

# Complete Super

1800 458 656 www.brightday.com.au



## SuperRatings Assessment

A "good value for money" superannuation fund that is strong in nearly all assessment areas but with average features and/or performance in one or more of our assessment criteria.

You should contact your financial adviser or this fund before making an investment decision.

### Investment

Performance*	na	<b>60</b>
Variety of Options	Excellent	
Process	Average	

### Fees and Charges

Small Account (5K)	Below Average	<b>80</b>
Medium Account (50K)	Excellent	
Large Account (100K)	Excellent	

### Insurance Covers and Costs

Death Insurance	Excellent	<b>80</b>
Death & Disablement	Good	
Income Protection	Good	

### Member Servicing

Member Education	Excellent	<b>80</b>
Advice Services	Average	

### Administration

Structure & Service	Good	<b>80</b>
Employer Servicing	n/ap	

### Governance

Trustee Structure & Risk	Good	<b>80</b>
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\* Past performance is not a reliable indicator of future performance.

## What We Say

In partnership with Eureka Report, brightday Complete Super was launched in December 2014 by MAP Funds Management Ltd, which joined OneVue on the 24th of February 2014.

Members have access to 5 diversified investment options as well as Cash option. Access to managed funds, direct shares, term deposits and SMA model portfolios is also provided, although these entail additional costs. As this is a recently launched product, performance history is not currently available.

Fees for the Complete Super Balanced option are highly competitive on assessed medium and large account balances. As a minimum administration fee of \$250 pa is applicable, the fee structure is less competitive on small account balances.

Complete Super provides highly competitive Death only cover, as well as competitive Death & TPD and Income Protection (IP) Cover. Members can apply for an unlimited amount of Death cover and up to \$3 million of TPD cover. IP cover is offered with 2 year and to age 65 benefit payment periods, with the choice of 30, 60 or 90 day waiting periods.

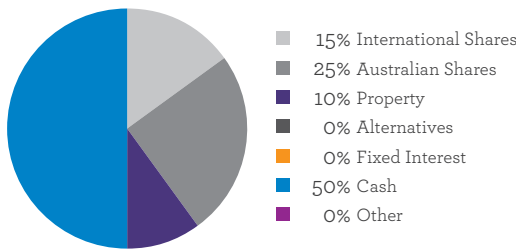
The fund's website contains interactive web features and a broad range of educational resources, including 17 series and 434 articles for members. As part of the administration fee, membership to Eureka Report is provided, offering access to comprehensive research which includes investment reports, stock recommendations and general advice on portfolio optimisation.

## What They Say

- Research, invest, change and track investments, all online
- Huge range of options - shares, managed funds, SMAs, term deposits and cash
- Articles and video tutorials tailored to your experience level
- Eureka Report insights - share recommendations and expert commentary
- Featured Funds - our selection of highest performing managed investments
- Portfolio Planner - find out how you could achieve your investing objectives
- Low cost insurance

## Investment Allocation

Complete Super - Balanced



## Balanced Fund Returns



\*\*The Industry Average measures \$50K invested in the default investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

## Core Investment Options Available

Diversified Options	Growth Assets %
Growth	90%
Balanced	50%
Defensive Plus	0%

Single Sector Options	Single Manager Options	Term Deposits
Defensive	4	Yes

### Individual Shares

Yes

## Typical Fees on \$50K

### Type (Based on default option)

Member Fee		\$0
Asset Admin Fee (%pa)		0.59%
Investment Fee (%pa)		0.10%
Switching Fee		\$25
Withdrawal Fee		\$77
Employer Size Discounts		N/ap
Account Size Discounts		Yes

Fee Comparison	\$5K	\$50K	\$100K
This Fund's Basic Fees	\$255	\$345	\$690
Average Fees	\$155	\$638	\$1177
Better than Average	X	✓	✓

Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

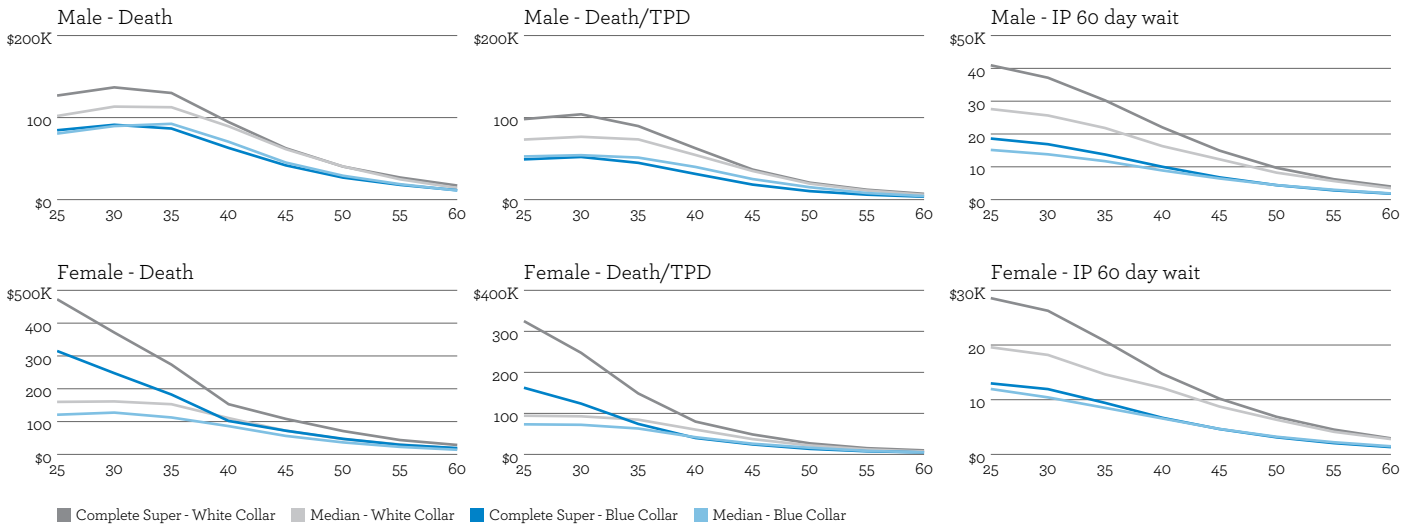
**Investment Performance Key Options**

\* 5 year annualised return to 30 June 2014. FYTD to 30 April 2015.

	FYTD	2014	2013	2012	2011	2010	5yr Av.°
Balanced	na	na	na	na	na	na	na
<b>Balanced (Industry Average)</b>	<b>10.7</b>	<b>12.7</b>	<b>14.7</b>	<b>0.4</b>	<b>8.7</b>	<b>9.8</b>	<b>9.2</b>
Growth	na	na	na	na	na	na	na
Defensive	na	na	na	na	na	na	na
Defensive Plus	na	na	na	na	na	na	na
<b>CPI</b>	<b>na</b>	<b>3.0</b>	<b>2.4</b>	<b>1.2</b>	<b>3.6</b>	<b>3.1</b>	<b>2.7</b>

■ Complete Super ■ SR Median

**Insurance - Cover for a \$1 per week** Based on age next birthday, indicative cover only.



**Fund Features**

Financial Planning	Yes
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes
Anti Detriment Payments	Yes
Valuation Process	Daily Unit Prices

**About This Fund**

Division Assessed	Personal
No. of Members	4,409
Fund Size	\$385,080,325
Public Offer	Yes
Fund Type	Master Trust-Personal
Target Market	All Industries

**SuperRatings Assessment**

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

**Kedar Mehta** 02 9247 4711

**Excellent** — In the fast lane  
Premium performer in this area  
Well above benchmark **110**

**Good** — Comfortable pace  
Better than most funds  
Above benchmark **80**

**Average** — Cruising  
Placed close to benchmark **60**

**Below Average** — Traffic Congestion  
Not quite up to speed  
Lower than benchmark **40**

**Alert** — Proceed with caution  
For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol. **!**

**Concern** — Requires maintenance  
Based on the analysis of available information there appear to be real problems in this area. **X**

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