

## Significant Event Notice

1 November 2019

Diversa Trustees Limited, as the Trustee of Pearl YourChoice Super (the Fund), a sub plan of MAP Superannuation Plan, is writing to advise you of some important changes to the fees and costs you pay as a member of the Fund from 1 December 2019.

### New fee structure

We are introducing a new fee structure, which is simpler and easier to understand.

The new fee structure is effective 1 December 2019 and consists of the following changes:

- An Account Keeping fee of \$150 applies if you invest in the CORE menu, which includes Pooled Investment Options, FUND.eXchange Managed Funds, Cash Hub and Term Deposit Hub, calculated daily and deducted from your Cash Hub monthly and on exit,
- An Account Keeping fee of \$250 applies on all assets that form part of the FULL menu (defined as all assets), calculated daily and deducted from your Cash Hub monthly and on exit,
- Administration fee will now be charged on your total account balance, including your investments in the Cash Hub, Term Deposits, FUND.eXchange Managed Funds and Pooled Investment Options,
- Removal of Transaction fees on individual Managed Funds, FUND.eXchange Managed Funds and Term Deposits,
- Removal of the Exit fee (from 1 July 2019),
- New Expense Recovery fee of 0.03% + \$50 on all balances,
- Removal of the Member and Trustee fee, and
- Removal of the Minimum Administration fee.

A full list of the fee changes is attached at the end of this notice. Please note that these changes will result in changes to your fees, and in some cases may result in an increase. We strongly recommend that you ensure you understand the impact on your account. Please contact your financial adviser to discuss this change.

A new Product Disclosure Statement will be issued to reflect these changes and will be available via the Secure Online Portal from 1 December 2019.

### Where can I get further information?

We are always here to help. For further details about your existing membership or if you require information or have any questions about the new fee structure, please do not hesitate to contact your adviser or us.

For and on behalf of

Diversa Trustees Limited - Trustee of Pearl YourChoice Super

Pearl YourChoice Super is a superannuation product within MAP Superannuation Plan ABN 71 603 157 863 RSE R1001587 (the Fund), which is Division II of The MAP Master Superannuation Plan. 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 the Fund and the product issuer. The information in this document has been prepared by OneVue Super Services Pty Ltd ABN 74 006 877 872, AFSL 246883 as the Fund Administrator. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about Pearl YourChoice Super, 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 on the Secure Online Portal. You should consult a financial adviser if you require personal advice.

## Pearl YourChoice Super fee changes

### Changes to Administration fee - Asset based fee

Current	Effective 1 December 2019																																				
<p>- <b>Administration fee – Standard fee</b> This is calculated on the average daily balance of your investments excluding the balance of:</p> <ul style="list-style-type: none"> <li>• Pooled Investment Options</li> <li>• FUND.eXchange Managed Funds</li> <li>• Term Deposits</li> <li>• Cash Hub</li> </ul> <p>and deducted from your Cash Hub monthly and on exit.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 50%; text-align: center;">Balance</th> <th style="width: 50%; text-align: center;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$250,000</td> <td style="text-align: center;">0.30%</td> </tr> <tr> <td style="text-align: center;">\$250,001 - \$500,000</td> <td style="text-align: center;">0.20%</td> </tr> <tr> <td style="text-align: center;">\$500,001 - \$1,000,000</td> <td style="text-align: center;">0.10%</td> </tr> <tr> <td style="text-align: center;">\$1,000,001 - \$2,000,000</td> <td style="text-align: center;">0.05%</td> </tr> <tr> <td style="text-align: center;">\$2,000,000 and above</td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table> <p>- <b>Administration fee – FUND.eXchange fee</b> This is calculated on the average daily balance of FUND.eXchange Managed Funds and deducted from your Cash Hub monthly and on exit.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 50%; text-align: center;">Balance</th> <th style="width: 50%; text-align: center;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$500,000</td> <td style="text-align: center;">0.10%</td> </tr> <tr> <td style="text-align: center;">\$500,001 and above</td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table> <p>- <b>Administration fee – Member and Trustee fee</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 50%; text-align: center;">Balance</th> <th style="width: 50%; text-align: center;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$1000,000</td> <td style="text-align: center;">0.15%</td> </tr> <tr> <td style="text-align: center;">\$1,000,000 and above</td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table> <p>Minimum fee of \$300 each year applies to the Member and Trustee fee, FUND.eXchange fee and Standard fee.</p> <p>- <b>Administration fee – Pooled Investment Options</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 50%; text-align: center;">Option</th> <th style="width: 50%; text-align: center;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">All Pooled Investment Options</td> <td style="text-align: center;">0.50%</td> </tr> </tbody> </table> <p>This is subject to a minimum fee of \$77 each year.</p>	Balance	Fee p.a.	\$0 - \$250,000	0.30%	\$250,001 - \$500,000	0.20%	\$500,001 - \$1,000,000	0.10%	\$1,000,001 - \$2,000,000	0.05%	\$2,000,000 and above	Nil	Balance	Fee p.a.	\$0 - \$500,000	0.10%	\$500,001 and above	Nil	Balance	Fee p.a.	\$0 - \$1000,000	0.15%	\$1,000,000 and above	Nil	Option	Fee p.a.	All Pooled Investment Options	0.50%	<p>- <b>Administration fee – CORE and FULL menus</b> Applies to all assets which include Pooled Investment Options, Cash Hub, Term Deposits, Managed Funds, Managed Account Model Portfolios and ASX Listed Securities.</p> <p>This is calculated on the average daily balance of your investments and deducted from your Cash Hub monthly and on exit.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 50%; text-align: center;">Balance</th> <th style="width: 50%; text-align: center;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0- \$250,000</td> <td style="text-align: center;">0.35% p.a.</td> </tr> <tr> <td style="text-align: center;">\$250,001 - \$1,000,000</td> <td style="text-align: center;">0.20% p.a.</td> </tr> <tr> <td style="text-align: center;">\$1,000,001 and above</td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table>	Balance	Fee p.a.	\$0- \$250,000	0.35% p.a.	\$250,001 - \$1,000,000	0.20% p.a.	\$1,000,001 and above	Nil
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## Changes to Administration fee - Account Keeping fee

Current	Effective 1 December 2019							
Account Keeping fee of \$150 applies to all balances excluding Pooled Investment Options.	<table border="1"> <thead> <tr> <th style="background-color: #e0e0e0;">Menu</th> <th style="background-color: #e0e0e0;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td>CORE menu</td> <td>\$150</td> </tr> <tr> <td>FULL menu</td> <td>\$250</td> </tr> </tbody> </table>	Menu	Fee p.a.	CORE menu	\$150	FULL menu	\$250	<p>The amount charged will depend on whether you hold assets entirely within the CORE menu, or whether it is in the FULL menu. The fee is calculated daily based on your investment holdings and charged monthly. The CORE menu fee applies where you are fully invested in the CORE menu and otherwise, the FULL menu fee applies. A complete list of investments in the CORE menu and FULL menu will be made available on the Secure Online Portal.</p>
Menu	Fee p.a.							
CORE menu	\$150							
FULL menu	\$250							

## Changes to Expense Recovery fee

Current		Effective 1 December 2019													
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Balance	Fee p.a.														
\$0 - \$500,000	0.05%														
\$500,001 - \$1,000,000	0.025%														
\$1,000,001 and above	Nil														
Balance	Fee p.a.														
All balances	0.03% + \$50														

## Removal of the Transaction fees

Current	Effective 1 December 2019									
<p>Deducted from your account at the end of month when the Managed Fund trade is made.</p> <table border="1"> <thead> <tr> <th style="background-color: #e0e0e0;">Option</th> <th style="background-color: #e0e0e0;">Fee p.a.</th> </tr> </thead> <tbody> <tr> <td>Managed Funds and FUND.eXchange</td> <td>\$19.95 (annual cap of \$240)</td> </tr> <tr> <td>Managed Funds and FUND.eXchange where part of a Managed Account Portfolio</td> <td>\$6.00 (annual cap of \$240)</td> </tr> <tr> <td>Term Deposits</td> <td>\$19.95 per transaction (including rollovers)</td> </tr> </tbody> </table>	Option	Fee p.a.	Managed Funds and FUND.eXchange	\$19.95 (annual cap of \$240)	Managed Funds and FUND.eXchange where part of a Managed Account Portfolio	\$6.00 (annual cap of \$240)	Term Deposits	\$19.95 per transaction (including rollovers)	<p>Nil Transaction fee applies to individual Managed Funds, FUND.eXchange Managed Funds &amp; Term Deposits (excludes transactions within Managed Account Model Portfolios)</p>	
Option	Fee p.a.									
Managed Funds and FUND.eXchange	\$19.95 (annual cap of \$240)									
Managed Funds and FUND.eXchange where part of a Managed Account Portfolio	\$6.00 (annual cap of \$240)									
Term Deposits	\$19.95 per transaction (including rollovers)									

## Removal of the Exit fee

Current	Effective 1 July 2019
\$77	Nil