

# Complete Super & Pension Additional Information Guide



19 June 2019

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## Important information

The information in this Additional Information Guide forms part of the Complete Super PDS dated 19 June 2019 and the Complete Pension PDS dated 19 June 2019. You should consider this important additional information before making a decision about Complete Super and Complete Pension.

This important information can also be obtained, free of charge, by contacting us, as detailed below. We may update information that is not materially adverse to you online via the '[Secure Online Portal](#)'.

The information in this Additional Information Guide is general information only and does not take into account your personal financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

The information in this Additional Information Guide is subject to change from time to time. Information that is not materially adverse can be updated by us. Updated information can be obtained, free of charge, by calling us on 1800 857 680 or online at the '[Secure Online Portal](#)'. A paper copy of any updated information will be provided to you free of charge, upon request.

This Additional Information Guide is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 (referred to as we, our, us, the Trustee). Complete Super is an accumulation superannuation product and Complete Pension is an account based pension product offered through the MAP Superannuation Plan ABN 71 603 157 863 bearing the brand 'brightday' (the Fund).

The Sponsor and Promoter of the Fund is OneVue Wealth Services Ltd, ABN 70 120 380 627 AFSL 308868. Yellow Brick Road Financial Planners Pty Limited ABN 42 124 553 206 CAR 001240326 (YBR) is the promoter of Complete Super and Complete Pension using the 'brightday' brand. YBR is a corporate authorised representative of Yellow Brick Road Wealth Management Pty Limited ABN 93 128 650 037 AFSL 323825.

For more information

Phone: 1800 857 680

Write: PO Box 1282, Albury NSW 2640

Visit: [www.brightday.com.au](http://www.brightday.com.au)

## 1. Defined fees

The following fees have the meanings given to them in the *Superannuation Industry (Supervision) Act 1993* (Cth).

### Activity fee

A fee is an **activity fee** if:

- 1) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
  - a) that is engaged in at the request, or with the consent, of a member; or
  - b) that relates to a member and is required by law; and
- 2) those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

### Administration fee

An **administration fee** is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than:

- 1) borrowing costs; and
- 2) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
- 3) costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

### Advice fee

A fee is an **advice fee** if:

- 1) The fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
  - a) a trustee of the entity; or
  - b) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and

- 2) those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

## Buy-sell spread

A **buy-sell spread** is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

## Exit fee

An **exit fee** is a fee to recover the costs of disposing of all or part of members' interests in the superannuation entity.

## Indirect cost ratio

The **indirect cost ratio (ICR)**, for a MySuper product or an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

Note: A fee deducted from a member's account or paid out of the superannuation entity is not an indirect cost.

## Investment fee

An **investment fee** is a fee that relates to the investment of the assets of a superannuation entity and includes:

- 1) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- 2) costs that relate to the investment of assets of the entity, other than;
  - a) Borrowing costs; and
  - b) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
  - c) costs that are otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

## Switching fee

In the case of a MySuper product:

A **switching fee** for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

In the case of a superannuation product that is not a MySuper product:

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one investment option or product in the entity to another.

## 2. Super and pension account fees and costs

### Consumer Advisory Warning

#### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees.<sup>1</sup> Ask the fund or your financial adviser.

#### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options.

This section shows the fees and other costs you may be charged. The fees and costs may be deducted from your money, from the returns on your investment or from the Fund's assets as a whole.

Other fees, such as activity fees, advice fees and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Insurance fees and other costs relating to insurance are set out in the Insurance Guide. All fees disclosed in this Additional Information Guide are GST inclusive.

You should read all the information about fees and costs as it is important to understand their impact on your investments and your particular investment option.

### Pooled Investment Options: Fees and costs table

	Cash	Balanced	Passive Balanced	High Growth	Passive High Growth	
Type of fee	Amount					How and when paid
Investment fee	Nil					Not applicable
Administration fee**	0.59% p.a.	0.60% p.a.	0.59% p.a.	0.60% p.a.	0.59% p.a.	Calculated on the average daily balance and deducted from your account monthly and on exit, subject to minimum fee pro-rata by number of days in the month
	Subject to a minimum fee of \$250 each year, pro-rata by number of days in the month**					
	<b>PLUS</b>					
	Expense Recovery Fee (p.a.) *					
				Up to \$500,000	0.05%	
				\$500,001 - \$1,000,000	0.025%	
				Above \$1,000,000	Nil	
Buy-sell spread***	0.00%	0.10%	0.10%	0.14%	0.10%	Included in the unit price of the investment option and applicable for both buy and sell.
Switching fee	\$0 for the first two switches per annum then \$24.95 per switch					Deducted from your account at the end of month the switch is made
Exit fee	Nil					Not applicable
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 a financial adviser, see 'Adviser services Fees' on page 6
Other fees and cost***	Nil					Not applicable
Indirect cost ratio	0.30% p.a.	0.46% p.a.	0.34% p.a.	0.56% p.a.	0.28% p.a.	Deducted from the assets of the underlying investments and reflected in the daily unit price

\* Expense Recovery fee may include transfer to Operational Risk Finance Reserve (ORFR) from member accounts if required to meet regulatory requirements.

\*\* Minimum administration fees per annum apply.

\*\*\* See the below section 'Additional Explanation of Fees and Costs' for further information about the costs associated with optional services such as adviser fees; activity fees including family law fees, insurance fees and promoter fees.

<sup>1</sup> This disclosure is prescribed by law.

## Super Wrap Investment Options: Fees and costs table

These fees and costs apply to Direct Shares, Managed Funds, Managed Account Portfolios, Term Deposits and Cash Hub. In addition to these fees, Investment Managers of Exchange Traded Funds and Managed Account Portfolio Investments may charge management and performance fees. Such fees, if incurred, will be deducted from the investment earnings and reflected in the market price.

Type of fee	Amount	How and when paid																						
Investment fee <sup>1</sup>	Managed Account Portfolios: 0.65% - 0.95% p.a.	In the case Managed Account Portfolios, the fees are calculated on the average daily balance and deducted from your Managed Account Portfolio cash holding monthly and on exit. The amount charged will depend on which Managed Account Portfolio you are invested in. You can find details in the 'Compete Super Investment Guide'.																						
Administration fee*	<table border="1"> <thead> <tr> <th colspan="2">Fees on Direct Shares, Managed Funds and Managed Account Portfolios account balances within each tier</th> </tr> </thead> <tbody> <tr> <td>Up to \$100,000</td> <td>0.69%</td> </tr> <tr> <td>\$100,001 - \$250,000</td> <td>0.57%</td> </tr> <tr> <td>\$250,001 - \$500,000</td> <td>0.45%</td> </tr> <tr> <td>\$500,001 - \$750,000</td> <td>0.30%</td> </tr> <tr> <td>\$750,001 - \$1 million</td> <td>0.20%</td> </tr> <tr> <td>\$1,000,001 +</td> <td>0.15%</td> </tr> </tbody> </table> <p>Subject to a minimum fee of \$250 each year*</p> <p><b>PLUS</b></p> <table border="1"> <thead> <tr> <th colspan="2">Expense Recovery Fee**</th> </tr> </thead> <tbody> <tr> <td>Up to \$500,000</td> <td>0.05%</td> </tr> <tr> <td>\$500,001 - \$1,000,000</td> <td>0.025%</td> </tr> <tr> <td>Above \$1,000,000</td> <td>Nil</td> </tr> </tbody> </table>	Fees on Direct Shares, Managed Funds and Managed Account Portfolios account balances within each tier		Up to \$100,000	0.69%	\$100,001 - \$250,000	0.57%	\$250,001 - \$500,000	0.45%	\$500,001 - \$750,000	0.30%	\$750,001 - \$1 million	0.20%	\$1,000,001 +	0.15%	Expense Recovery Fee**		Up to \$500,000	0.05%	\$500,001 - \$1,000,000	0.025%	Above \$1,000,000	Nil	Calculated on the average daily balance and deducted from your account monthly and on exit, subject to minimum fee pro-rata by number of days in the month
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Above \$1,000,000	Nil																							
Buy-sell spread	Nil Note that some investments (such as Managed Funds may have their own buy sell spread)	Refer to the relevant PDS for details																						
Switching fee	<table border="1"> <thead> <tr> <th colspan="2">Switching fee</th> </tr> </thead> <tbody> <tr> <td>Managed Funds</td> <td>\$0 for the first two switches per annum then \$24.95 per switch</td> </tr> <tr> <td>Managed Account Portfolio</td> <td rowspan="3">Not applicable</td> </tr> <tr> <td>Direct Shares</td> </tr> <tr> <td>Term Deposits</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Brokerage fee</th> </tr> </thead> <tbody> <tr> <td>Managed Funds</td> <td>Not applicable</td> </tr> <tr> <td>Managed Account Portfolio</td> <td>Up to 0.33% (0.22% for netting) per trade for Managed Account Portfolios</td> </tr> <tr> <td>Direct Shares</td> <td>0.125% of the transaction value (minimum of \$24.95 per trade)</td> </tr> <tr> <td>Term Deposits</td> <td>Not applicable</td> </tr> </tbody> </table>	Switching fee		Managed Funds	\$0 for the first two switches per annum then \$24.95 per switch	Managed Account Portfolio	Not applicable	Direct Shares	Term Deposits	Brokerage fee		Managed Funds	Not applicable	Managed Account Portfolio	Up to 0.33% (0.22% for netting) per trade for Managed Account Portfolios	Direct Shares	0.125% of the transaction value (minimum of \$24.95 per trade)	Term Deposits	Not applicable	<p>Deducted from your account at the end of month when the switch is made</p> <p>Deducted from your account at the end of the month</p> <p>Deducted from your account at the time of settlement of the direct share trade</p>				
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Term Deposits	Not applicable																							
Exit fee	Nil	Not applicable																						
Advice fee relating to all members	Nil	There are no advice fees payable for advice provided to all members generally. For adviser fees payable for																						

<sup>1</sup> In case of managed funds, underlying fees may be charged by the manager, you may refer to the manager's Product Disclosure Statement.

investing in a particular MySuper product or investment option		advice specific to your account provided by a financial adviser, see 'Adviser services Fees' on page 6.
Other fees and costs***	Varies	
Indirect Cost Ratio	Cash Hub: 1.00% p.a. on the Cash Hub balance and the cash held in the managed accounts (if any).	Deducted from the interest earned before the interest rate is declared.

\* Minimum administration fees per annum apply.

\*\* Expense Recovery fee may include transfer to Operational Risk Finance Reserve (ORFR) from member accounts if required to meet regulatory requirements.

\*\*\*See the below section 'Additional Explanation of Fees and Costs' for further information about the costs associated with optional services such as adviser fees; activity fees including family law fees, brokerage; insurance fees and promoter fees.

## Example: annual fees and costs – Pooled Investment Options

This table gives an example of how the fees and costs for a sample **Pooled Investment Option** can affect your super investment over a one year period. You should use these tables to compare each superannuation product with other superannuation products.

EXAMPLE - Pooled Investment Option: Balanced		Balance of \$50,000
Investment fees	0.00%	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS administration fees	0.65%	<b>And</b> , you will be charged \$325 in administration fees
PLUS indirect costs for the superannuation product	0.46%	<b>And</b> , indirect costs of \$230 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 <b>\$555</b> for the superannuation product	

**Note:** Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$0** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.10%** (this will equal to **\$50** for every \$50,000 you withdraw).

## Example: annual fees and costs – Super Wrap Investment Options

This section gives an example of how the fees and costs for a sample **Super Wrap Investment Options** can affect your super investment over a one year period. You should use these tables to compare each superannuation product with other superannuation products.

EXAMPLE - Super Wrap Investment Option: Direct shares		Balance of \$50,000
Investment fees	Nil	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS administration fees	0.69% PLUS Expense recovery fee of 0.05%	<b>And</b> , you will be charged \$352.75 in administration fees
PLUS indirect costs for the superannuation product	Cash Hub: 1.00%	<b>And</b> , indirect costs of \$25.00 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 <b>\$377.75</b> for the product	

You should note the following about the example:

1. Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$0** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.00%** (this will equal to **\$0** for every \$50,000 you withdraw).
2. This example assumes investment in Super Wrap Investment Options as follows: \$2,500 Cash Hub (indirect cost ratio of 1.00%), \$47,500 in one Direct Shares
3. Transaction costs (including brokerage) may apply, and
4. The actual cost of the product may be significantly more or less, depending on the Super Wrap Investment Options you choose for your Super Wrap Investment Option portfolio and the number of transactions.

EXAMPLE - Super Wrap Investment Option: Managed Account Portfolio – Ralton Leaders		Balance of \$50,000
Investment fees	Ralton Leaders 0.65%	For every \$50,000 you have in the superannuation product you will be charged \$308.75 each year
PLUS administration fees	0.69% PLUS Expense recovery fee of 0.05%	<b>And</b> , you will be charged \$352.75 in administration fees
PLUS indirect costs for the superannuation product	Cash Hub: 1.00%	<b>And</b> , indirect costs of \$25.00 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 <b>\$686.50</b> for the superannuation product	

You should note the following about the example:

1. Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$0** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.00%** (this will equal to **\$0** for every \$50,000 you withdraw).
2. This example assumes investment in Super Wrap Investment Options as follows: \$2,500 Cash Hub (indirect cost ratio of 1.00%), \$47,500 in Ralton Leaders.
3. Transaction costs (including brokerage) may apply, and
4. The actual cost of the product may be significantly more or less, depending on the Super Wrap Investment Options you choose for your Super Wrap Investment Option portfolio and the number of transactions.

EXAMPLE - Super Wrap Investment Option: Term Deposit		Balance of \$50,000
Investment Fees	Nil	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS administration fees	Nil subject to a minimum of \$250 per year PLUS Expense recovery fee of 0.05%	<b>And</b> , you will be charged \$275.00 in administration fees
PLUS indirect costs for the superannuation product	Cash Hub: 1.00%	<b>And</b> , indirect costs of \$25.00 will be deducted from your account
EQUALS cost of product	If your balance was \$50,000, then for that year you will be charged fees of <b>\$300</b> for the product	

You should note the following about the example:

1. Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$0** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.00%** (this will equal to **\$0** for every \$50,000 you withdraw).
2. This example assumes investment in Super Wrap Investment Options as follows: \$2,500 Cash Hub (indirect cost ratio of 1.00%), \$47,500 in one Term Deposit.
3. Transaction costs (including brokerage) may apply, and
4. The actual cost of the product may be significantly more or less, depending on the Super Wrap Investment Options you choose for your Super Wrap Investment Option portfolio and the number of transactions.

## Additional explanation of fees and costs

### Expense Reserve (ER)

The Trustee maintains an Expense Reserve (ER) for costs not related to the administration of the fund.

### Custodian fees

The custody agreement between the Trustee and the Custodian provides for the Custodian to hold the property and title documents of the Fund in safe custody. The Custodian is entitled to be paid fees for performing Custodial Services.

The Custodian fee has been included in the administration fee disclosed for each investment option.

### Adviser services fees

You may agree to pay an adviser services fee for Complete Super and Complete Pension services provided to you. This adviser services fee may be deducted from your account, with your consent. Adviser services fee is limited to an initial or transactional fee of up to \$5,500 per advice event and/or an ongoing service fee of up to 2.20% of your account balance, and will appear in the Statement of Advice provided to you by your financial adviser.

Ongoing fees may be negotiated with your financial adviser as a fixed dollar amount, subject to the above maximums.

### Underlying investment fees and costs

Other fees and costs may apply to the underlying investments of the Managed Funds options and the FUND.eXchange options. Those fees and costs are not included in this Guide, however further details can be obtained from the relevant disclosure documents which are available from the [Secure Online Portal](#). Underlying investment fees and costs might also apply to certain listed securities such as Exchange Traded Funds, or Listed Investment Companies. See their relevant disclosure documents for further details.

### Netting of managed fund transactions

If the provider effects a managed fund transaction without buying or selling the relevant asset (for example, by netting transactions of different investors) the provider is entitled to retain as a fee the amount of any fee that would otherwise have been payable. You will be charged the relevant fee(s) for the transaction as if the transaction had taken place without netting.

## Brokerage

Brokerage fees cover buying and selling investments in your Managed Account Portfolio and ASX Listed Securities and may include government taxes.

The provider implements all transactions on your behalf and earn brokerage rebates on some transactions the provider directly implements. These rebates may vary up to 0.275% (including GST) of the value of each securities transaction, they may be received by way of non-cash services and are not returned to members.

In addition, buying and selling of International Listed Securities within Managed Account Portfolios will incur recovery of expenses stated in the 'Global Market Fees' schedule available on the '[Secure Online Portal](#)' as updated from time to time. These amounts differ between international exchanges and will be deducted from your account at the time of the trade settlement.

In some cases, the transactions required to produce the required Managed Account Portfolio's structure will be too small to take to market (in many cases, brokers do not want to deal in parcels with a value below \$2,000). If this occurs, the provider may transfer securities to or from holdings held in the provider's own account known as 'netted' securities. When this occurs, a netting fee will be charged and this will be 0.22% of the value of each security transaction. In some cases this may result in a benefit to the provider.

### Annual Cap of Brokerage/Transaction Fees

The annual cap is calculated at the end of December each year.

### Other transactional and operational costs

Other transactional and operational costs are payable from your managed account portfolios and vary from year to year. They are brokerage and costs associated with investment manager directed rebalancing set out below.

#### Brokerage / Transaction fee

Managed Account Portfolios	Up to 0.33% (0.22% for netting) per trade for Managed Account Portfolios.
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For the last complete financial year, brokerage costs were 0.28% of the net asset value of the Fund. Based on the \$50,000 fees and costs example, \$47,500 invested in the managed account portfolio, this would add \$133 to the annual cost of your investment.

### Insurance Fees

If you elect insurance cover, insurance administration fees are payable in addition to your premium.

#### Fees for insurance

Type of fee	Amount	How and when paid
Activity Fee: Insurance Administration Fee (Group Life Policies)	\$99 per annum	Charged at the end of the month and deducted from your account
Activity Fee: Insurance Administration Fee (Retail Policies)	\$99 per annum	Charged at the end of the month and deducted from your account
Activity Fee: Insurance Establishment Fee (Retail Policies only)	\$99	Charged at the end of the month and deducted from your account
Activity Fee: Insurance Payment Administration Fee*	\$25	Charged at the time of payment and deducted from your account with each payment

\* Activity Fee: Insurance Payment Administration Fee only applies to Income Protection insurance payments.

## Fee changes

The level of fees and costs can change from time to time. The Trustee may introduce new fees or change existing fees at any time. The Trustee will notify you at least 30 days before we introduce new fees or increase existing fees.

### Fees for optional services

#### Fees for optional services

Type of fee	Amount	How and when paid
Family Law Enquiry	\$99	After each request, fees will be deducted from your Account at the end of the month
Family Law Split	\$99	
In Specie Transfer fee	\$99	
Brokerage	0.125% of the transaction value (subject to a minimum of \$24.95 per trade).	

#### Explanation of fees for optional services

Family Law Enquiry	Pursuant to family law, your spouse, a person considering entering into a superannuation agreement with you, or their authorised representative, can request information about your account.
Family Law Split	This applies to splitting the interest in your account upon receipt of a splitting agreement or Family Court order.
In Specie Transfer fee	This is a fee charged for in specie transfers of underlying assets between accumulation phase and pension.
Brokerage	This is a fee charged for buying and selling Managed Account Portfolio investments and may include government taxes, bank charges and stamp duty (if any).

## 3. Receiving your pension

### How much can you receive?

The minimum amount you are required to draw from your account each year is known as your minimum income limit. Your minimum income limit depends on your account balance and age on 1 July of each year.

A maximum income limit of 10% of your account balance applies to Transition to Retirement Pensions. After 1 July each year the Trustee will write to you advising you of your new limits.

Minimum income limit	
Your Age at 1 July <sup>1</sup>	% of account balance 1 July and beyond
Under 65	4
65 – 74	5
75 – 79	6
80 – 84	7
85 – 89	9
90 – 94	11
95 +	14

### Case studies

Peter is aged 68, fully retired and has a pension account balance of \$200,000. He would like to start an Account Based Pension on 1 July 2017. Peter would calculate his minimum income limit as follows: \$200,000 x 5.00% = \$10,000. No maximum income limit applies as Peter's account is not a Transition to Retirement Pension account.

Julia is aged 62, working part time and has a Transition to Retirement Pension account balance of \$300,000. Julia would calculate her minimum income limit as follows: \$300,000 x 4.00% = \$12,000 and her maximum income limit as follows: \$300,000 x 10% = \$30,000. As Julia wants to start the Transition to Retirement Pension on 1 January 2017, the minimum would be \$6,000 and the maximum is \$30,000.

This section provides a summary of the income requirements imposed on account-based pensions. Super laws and income requirements are subject to change, and you should visit [www.ato.gov.au](http://www.ato.gov.au) to confirm the most up to date account-based pension income requirements.

## Death benefit nominations

### Reversionary pension

Your death benefit can be paid to a dependant as a pension if you die after commencing your pension. This is called a reversionary pension and the recipient is known as your reversionary beneficiary.

You may only nominate one of the dependants for tax purposes as your reversionary beneficiary (refer to Section 7, item titled 'Tax on death benefits' in the Complete Super PDS).

### When can I nominate a reversionary beneficiary?

You may only nominate a reversionary beneficiary when you first open your account. In the application form we ask if you want to nominate a reversionary beneficiary - you cannot make a reversionary beneficiary nomination later.

### Can I change a reversionary beneficiary nomination?

You cannot change a reversionary beneficiary nomination, however if you make a new binding or non-binding nomination, your reversionary beneficiary nomination will become invalid.

### Are there other circumstances when a reversionary beneficiary nomination may become invalid?

At the time of your death, the Trustee will decide whether a reversionary beneficiary nomination is still valid. Your nomination will become invalid if you divorce, if your reversionary beneficiary dies before you or if your beneficiary is a child over 18 who is no longer deemed to be financially dependent on you.

### Lump sum payments

Lump sum payments may be paid to beneficiaries whether they are dependant(s) or legal personal representatives.

If a beneficiary is not a dependant for tax purposes, benefit payments may be subject to tax (see 'Tax on death benefits' in the Pension PDS for more details). Children over 18 are generally not dependants for tax purposes unless they are disabled or aged between 18 and 25 and financially dependent.

### How to nominate a beneficiary

When nominating a beneficiary you can choose to make either a non-binding death benefit nomination, or a binding death benefit nomination.

### Non-binding death benefit nomination

Your non-binding death benefit nomination serves as a guide to us as to your wishes regarding the payment of your death benefit. It is not binding on the Trustee; however we will take your wishes into consideration when making the decision as to whom your death benefit is paid. The Trustee will make a decision based on the circumstances of your nominated beneficiary or other claimants at the time of your death, as these may have changed since you completed your nomination.

### Binding death benefit nomination

Binding death benefit nominations provide greater certainty as to who benefits from your pension following your death. There are advantages and disadvantages when choosing a binding death benefit nomination, so we recommend that you seek professional advice before taking up this option.

To make a valid binding nomination:

- you must nominate one or more dependants (as defined) and/or your legal personal representative
- your allocation percentages must total 100%, otherwise your nomination will be invalid
- your nomination must be in writing
- your nomination must be signed and dated, in the presence of two witnesses, being persons:
  - both of whom have turned 18 years of age, and
  - neither of whom is mentioned in the nomination; and
- your nomination must contain a declaration signed and dated by the witnesses stating that the nomination was signed by you in their presence.

<sup>1</sup> In the financial year in which your pension account commences, your minimum income limit is pro-rated on the number of days remaining in the financial year. No minimum payment is required if the account commences on or after 1 June. In the event of your death where a valid reversionary beneficiary exists the minimum income limit will be recalculated using the reversionary pensioner's age.

The Nomination of Beneficiary form is available on the Fund's website or upon request.

Note: Binding nominations have a fixed term of three years and override any nomination you have made previously. We are required to follow a valid binding death nomination even if your circumstances changed between the date of the binding nomination and the time of your death. You must confirm or amend your binding nomination at least every three years in order for it to be valid. If you do not renew your binding nomination before the expiry date, your nomination will revert to a non-binding nomination. You may revoke your binding nomination at any time.

## 4. How to transact in your account

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### Transferring in multiple super accounts

You may want to include benefits from a number of super funds into Complete Super or Complete Pension. To do this for Complete Pension, all benefits must first be consolidated into a single super fund (for example a Complete Super account) prior to establishing your Complete Pension account. The fund will be invested in the investment options you choose.

The Trustee will ask you to provide proof of identification.

Before you transfer any funds from your other super accounts to Complete Super, you should consider:

- possible exit fees
- any loss of benefits, particularly insurance
- additional costs
- investment performance
- tax
- estate planning
- whether you should seek professional advice.

### What proof of identification do you need?

The Trustee maintains high standards of security for the protection of our members including ensuring that we appropriately verify your identity.

When you apply to open a Complete Pension account we require you to provide certified identification documents.

Generally, providing us with a certified copy of your current Australian driver's licence or your current passport is the most straightforward way to confirm your identity. If you don't have either of these documents or you are unsure what we mean by a certified copy, contact us.

### Keeping track of your super and pension account

You can do the following online via ['Secure Online Portal'](#):

- view your account balance
- update your details (including contact and banking details)
- review and make changes to your investment options
- check your transaction history
- vary your pension payment.

Additionally, product updates and personalised communications will be published to you online. This will include such items as:

- your annual statement
- your annual pension payment schedule

- rollover payment confirmation advice
- annual reports
- any other form or piece of information upon your request.

## Appointing a Nominated Representative

Your adviser is integral to the operation of your portfolio of investments, assets and liabilities held in your account. You must have and maintain an adviser to use the product.

Your adviser (or their staff) is your primary point of contact and any queries that you have concerning your investments or your portfolio should be directed to them in the first instance.

Appointing your adviser as Nominated Representative allows them to provide instructions to us on your behalf including transacting via the ['Secure Online Portal'](#).

To operate your account, you must nominate your adviser to access and operate your account on your behalf.

We refer to the people who you nominate as your Nominated Representatives.

To give your authority to a Nominated Representative you need to read the "Nominated Representative Terms and Conditions" section of this Guide and complete the relevant section of the Application Form.

Your Nominated Representative is able to exercise all of the rights you grant them (except the right to transfer the authorisation to another person) to operate the products and services in your account on your behalf, including to:

- Provide instructions relating to your account
- Execute investment decisions via the ['Secure Online Portal'](#)
- Access your personal information online
- Make enquiries regarding your investments, and
- If you have so authorised them using a direct debit request form, instruct us to make additional investments on your behalf and debit your nominated bank account.

## 5. Other things to consider

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### Anti-money laundering and counter-terrorism financing act (AML/CTF)

In accordance with the AML/CTF Act, the Administrator is required to collect information with respect to the identity of all applicants (including any third parties) in order to determine the beneficial owners of all accounts. As such you may be required to verify your identity and source of your application monies before providing services or before making a benefit payment to you, and to re-identify you if it is considered necessary to do so.

Where you supply documentation as requested the Administrator will keep a record of this documentation for 7 years. If you do not provide the requested documentation there may be a delay in processing your account opening or benefit payment, or possible suspension of an opened account. Under the provisions of the AML/CTF Act, the Administrator also has the right to not provide a designated service to certain circumstances.

## Will your pension account affect your social security pension?

The balance of your pension account is included in the social security Assets Test and the deemed income from your pension is also included in the social security Age Pension Income Test.

## Superannuation Contributions Splitting

Superannuation fund members can split contributions made to their fund to their spouse's superannuation account. The spouse's account does not have to be with the Fund.

Only taxed superannuation contributions may be split, i.e. personal contributions on which you have claimed a deduction or employer contributions.

The application to split must be made either:

- in the following financial year (i.e. the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is 85% of taxed splittable contributions. Since taxable contributions are included in the assessable income of a superannuation fund, the 85% limit on taxed splittable contributions is a simple means of ensuring members cannot split more than the amount remaining in their account which relates to those taxed splittable contributions.

For income tax purposes, amounts split to a spouse's account are treated as a contributions-splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account. The eligible service period (ESP) of the contributions-splitting ETP is always zero. The applicant's ESP in respect of the contributions-splitting ETP does not transfer to the receiving spouse.

## Family law

Family law is a complex issue. In this section we outline how your pension could be affected after a relationship breakdown. In the event of a relationship deterioration it is recommended you seek legal advice about any effect it may have on your super.

Super or pension benefits of married or de facto couples who are separated or divorced can be divided either by agreement or by court order. This allows part, or all of a super or pension benefit to be transferred from one spouse to the other.

The Trustee is required to make any payment from your pension account in accordance with a super agreement or court order. There may be tax consequences as a result of splitting a super benefit and you should seek advice from your tax adviser.

Your account can also be flagged either by agreement or court order, preventing us from making most types of payments from the account. The Trustee is required, if requested under these provisions, to provide information regarding your account to your spouse or partner and must not advise you that we have done so.

The Trustee may charge fees for family law enquiries and family law account splitting.

**How to apply for information:** The Family Court of Australia publishes a "Super Information Kit" containing the paperwork you need to apply for information about your spouse or partner's super or pension fund. The kit can be downloaded at [www.familylawcourts.gov.au](http://www.familylawcourts.gov.au).

## The Fund's Trust Deed

The governing rules of the Fund are set out in the MAP Master Super Plan Trust Deed. The Trustee's Board has some powers to alter the Trust Deed. The Trustee will inform you if the Trustee believes that a change to the Trust Deed would affect members of the Fund.

This product is one of the products offered through the MAP Superannuation Plan, Division II created by this deed.

You can request a copy of the MAP Master Super Plan Trust Deed at no cost.

## What are your rights under the Trust Deed?

The Trust Deed sets out your rights, which include:

- the circumstances in which you are entitled to benefits,
- how and when benefits may be paid to you,
- the nature of the investment units, and
- how the Trustee must calculate unit prices, and what you are entitled to receive when you withdraw or if the Fund is wound up.

There are also provisions governing powers and duties as Trustee:

- the power to invest, borrow and generally manage the Fund,
- the discretion to refuse transfers and applications,
- the ability to terminate the Fund after giving you notice. Where the Trustee decides to terminate the Fund, the Trustee will distribute the net proceeds (upon sale of investments after costs) on a pro rata basis to participants of the Fund,
- the ability to retire as trustee if the Trustee has arranged for another appropriate trustee to be appointed in place, and
- the power to charge fees and recover expenses.

The administration of Complete Super and Complete Pension (including investments and benefit payments) must always comply with superannuation law, which can change.

## Reserves

The Trustee maintains reserves in the Fund for the benefit of members. Reserves are held to meet licence conditions, facilitate administration efficiency and are invested to the benefit of members.

## Privacy

The Trustee is committed to protecting the privacy of information you provide in relation to your investment in the Fund. The information provided is only used to administer your investment, to communicate with you about your investment and to ensure that you receive the benefits relating to your investment.

The Trustee does not normally disclose information about you to outside parties, except those contracted to provide services to the Trustee. The Trustee is not likely to disclose your personal information to anyone outside Australia.

These include the distributor of the Fund and the Fund's auditors, lawyers, platform operators, fund managers, investment providers, the custodian and insurer. If you, or anyone else on your behalf, makes a claim for a benefit, the insurer may give or receive information about you to or from medical practitioners, legal advisers, health service providers, past or present employers, other

consultants, experts and companies in order to assess and process the claim.

With your written consent, we will disclose information about your investment in the Fund to your accountant, financial adviser or others you have nominated. Personal information may also be disclosed to the Australian Taxation Office or other government authorities or agencies as required by law.

You can find out how to access the information we hold about you, and how to ask us to correct any incorrect information, in our Privacy Policy at [www.brightday.com.au](http://www.brightday.com.au). Our Privacy Policy also provides information about how you may complain about any breach of the Australian Privacy Principles, and how we will deal with any complaints.

## What happens if information in this document changes?

The information in this Additional Information Guide is current as at the date of this document. Information in this document may be updated from time to time without the need to notify you, if the updated information is not materially adverse to you.

If this document is updated, a copy of the updated information can be obtained free of charge by contacting our office or visiting our website [www.brightday.com.au](http://www.brightday.com.au). The Trustee will notify investors if there are material changes or significant events that affect disclosure made by this Additional Information Guide as required by Section 1017B of the *Corporations Act 2001* (Cth).

## Associates and consents

Diversa Trustees Limited has entered into agreements with its related parties OneVue Super Services Pty Limited ABN 74 006 877 872 AFSL 246883, MAP Financial Planning Pty Ltd ABN 91 090 411 537 AFSL 239117, OneVue Wealth Services Ltd ABN 70 120 380 627 AFSL 308868 and OneVue Services Pty Limited ABN 71 104 037 256 to undertake superannuation and insurance administration, promotion, investment management and platform and investment administration services.

We may make available investments from time to time in the Pooled Investment Options and Super Wrap Investment Options. YBR or its related parties may make available investments from time to time in the Pooled Investment Options and Super Wrap Investment Options. We or YBR or our related parties may earn fees from providing management of these investment options. Neither we nor YBR nor our related parties by making investment options or products available, make any recommendation as to those investment options or products. Neither labour standards, environmental, social or ethical considerations, are taken into account in this process.

The Promoter and the Group Life Insurer have consented, and have not withdrawn their consent, to being named in this PDS in the form and context in which it appears.

## Nominated Representative Terms and Conditions

Your Nominated Representative is able to exercise all of the rights you grant them (except the right to transfer the authorisation to another person) to operate the products and services in your account on your behalf, including to:

- Provide instructions relating to your accounts
- Execute your investment decisions via the 'Secure Online Portal'

- Access your personal information online
- Make enquiries regarding your investments, and
- If you have so authorised them using a direct debit request form, instruct us to make additional investments on your behalf and debit your nominated bank account.

When such instructions are provided to us by your Nominated Representative we will assume that you are aware of and accept the terms and conditions of the Product Disclosure Statement contract that are current at the time and agree to the terms of the direct debit terms and conditions as provided in a direct debit request form.

You acknowledge that:

- Any actions taken including orders placed and instructions given by your Nominated Representative are on your behalf and bind you
- We are under no obligation to query any order placed or instruction given by your Nominated Representative
- The appointment of your Nominated Representative continues until you cancel it by giving us notice in writing.
- Your Nominated Representative will have access to the personal information that we hold about you until such time as you advise us in writing that you do not wish your Nominated Representative to have further access to your personal information. If you advise us that you do not wish your Nominated Representative to have access to your personal information, your Nominated Representative will not be able to act on your instructions, and
- We are entitled to decline to accept a new authority and cancel a current authority at any time and in our absolute discretion.

You agree that in consideration of providing the Nominated Representative facility, you release and indemnify us from and against any liability, loss or claim incurred or arising directly or indirectly as a result of any acts or omissions of your Nominated Representative, including as a result of our acting on any instructions from a person who appears in good faith to us to be a Nominated Representative or other person authorised to give us instructions in accordance with these Terms and Conditions.

Please be aware that fraudulent or other unauthorised instructions can be made by persons who gain access to your account details, login and password. Accordingly, you agree to release and indemnify us against all claims and demands arising as a result of our acting on what appeared to be orders or instructions given by your Nominated Representative on your behalf.

We may refuse to act on instructions from you or your Nominated Representative if:

- We suspect that either you or your Nominated Representative is in breach of any of the provisions contained in the Product Disclosure Document
- We doubt that the instructions are genuine
- Your instructions are unclear or incomplete
- You do not have sufficient cleared funds in your nominated bank account to carry out your instructions
- Your instructions conflict with the law, relevant market practices or the Product Disclosure Statement
- We decide to stop accepting investments into particular managed funds, including funds in which you have an existing holding, or
- You don't have sufficient assets to execute the instruction.

Where, in our opinion, your instructions are incomplete or unclear in relation to an investment or an application, we may place all of the relevant funds on hold in your account while we try to obtain your

instructions. We are not liable for any loss that may result from delays occurring.

## 6. Glossary

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**Account:** the arrangement by which we accept your financial assets and hold them on your behalf.

**ADI:** Authorised Deposit-Taking Institution.

**AEST:** Australian Eastern Standard Time.

**AML/CTF Documents:** these are identification documents required to verify your identity.

**ASIC Rules:** means the ASIC Market Integrity Rules (ASX Market) 2010 as amended from time to time, the ASIC Market Integrity Rules (Competition in Exchange Markets) 2011 as amended from time to time and the, procedures, directions, decisions, requirements, customs, usages and practices of ASIC.

**ASX:** Australian Securities Exchange.

**ASX Listed Securities:** Includes any Securities (as defined in the ASX Listing Rules) and any financial product listed or about to be listed (such as an IPO) on the Australian Securities Exchange.

**ASX Market:** Australia's primary securities exchange operated by ASX Limited.

**ASX Market Hours:** The ASX Market operates a number of phases from 7:00am to 7:00pm AEST.

**ASX Rules:** means the operating rules, procedures, directions, decisions, requirements, customs, usages and practices of ASX as amended from time to time.

**ASX Trading Day:** a Trading Day means that ASX Trade is open for trading between 10:00am and 4:00pm AEST.

**Australian Financial Services Licence (AFSL):** a licence issued by the Australian Securities and Investments Commission (ASIC) that authorises the provision of specified financial services by the licence holder.

**Australian Privacy Principals:** Privacy Act 1988 (the Privacy Act).

**Australian Securities and Investments Commission (ASIC):** the government body that regulates the financial services industry.

**Australian Standard Transfer Form:** is the form used to transfer shares and managed investments.

**AWOTE:** average weekly ordinary time earnings.

**Available Funds:** funds available to the account holder for use.

**Beneficial ownership:** for tax purposes the securities transferred into your account remain the property of the investor, who retains full benefits of ownership even though title is in another name such as a custodian.

**Broker sponsored:** securities registered on the Clearing House Electronic Sub-Registry System (CHESS) with an authorised participant.

**Cash Hub:** the cash hub used as your Super Wrap Investment transaction account.

**CGT:** Capital Gains Tax.

**CHESS:** ASX's Clearing House Electronic Sub-Registry System, providing the central register for electronic transfer of share ownership.

**CPI:** consumer price index.

**Corporate Action:** a change affecting holders of a security to which they may be required to respond.

**Custodial Services:** collectively refers to Custodial Shares, Separately Managed Accounts (SMA) Model Portfolios and Managed Funds Service, all of whose assets are held by a custodian.

**Custodian:** a company licensed to hold a financial product in trust for another person.

**Direct Shares:** also known as ASX listed securities.

**Exchange Traded Funds (ETFs):** investment funds traded on an exchange that invests in a basket of securities or other assets.

**Exchange Traded Products (ETPs):** exchange traded products is the family name for the group of products comprising Exchange Traded Funds, Managed Funds and structured products. There are over 90 ETPs accessible through ASX.

**Financial Adviser:** a person or authorised representative of an organisation licensed by ASIC to provide financial advice.

**Financial Services Guide (FSG):** a document required by law that provides information about the financial services being offered by the holder of an AFSL.

**Form:** a form available via the Website.

**FUND.eXchange:** access to a variety of Managed Funds that operate with a preferred administration fee structure.

**Fund Manager:** an investment manager who manages your managed fund investment strategy and trading activities.

**Group Life Insurance:** offered by Hannover Life Re of Australasia. For details see the Insurance Guide.

**Group Income Protection:** offered by Hannover Life Re of Australasia. For details see the Insurance Guide.

**GST:** Goods and Service Tax.

**HIN:** the Holder Identification Number identifies registration on CHESS.

**Imputation Credits:** Tax credits passed on to a shareholder who receives a franked dividend.

**Indirect Cost Ratio:** includes the fees and costs deducted from investment earnings before they are paid to your account. These are the costs that are not deducted directly to your account.

**Insolvency/Incapacity Event:** an event where:

- (If a party is a company) any step is taken to appoint an administrator, receiver, liquidator or other like person of whole or part of the party's assets
- (If a party is an individual) the party dies, loses capacity or any step is taken to appoint a trustee in bankruptcy of whole or part of the party's assets
- Any step is taken to enter into any arrangement between a party and its/their creditors

**In-specie transfer:** the transferring of Managed Funds, ASX listed securities, Managed Account Portfolios and Term Deposits between accumulation to pension within the same fund.

**Investment Switch:** the functionality to place full or partial switch orders between Managed Funds, ASX listed securities, Managed Account Portfolios and Term Deposits.

**Listed Investment Companies:** an ASX listed company which manages an investment portfolio.

**Managed Fund:** a pooled investment or unit trust that is professionally managed. Upon investment, the investor is allocated a number of units based on the amount invested and the current unit price.

**Managed Funds Service:** an IDPS that allows for the investment in a variety of Managed Funds that are held by a custodian.

**Managed Investment Scheme (MIS):** an investment that pools the assets of multiple investors into a single vehicle with a common investment objective and strategy, as regulated by ASIC.

**Model Portfolio or Managed Account Portfolio:** a portfolio of securities managed by a professional investment manager in accordance with a stated investment objective.

**Netting:** offsetting buy and sell orders of securities in order to minimise brokerage.

**Nominated Representative:** a person you nominate to exercise all of the rights you grant them to operate your account (except the right to transfer the authorisation to another person).

**Online Account Opening Application:** the online application associated with this PDS enables you to apply for an account and give us instructions relating to the opening of your account.

**Online Order Pad:** an online facility that enables you to carry out transactions.

**OneVue:** collectively describes the companies OneVue Wealth Ltd ABN 70 120 380 627, AFSL No. 308868 and OneVue Services Pty Limited ABN 71 104 037 256 (referred to as the provider).

**Pooled Investment Option:** investments that involve pooling of investor funds. An investment manager then invests the pooled funds in different asset classes in accordance with investment objectives.

**Portfolio:** the assets and liabilities held by each Account.

**Product Disclosure Statement (PDS):** an offer document explaining the features of a financial product.

**Promoter:** means Yellow Brick Road Financial Planners Pty Limited ABN 42 124 553 206 CAR 001240326 ('YBR'). YBR is a corporate authorised representative of Yellow Brick Road Wealth Management Pty Limited ABN 93 128 650 037 AFSL 323825.

**RBA Cash Rate:** the official cash rate as determined by the Reserve Bank of Australia.

**Rebalancing:** the process of periodically buying or selling assets in a portfolio to maintain a target asset allocation.

**Reduced Input Tax Credit (RITC):** input GST costs that can be claimed.

**Responsible Entity (RE):** A licensed entity or body that operates a managed investment scheme. The RE has the dual role of trustee and manager of an investment scheme.

**Regular Investment:** means an investment made according to a regular investment plan entered into by completing the appropriate Form.

**Retail Insurance:** an insurance policy arranged by a member (or a member's insurance broker) directly with an insurer.

**'Secure Online Portal':** the secure online portal. Contact your adviser or phone 1800 857 680 for more details.

**Securities:** see 'ASX listed securities'.

**Statement of Advice:** a document that sets out the financial advice given to a member by their licensed financial planner or adviser. It must include the basis on which the financial advice is given, details of the providing entity, and information on any payments or benefits the adviser will receive.

**Straight Through Processing:** is only available for ASX listed securities with a normal status.

**Super Wrap Investment Options:** investment options that are selected for each member including Cash Hub, Direct Shares, Managed Funds and Managed Account Portfolios.

**Term Deposit:** a term deposit issued by an Australian bank or licensed Australian depository institution.

**Term Deposit Hub:** a service in which investors can access, hold and manage cash and term deposits.

**The Insurer:** Hannover Life Re of Australasia Ltd (ABN 37 062 395 484).

**Time:** unless otherwise specified times are AEST on business days in Sydney, Australia.

**Transaction:** an event within a Complete Super portfolio that may trigger a transaction fee.

**Transfer:** to place investments under control of a custodian, while retaining beneficial ownership.

**Website:** [www.brightday.com.au](http://www.brightday.com.au).

**You/your:** the person(s) or entity identified in the Online Application.