Horizon	
1 Year	1 Year
Standard Risk Measure Label	
Very Low	Very Low

Smartsave Moderate Investment Option		MAP Moderate Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	70.00%	70.00%	0.00%
Cash	24.50%	24.50%	0%
Australian Fixed Income	26.00%	26.00%	0%
Global Fixed Income	19.50%	19.50%	0%
Growth Assets	30.00%	30.00%	0.00%
Australian Equities	13.00%	13.00%	0%
Global Equities	14.50%	14.50%	0%
Global Listed Property & Infrastructure	2.50%	2.50%	0%
Investment Profile			
Members who seek exposure to mainly defensive assets and can tolerate a moderate level of risk over three years. This option invests predominantly in defensive assets across most asset classes.		Members who seek exposure to mainly defensive assets and can tolerate a moderate level of risk over three years. This option invests predominantly in defensive assets across most asset classes.	
Investment Return Objective			
CPI + 0.5% per annum		CPI +0.5% per annum	
Time Horizon			
3 Years		3 Years	
Standard Risk Measure Label			
Medium		Medium	

Smartsave Balanced Investment Option		MAP Balanced Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	50.00%	50.00%	0.00%
Cash	11.00%	11.00%	0%
Australian Fixed Income	17.00%	17.00%	0%
Global Fixed Income	22.00%	22.00%	0%
Growth Assets	50.00%	50.00%	0.00%
Australian Equities	21.50%	21.50%	0%
Global Equities	24.50%	24.50%	0%
Global Listed Property & Infrastructure	4.00%	4.00%	0%
Investment Profile			
Members who seek exposure to a combination of growth and defensive assets and can tolerate a medium to high level of risk over four years. This option invests predominantly in a mixture of growth and defensive assets across most asset classes.		Members who seek exposure to a combination of growth and defensive assets and can tolerate a medium to high level of risk over four years. This option invests predominantly in a mixture of growth and defensive assets across most asset classes.	
Investment Return Objective			
CPI + 1.5% per annum		CPI + 1.5% per annum	
Time Horizon			
4 Years		4 Years	
Standard Risk Measure Label			
Medium to High		Medium to High	

Smartsave Growth Investment Option		MAP Growth Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	30.00%	30.00%	0.00%
Cash	6.50%	6.50%	0%
Australian Fixed Income	10.50%	10.50%	0%
Global Fixed Income	13.00%	13.00%	0%
Growth Assets	70.00%	70.00%	0.00%
Australian Equities	30.00%	30.00%	0%
Global Equities	34.00%	34.00%	0%
Global Listed Property & Infrastructure	6.00%	6.00%	0%

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Investment Profile	
Members who seek exposure to mainly growth assets and can tolerate a high level of risk over five years. This option invests mainly in growth assets across most asset classes.	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over five years. This option invests mainly in growth assets across most asset classes.
Investment Return Objective	
CPI + 2.5% per annum	CPI + 2.5% per annum
Time Horizon	
5 Years	5 Years
Standard Risk Measure Label	
High	High

Smartsave Socially Responsible Growth Investment Option		MAP Socially Responsible Growth Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	30.00%	30.00%	0.00%
Cash	6.50%	6.50%	0%
Australian Fixed Income	9.00%	9.00%	0%
Global Fixed Income	14.50%	14.50%	0%
Growth Assets	70.00%	70.00%	0.00%
Australian Equities	32.00%	32.00%	0%
Global Equities	38.00%	38.00%	0%
Global Listed Property & Infrastructure	0.00%	0.00%	0%
Investment Profile			
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.		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% per annum		CPI + 2% per annum	
Time Horizon			
7 Years		7 Years	
Standard Risk Measure Label			
High		High	

Smartsave High Growth Investment Option (NEW)		MAP High Growth Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	15.00%	15.00%	0.00%
Cash	5.00%	5.00%	0%
Australian Fixed Income	4.50%	4.50%	0%
Global Fixed Income	5.50%	5.50%	0%
Growth Assets	85.00%	85.00%	0.00%
Australian Equities	38.00%	38.00%	0%
Global Equities	44.00%	44.00%	0%
Global Listed Property & Infrastructure	3.00%	3.00%	0%
Investment Profile			
Members who seek exposure to mainly growth assets and can tolerate a high level of risk over seven years. This option invests predominantly in growth assets across most asset classes.		Members who seek exposure to mainly growth assets and can tolerate a high level of risk over seven years. This option invests predominantly in growth assets across most asset classes.	
Investment Return Objective			
CPI + 3.5% per annum		CPI + 3.5% per annum	
Time Horizon			
7 Years		7 Years	
Standard Risk Measure Label			
High		High	

\* This investment option is being transferred from MAP Super to Smartsave

Smartsave Australian Shares Investment Option		MAP Australian Shares Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	2.00%	2.00%	0.00%
Cash	2.00%	2.00%	0%
Australian Fixed Income	0.00%	0.00%	0%
Global Fixed Income	0.00%	0.00%	0%
Growth Assets	98.00%	98.00%	0.00%
Australian Equities	98.00%	98.00%	0%
Global Equities	0.00%	0.00%	0%
Global Listed Property & Infrastructure	0.00%	0.00%	0%

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Investment Profile	
Members who seek exposure to a broad range of companies listed on the Australian Stock Exchange across large and small capitalisation companies with a mix of index and active management.	Members who seek exposure to a broad range of companies listed on the Australian Stock Exchange across large and small capitalisation companies with a mix of index and active management.
Investment Return Objective	
S&P/ASX 300 Accumulation Index	S&P/ASX 300 Accumulation Index
Time Horizon	
n/a	n/a
Standard Risk Measure Label	
High	High

Smartsave International Shares Investment Option		MAP International Shares Investment Option	
Strategic Asset Allocation			
			Difference
Defensive Assets	2.00%	2.00%	0.00%
Cash	2.00%	2.00%	0%
Australian Fixed Income	0.00%	0.00%	0%
Global Fixed Income	0.00%	0.00%	0%
Growth Assets	98.00%	98.00%	0.00%
Australian Equities	0.00%	0.00%	0%
Global Equities	98.00%	98.00%	0%
Global Listed Property & Infrastructure	0.00%	0.00%	0%
Investment Profile			
Members who seek exposure to companies listed on Global exchanges across developed and emerging markets with a mix of index and active management.		Members who seek exposure to companies listed on Global exchanges across developed and emerging markets with a mix of index and active management.	
Investment Return Objective			
MSCI World (ex Aust) Index in \$A		MSCI World (ex Aust) Index in \$A	
Time Horizon			
n/a		n/a	
Standard Risk Measure Label			
High		High	

Smartsave Diversified Shares Investment Option	
Strategic Asset Allocation	
<b>Defensive Assets</b>	<b>2.00%</b>
Cash	2.00%
Australian Fixed Income	0.00%
Global Fixed Income	0.00%
<b>Growth Assets</b>	<b>98.00%</b>
Australian Equities	48.00%
Global Equities	50.00%
Global Listed Property & Infrastructure	0.00%
Investment Profile	
Members who seek exposure to Australian and Global listed companies with a mix of index and active management.	
Investment Return Objective	
CPI + 4.0% per annum	
Time Horizon	
10 Years	
Standard Risk Measure Label	
High	

\*This investment option is currently not being offered in MAP but it will be available to you after transfer.

Smartsave Passive Growth MySuper Investment Option	
Strategic Asset Allocation	
<b>Defensive Assets</b>	<b>30.00%</b>
Cash	6.00%
Australian Fixed Income	11.00%
Global Fixed Income	13.00%
<b>Growth Assets</b>	<b>70.00%</b>
Australian Equities	29.50%
Global Equities	33.00%
Global Listed Property & Infrastructure	7.50%
Investment Profile	
Members who seek exposure to mainly growth assets and can tolerate a high level of risk over five years. This option invests mainly in growth assets across most asset classes.	
Investment Return Objective	
CPI + 2.5% per annum	
Time Horizon	
5 Years	
Standard Risk Measure Label	
High	

\*This investment option is currently not being offered in MAP but it will be available to you after transfer.

## Fees and Costs

### Administration fees

The Smartsave administration fees are structured differently, and this may affect you. **Also, if you currently receive partner fee discounts or have accessed member intra fund financial advice this will cease.** The table below provides a summary of the MAP current fees and costs, and the fees and costs that will apply at Smartsave from **30 June 2022**.

The impact of fees will vary by member. Most members will receive a reduction in administration fees; however, a small number of members may experience a slight increase. We recommend making your own calculations or seeking professional advice from a licensed financial adviser. Refer to the Appendix for an Example Fee Calculation.

Type of fee or cost	Smartsave		MAP Super	
	Amount	How and when paid	Amount	How and when paid
Administration fees and costs <sup>1</sup>	<b>Asset Based Fee % p.a.<sup>2</sup></b>		<b>Asset Based Fee % p.a.</b>	
	Asset-based administration fee of <b>0.60% p.a.</b> which is deducted from the investment returns before the unit prices are determined and applied to your Account And For account balances of <b>\$500,000 and above</b> , you may be entitled to a <u>fee rebate for the applicable account balance tier</u> . This may reduce the fees and costs on your account balance. Refer to the <u>Tiered Rebate Table for the % fee</u> after the rebate has been applied to the account balance:		Asset based fee - calculated on the average daily balance and deducted from your account monthly and on exit, pro-rata by the number of days in the month.	
	<b>Account Balance</b>	<b>% Fee After Rebate</b>	<b>Account Balance</b>	<b>% Fee</b>
	\$500,000 to \$1,000,000	0.55%p.a.	\$0 - \$249,999	0.60% p.a.
	\$1,000,001 to \$1,500,000	0.05%p.a.	\$250,000 - \$499,999	0.55% p.a.
	\$1,500,001 and over	Nil	\$500,000 - \$999,999	0.45% p.a.
	The asset-based rebate is calculated based on your month end account balance and credited to your account on a monthly basis in arrears reducing the total fee you pay.  Plus		\$1,000,000 - \$1,499,999	0.20% p.a.
			\$1,500,000 and over	Nil
	<b>Account Keeping Fee</b> \$20p.a.* Member fee is calculated on the last business day of each month and deducted from your Account monthly and on exit. *The flat \$20p.a. Account Keeping Fee is not charged when an account balance is lower than \$2,000		or a <u>minimum of \$150<sup>2</sup></u> <b>Expense Recovery Fee<sup>3</sup></b>	
			<b>Account Balance</b>	<b>% Fee</b>
			Up to \$500,000	0.05% p.a.
			\$500,001 - \$1,000,000	0.025% p.a.
			Above \$1,000,000	Nil
	<sup>1</sup> 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 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.		<sup>1</sup> 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 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.	
	<sup>2</sup> The administration fee may include transfers to the Operational Risk Finance Reserve (ORFR) if required to meet regulatory requirements. Expense recovery is deducted from Asset Based Fee.		<sup>2</sup> A minimum administration fee per annum applies.	
			<sup>3</sup> Expense Recovery fees may include transfers to an Operational Risk Financial Reserve (ORFR) from member Accounts if required to meet regulatory requirements. This amount is a reasonable estimate based on the information available at the date of this document. We will give you 30 days' notice in advance if the actual expenses incurred require an increase in this fee.	
	All fees are inclusive of GST.		All fees are inclusive of GST.	

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### Indirect costs and investment fees including buy-sell spreads

Depending on your investment option choices, the investment management fees (ICR) may change over time and the below table show the latest available ICRs which may be different to the current Product Disclosure Statement:

Investment Option	Investment Fees p.a.	Indirect Cost Ratio p.a.	Buy Spread per transaction	Sell Spread per transaction
Smartsave Cash Investment Option	0.00%	0.30%	0.00%	0.00%
MAP Cash Investment Option	0.00%	0.30%	0.00%	0.00%
Smartsave Moderate Investment Option	0.00%	0.35%	0.07%	0.08%
MAP Moderate Investment Option	0.00%	0.35%	0.07%	0.08%
Smartsave Balanced Investment Option	0.00%	0.39%	0.10%	0.11%
MAP Balanced Investment Option	0.00%	0.39%	0.10%	0.11%
Smartsave Growth Investment Option	0.00%	0.40%	0.10%	0.12%
MAP Growth Investment Option	0.00%	0.40%	0.10%	0.12%
Smartsave High Growth Investment Option (NEW)	0.00%	0.47%	0.13%	0.13%
MAP High Growth Investment Option	0.00%	0.47%	0.13%	0.13%
Smartsave Australian Shares Investment Option	0.00%	0.42%	0.13%	0.13%
MAP Australian Shares Investment Option	0.00%	0.42%	0.13%	0.13%
Smartsave Socially Responsible Growth Investment Option	0.00%	0.70%	0.14%	0.18%
MAP Socially Responsible Growth Investment Option	0.00%	0.70%	0.14%	0.18%
Smartsave International Shares Investment Option	0.00%	0.45%	0.15%	0.10%
MAP International Shares Investment Option	0.00%	0.45%	0.15%	0.10%
Smartsave Diversified Shares Investment Option	0.00%	0.41%	0.14%	0.12%
Smartsave Passive Growth MySuper Investment Option	0.00%	0.31%	0.09%	0.11%

For further information, please refer to the Additional Guidance on [onesuper.com/funds/smartsave/](https://onesuper.com/funds/smartsave/).

## Additional fees and costs

Dependent upon the circumstances, additional fees may be applicable:

Type of fee or cost	Smartsave		MAP Super	
	Amount	How and when paid	Amount	How and when paid
Adviser Services Fees transactional fee	up to \$5,500	As per your POA, limited to an initial or transactional fee as one-off fees per annum	No limit applies	As per your Statement of Advice (SOA), there are no limits set by the Trustee
Adviser Services Fees Ongoing	2.2% p.a.	As per your POA, the fee is limited to 2.2% p.a. of the Account Balance	No limit applies	As per your SOA, there are no limits set by the Trustee
Family Law Enquiry	\$0.00	n/a	\$100.00	Fees will be deducted from your Account at the time of the request (if applicable) <sup>1</sup>
Family Law Split	\$0.00	n/a	\$100.00	

## Blackout period

From **Monday 27 June 2022** to **Monday 11 July 2022**, there will be a **blackout period** that may impact you. The transfer of your account will require certain activities to be undertaken, including the reconciliation, account closure and transfer of your information and account balance. This may result in some limitations on transacting on your account during this time.

From the **commencement of the blackout period on Monday 27 June 2022**:

- We will be unable to process contributions, rollovers in or out or withdrawals. Contributions and rollovers in received for your MAP USI and member account will from 5 p.m. **Friday 24 June 2022** be allocated to your Smartsave account until **Sunday 22 July 2022**. From **23 July 2022**, any contributions and rollovers in received to your prior MAP USI and member account will be returned to the source;
- You will receive a confirmation email during the week commencing **Monday 11 July 2022** providing you with your log in details to the secure online portal (existing user name and password), new Smartsave USI and member number, and
- The secure online portal will be unavailable for the period of the blackout, and you will be unable to transact or instruct us using your account online.
- We will also not process any online or paper based forms received into MAP after **Friday 24 June 2022**, and during the blackout period, including any requests to set up a new accumulation to pension account, or a pension refresh.
- If you have a pension account, there may be changes to your pension payments after your annual review in June/July.
- Any requests for ad-hoc pension payments will not be processed during the blackout period.
- Family Law enquiries of superannuation balances will be processed using the latest available data. If you wish to submit draft Orders or Agreements, or require a split of your superannuation balance under Family Law during the blackout period, please contact us for further information.

The Blackout period will end during the week commencing **Monday 11 July 2022**, and your account in Smartsave will be available to you via the secure online portal, enabling view, research, transact capability, as well as access to forms, PDS and other services.

## In summary

It is anticipated that the **blackout period** will commence on **Monday 27 June 2022**, and the table below summarises the timeline for you. If you are considering requesting any of the above transactions, please do so as early as possible and prior to the commencement of the blackout.

If your request during the blackout period is critical and delays in payment may affect your wellbeing, please contact us on 1800 640 055 to determine if we can assist.

## Timeline summary for the intra-fund transfer?

What will occur	Date
Significant Event Notice emailed to Members (this letter)	<b><u>Friday 27 May 2022</u></b>
Activities – the last day for: <ul style="list-style-type: none"> <li>■ Final contributions to be received by MAP Super</li> <li>■ The Fund to receive notice of intent or contribution splitting requests</li> <li>■ Members to view, transact, and provide instructions online</li> </ul>	<b><u>5 p.m. Friday 24 June 2022</u></b>
Blackout period (pause in processing) on transacting and administration on MAP Super accounts commences from	<b><u>Monday 27 June 2022</u></b>
MAP Super account closed	<b><u>30 June 2022</u></b>
Smartsave account opened	<b><u>30 June 2022</u></b>
Confirmation of Smartsave <u>USI</u> , choice of fund form and member number sent out	<b><u>Week prior to 11 July 2022</u></b>
<ul style="list-style-type: none"> <li>■ Blackout period (pause in processing) on transacting and administration on Smartsave Super accounts ends</li> <li>■ Email advice confirming online portal log-in details (existing username and password), and Smartsave new member number and USI details</li> </ul>	<b><u>Week commencing 11 July 2022</u></b>
Exit letter and welcome letters sent	<b><u>Friday 22 July 2022</u></b>

## We are here to help

If you have any questions or would like further information, please contact us at the following:

**Phone:** 1800 640 055

**Email:** [enquiries@mapfunds.com.au](mailto:enquiries@mapfunds.com.au)

**Mail:** PO Box 1282 Albury NSW 2640

Kind regards

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 consider your particular circumstances and whether the particular financial product is right for you. The current PDS for the product is available at <https://onesuper.com/funds/map-funds/>. You should consult a financial adviser if you require personal advice.

## Appendix

### Fee Example

Example Fee - Smartsave Balanced Investment Option		Balance of \$50,000
Investment Fees	0.00% p.a.	For every \$50,000 you will be charged \$0 in investment fee each year
Plus Administration Fees	0.60% p.a. Plus Account Keeping Fee \$20 p.a.	For every \$50,000 you will be charged \$320 in administration fee each year
Plus Indirect costs	0.39% p.a.	For every \$50,000 you will be charged \$195 in ICR each year
Equals Cost of Product	If your balance was \$50,000, then for that year you will be charged fees of <b>\$515</b> for the superannuation product.	

Example Fee - MAP Balanced Investment Option		Balance of \$50,000
Investment Fees	0.00% p.a.	For every \$50,000 you will be charged \$0 in investment fee each year
Plus Administration Fees Plus Expense Recovery	0.60% p.a. or a minimum of \$150	For every \$50,000 you will be charged \$325 in administration fee each year
	0.05% p.a.	
Plus Indirect costs	0.39% p.a.	For every \$50,000 you will be charged \$195 in ICR each year
Equals Cost of Product	If your balance was \$50,000, then for that year you will be charged fees of <b>\$520</b> for the superannuation product.	