



Leaving your employer? MAP Super can go with you!

Don't leave your super behind when you leave your employer. Your MAP Super account is flexible enough to go with you, no matter what direction you decide to take. This brochure provides information and tips on how to keep control of your super during this transition.

Joining a new employer? Congratulations! The tips on page 2 will help you make sure that your super follows you to your new job.

Retiring permanently from work? Fantastic! Page 3 guides you through how to start enjoying the fruits of all your hard work.

Wherever you're going and whatever you're doing, the right information will help you make good decisions. This brochure will help you while you're deciding what to do with your super but if you have any questions or need any further information, call our Customer Service Centre on 1800 009 921. One of our friendly staff will be happy to help.

What will happen to your super?

Soon after you leave, your employer will formally notify us of your departure and send us the final super contributions for your account. We will then:

- transfer your account from the Employer Division to the Personal Division of MAP Super, at no cost
- maintain your current investment strategy
- maintain your death, total & permanent disablement and/or income replacement insurance cover.*

A comprehensive statement will then be sent to you detailing your benefit entitlements and outlining your options.

* This applies only to insurance cover provided through our default insurer (Tower Australia Limited), where you have a minimum account balance of \$2,000. For more information, please refer to the Product Disclosure Statement. There may be some changes to the premium rates and terms and conditions applicable to this insurance cover.

Did you know. . .

...it has been estimated that there are more than 30 million super accounts in Australia? That's approximately three super accounts for every working Australian#. Most of these additional accounts exist because people have left their super behind when they change jobs. Don't make the same mistake – fill in the attached form to take your super with you.

And if you think you may have a few other super accounts lying around, call MAP Super Customer Service on 1800 009 921 for help in rolling them all into your MAP Super account. They'll send you our flyer on consolidating your super which will guide you through the process, along with a form for you to complete and return. Or you can download both from www.mapsuper.com.au

Joining a new employer?

Starting a new job is always an exciting time. But make sure your super isn't forgotten in all the excitement.

Filling out the attached 'choice of fund' form is the easy way to ask your employer to direct your super contributions to your MAP Super account. Doing this will avoid the hassle of having yet another super account opened on your behalf and it means you can keep all the features and benefits you currently have with MAP Super.

You can even keep the same account number and log in details. It's simple. All you need to do is:

- enter your name and MAP Super member number on the attached Choice of Fund form
- sign and date Section 4
- give it to your new employer.

This form has all the information that your new employer needs to start making contributions to your MAP Super account. If you don't know your member number, call MAP Super Customer Service on 1800 009 921.

Tip – first day paperwork

Your first day at your new employer will probably involve completing paperwork and learning about your new employer. Make sure you're organised for that important first day by remembering your:

- tax file number – to complete the TFN declaration form with your new employer
- bank account details – to enable your salary/wages to be paid into your bank account
- MAP Super Choice of Fund form – to enable your super contributions to continue to be paid to your MAP Super account.

Tip – starting your own business

Even if you're starting your own business, MAP Super can continue to accept your super contributions and will issue you with all the necessary tax documentation. If you need to know more, call MAP Super Customer Service on 1800 009 921.

Tip – insurance cover

Provided you maintain at least \$2,000 in your account, insurance cover provided through our default insurer will continue, unless you tell us otherwise. If you have less than \$2,000 in your account, premiums will no longer be taken and your insurance cover will cease.

It's important to ensure your insurance arrangements continue to meet your needs. If your circumstances have changed recently or if you require advice, contact your licensed financial adviser. Alternatively, call MAP Super Customer Service on 1800 009 921.

Need more help?

If you need any more help with taking your super with you to your new employer, call MAP Super Customer Service on 1800 009 921.

Retiring permanently from work?

Congratulations! This is the time in your life that your super has been working towards.

If you've reached your preservation age (refer to the table below) and have retired permanently from the workforce, you can now access your super. Of course, you have a few decisions to make first. You'll need to decide whether you want to withdraw your super as a lump-sum, or as a pension. You can even decide not to access your super immediately by leaving it in your super account.

There are pros and cons for each option and the right decision for you will depend on your personal circumstances.

If you're aged 60 or over, your super benefits will be paid to you tax-free, regardless of whether it's in the form of a lump sum, a pension income stream or a combination of both. If you decide to use a pension account, such as MAP Super's account-based pension, even your investment earnings will be tax-free.

Converting your super savings to an income stream product, such as MAP Super's account-based pension, enables you to reap the maximum benefit from the tax-free environment. And MAP Super offers a seamless transfer service – your existing super assets are transferred into your new pension account without any buying or selling. That means there are no buy/sell costs and no capital gains tax events – just another way that MAP Super helps you make the most of your retirement savings.

How to calculate your preservation age

Date of birth	Preservation age
Before July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

We can help

If you're ready to start reaping the rewards of all your hard work, call MAP Super Customer Service on 1800 009 921 for help in rolling your super into an account-based pension.

If you need more guidance on the right decision for you, speak to your financial adviser. If you don't have a financial adviser, call us on 1800 009 921 and we'll help you find one in your area.

Choice of Fund

To whom it may concern

The person named below is exercising their choice as to which superannuation fund will receive their future Superannuation Guarantee contributions.

Details of their existing membership account within MAP Super are below. Confirmation that MAP Super is a complying fund that is able to accept employer superannuation contributions is provided on the reverse of this form.

It would be appreciated if you could make the necessary arrangements to ensure that contributions are made to this person's account as soon as possible. If you have any questions at all, please call MAP Super Customer Service on 1800 009 921.

Employee to complete – ONLY IF MAKING A CHOICE OF FUND

1 I request that all future superannuation guarantee contributions be made to:

- my employer's previous superannuation fund
- my own choice of fund

▶ Complete questions 2, 3 and 4 below.

2 Your chosen fund details:

Fund name	Medical and Associated Professions Superannuation Fund															
Membership No. (if applicable)	X															
Account name	X															
Fund Australian business number (ABN) (if applicable)	8	0	3	9	9	1	5	8	7	4	5					
Superannuation product identification number (if applicable)	SMF0126AU					Phone	1	8	0	0	0	0	9	9	2	1

3 I have attached:



a certificate from the trustee stating that this a complying fund and (for a self managed superannuation fund) a copy of documentation from the Tax Office confirming the fund is regulated written evidence from the fund they will accept contributions from my employer, and details about how my employer can make contributions to this fund.

4 Employee name

Employee No. (if applicable)

Date

X / /

Signature

➡ Return this form to your employer. Do not send this form to the Tax Office or to your superannuation fund.

Employer only

Date accepted / /

Processed / /



Freecall 1800 009 921

GPO Box 529
Hobart TAS 7001

Administration Centre
169 Liverpool Street
Hobart TAS 7000

Telephone 1800 009 921
Facsimile 03 6215 5933

www.mapsuper.com.au

1 July 2009

CERTIFICATE OF COMPLIANCE

Medical & Associated Professions Superannuation Fund (the Fund), a sub-plan of Spectrum Super SFN 1773 509 42 SPIN SMF0126AU ABN 80 399 158 745

Questor Financial Services Limited ABN 33 078 662 718 AFSL No 240829, as Trustee for the Fund ABN 80 399 158 745 confirms that:

- (i) The Fund is a regulated fund and the Trust Deed governing the Fund and any amendments to it satisfy the requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations (SIS).
- (ii) The Trust Deed allows benefits to be transferred to the Fund.
- (iii) Members may only cash preserved benefits from the Fund in circumstances permitted under SIS.
- (iv) The Fund is able to accept monies in respect of the Superannuation Guarantee Legislation.
- (v) The Trustee of the Fund has not been directed by the Regulator to cease accepting contributions under section 63 of SIS.
- (vi) Members cannot borrow monies from the Fund.

The Fund accepts employer, spouse and personal contributions by BPAY® or cheque.

To make a contribution via BPAY®, you will require a biller code and unique Customer Reference Number. Individuals can obtain this information by logging on to their personal account details on our website www.mapsuper.com.au or by calling MAP Customer Service.

Contributions remitted by cheque should be made payable to:

“Cogent Nominees Pty Ltd ACF MAP Super”

and accompanied by a Contribution Remittance Advice.

Please mail to:

Medical and Associated Professions Superannuation Fund
GPO Box 529
Hobart Tas 7001

Should you have any queries, please do not hesitate to contact us on 1800 009 921.

©Registered to BPAY Pty Ltd ABN 69 079 137 518.



Contact details

8:00 am–6:00 pm (EST)

Customer service telephone	1800 009 921
Facsimile	03 6215 5933
Email	info@awmlimited.com.au
Website address	www.mapsuper.com.au
Postal address	Medical & Associated Professions Superannuation Fund PO Box 133 Nedlands WA 6909



Spectrum Super is issued by IOOF Investment Management Limited (IIML)

ABN 53 006 695 021 AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818.

This is general advice only and has been prepared without taking into account your particular objectives, financial circumstances and needs. Before making any decision based on this document, you should assess your own circumstances or consult a licensed financial adviser. You should obtain and consider a copy of the Product Disclosure Statement relating to each product, before you obtain the financial product. You may obtain the Product Disclosure Statement from your licensed financial adviser or by contacting MAP Super on 1800 009 921. To the extent permitted by law, IIML, its employees, consultants, advisers, officers and authorised representatives are not liable for any loss or damage arising as a result of any reliance placed on the contents of this document.