

## Medical & Associated Professions Superannuation Fund



# User guide for online transactions

Spectrum Super, allows MAP Superannuation members to submit transactions online, thereby simplifying and speeding up the process.

This document guides you through buying and selling managed funds through the portfolio reweight option, buying and selling equities and adjusting your future cash flow strategy. It also highlights the various reports which can be run online as well as how you can change your contact details and your password.

**Please note**, whilst this guide is prepared to assist you in completing an online trade, you should note that the information contained in this guide does not constitute advice and should not be relied upon as a substitute for financial advice. Example investment options shown are only samples and may not be available in your current product. We recommend you seek your own independent advice to address your personal circumstances.

### Choosing the right browser

You should ensure that you are using the most up-to-date version of your chosen browser when using the MAP Superannuation site.

We recommend using Firefox. If you prefer to use Internet Explorer, you need to ensure that you're using at least version 7. The member online access area of MAP Superannuation will not work with Internet Explorer version 6 or earlier.

To download Firefox for free, go to [www.firefox.com](http://www.firefox.com)

To upgrade to the latest version of Internet Explorer, go to [www.microsoft.com](http://www.microsoft.com) and search for 'ie8'

# Getting started

When you log into your account, you'll see a complete overview of your Member portfolio.

User: [redacted]
Quick Links

### Member portfolio

**Account information (since 03/08/2006)**

Member account name	[redacted]	Tax file number provided?	Yes
Member account number	[redacted]	Dealer	[redacted]
Product type	Superannuation	Adviser	[redacted]
Account type	Pension - Allocated		

**Personal information**

Name	[redacted]	Postal address	[redacted]	Phone numbers
Sex	Male	[redacted]	[redacted]	Home: [redacted]
Date of birth	26/06/1940	[redacted]	[redacted]	Work: [redacted]
E-mail	[redacted]	Street address	[redacted]	Mobile: [redacted]

**BPAY<sup>®</sup> contribution information**

Contribution type	Contributor	Reference number
Personal	You	[redacted]
Salary sacrifice	Your employer	[redacted]
Voluntary employer	Your employer	[redacted]
Superannuation Guarantee	Your employer	[redacted]
Spouse contribution	Your spouse	[redacted]

Biller code: [redacted]

Telephone & Internet Banking - BPAY  
Call your bank, credit union or building society to make this payment from your cheque or savings account. More info: www.bpay.com.au

**Insurance details**

Type of cover	Status	Benefit amount	Annual premium	Frequency*
Insurance:	None			

\* The annual insurance premiums are shown above. This is the total premium amount payable for the year and deducted proportionately at the frequency indicated above.

**Investment details**

Investment	Class	Unit price	Valuation date	Current units	Current value *	Transactions in progress *	Total value *
AIMP Limited	Direct equity	\$5.0000	22/09/2010	501.000	\$2,505.00	\$0.00	\$2,505.00
ANZ Banking Group Ltd	Direct equity	\$22.5900	31/08/2010	361.000	\$8,154.99	\$0.00	\$8,154.99
BHP Billiton Limited	Direct equity	\$37.0500	31/08/2010	418.000	\$15,412.80	\$0.00	\$15,412.80
Cash at Bank	Cash at Bank	\$1.0000	01/07/2010	15,000.000	\$15,000.00	\$0.00	\$15,000.00
CFS Waale Geared Share Fund	Managed fund	\$5.2927	27/08/2010	15,068.252	\$79,751.73	\$0.00	\$79,751.73
Challenger Waale Hybrid Property Fund	Managed fund	\$1.4341	27/08/2010	9,957.961	\$14,280.71	\$0.00	\$14,280.71
Downer EDI Limited	Direct equity	\$3.9800	31/08/2010	732.000	\$2,913.36	\$0.00	\$2,913.36
Origin Energy Ltd	Direct equity	\$15.2500	31/08/2010	1,145.000	\$17,461.25	\$0.00	\$17,461.25
Toil Holdings Limited	Direct equity	\$6.0700	31/08/2010	833.000	\$5,056.31	\$0.00	\$5,056.31
Trust Company Imputation Fund	Managed fund	\$1.7081	27/08/2010	36,936.256	\$63,090.82	\$0.00	\$63,090.82
United Cash Management Fund (Pension)	Cash management	\$1.0000	01/07/2010	11,285.550	\$11,285.55	\$0.00	\$11,285.55
Westpac Banking Corporation Ltd	Direct equity	\$21.7000	31/08/2010	609.000	\$13,215.30	\$0.00	\$13,215.30
Woodside Petroleum Ltd	Direct equity	\$41.8700	31/08/2010	137.000	\$5,736.19	\$0.00	\$5,736.19
<b>Total</b>					<b>\$253,864.01</b>	<b>\$0.00</b>	<b>\$253,864.01</b>

\* All values are estimated based on the last unit price available. For listed securities, this will be the last closing price. Investment and portfolio totals do not include accrued amounts. To view your accrued amounts, please run the appropriate report(s).

**Portfolio Asset Allocation** | Balance History

- Cash (13.01%)
- Australian equity (81.08%)
- International equity (0.00%)
- Australian fixed interest (0.00%)
- International fixed interest (0.00%)
- Property (5.91%)
- Other (0.00%)

Future cash flow strategy (Effective date: 12/04/2010) [\[Edit\]](#)

Investment	Percentage
United Cash Management Fund (Pension)	100.00%

**Account details**

Account components	
Tax free	\$0.00
Taxable *	\$253,864.01
<b>Total</b>	<b>\$253,864.01</b>

\* These components may be used to calculate your entitlement to an annual deductible amount, which in turn reduces the tax payable on your pension instalments. These figures are reduced over time as you draw on them for pension instalments and/or commutations. Therefore, these components should not be used as the basis for any calculations/estimations until any applicable reduction has been taken into account. More specific information is available via the 'Pension Information' report function. For further clarification, please contact our Customer Service Team.

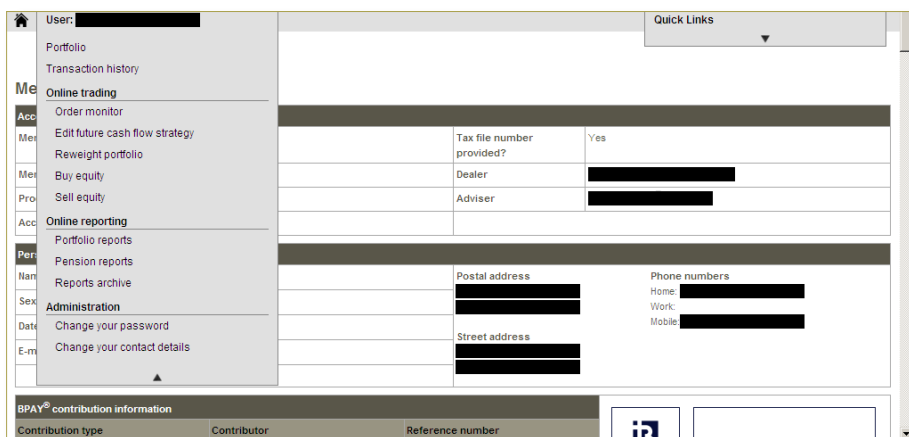
**Eligible service period**

Start date	24/02/1992
Total days	6,816

**Preservation details**

Unrestricted non-preserved benefit	\$253,864.01
Restricted non-preserved benefit	\$0.00
Preserved benefit	\$0.00

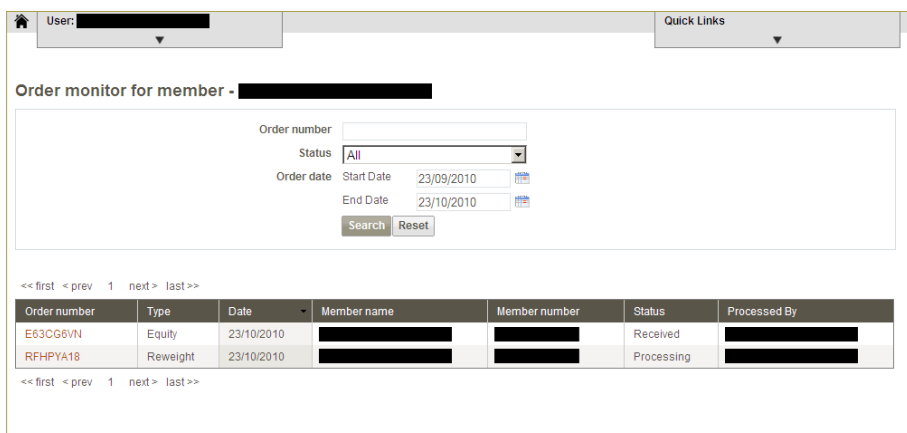
As you can see by clicking on the down arrow under your name you have a number of online trading options. These include, order monitor, edit future cash flow strategy, reweight portfolio, buy equity and sell equity.



## Order monitor

Once you have successfully submitted buy or sell requests, you can track their progress via the order monitor. At the completion of each request, you will be presented with a link to the order monitor, or you can click on the **'Order monitor'** link in the **'Online trading'** section.

When you enter the order monitor, you'll be presented with details of all your recent trades. Please note that advisers will see trades from all of their clients, whereas members will only be able to view their own orders.



From this screen, you can track progress of transactions that are underway, plus you can click on an **'Invalid'** status to see a brief explanation of why a request has failed.

Finally, you can click on the order number to view details of the trade.

## Edit future cash flow strategy

In this example, you're not required to adjust future cash flow but you're free to do so if you wish.

On some occasions, it is compulsory to adjust future cash flow. If, during the reweight process, you have sold all holdings of an investment option which forms part of your future cash flow strategy, you will be required to replace that option. This is because you can't keep an investment option in your future cash flow strategy if you no longer own any units in that option.

You can either increase the percentage of other options which already form part of your future cash flow strategy, or you can select another investment options in your portfolio to add to the strategy. **Please note**, you can't add a new investment option to your future cash flow strategy if you don't already own units in that option. If you want to add a new option to your cash flow strategy that you don't already own units in, you must first switch some money into that option using the **'Reweight portfolio'** function.

To illustrate how the future cash flow process works, we'll add the Trust Company Imputation Fund (an investment option that is already held in this example portfolio) to the future cash flow strategy. By typing **'Trust'**, matching investment options will appear as shown in the screenshot below.

**Edit future cash flow strategy**

Member name: [Redacted] Member number: [Redacted] Product type: Superannuation Effective date: 12/04/2010 Account type: Pension

1. Future cash flow strategy 2. Confirm changes

Reset Remove All

Investment	Percentage	Fill	Remove
United Cash Management Fund (Pension) (SMF0335AU)	100.00%	<input type="checkbox"/>	<input type="checkbox"/>
Trust	Total 100.00%	<input type="checkbox"/>	<input type="checkbox"/>
Trust Company Imputation Fund (SMF0476AU)	0.00%	<input type="checkbox"/>	<input type="checkbox"/>

Next

By clicking on the appropriate investment option, you'll be able to allocate the option a cash flow percentage. The other percentage will need to be adjusted so that they total 100 per cent. In the example below, we have decided to allocate 5 per cent to the Trust Company Imputation Fund and to take that equally from the other fund in the strategy.

When allocating a percentage to a new investment, you can ensure the total adds up to 100 per cent by clicking on the green **'Fill'** button of the exiting investment. This will automatically reduce the current percentage to reflect the new investment.

**Edit future cash flow strategy**

Member name: [Redacted] Member number: [Redacted] Product type: Superannuation Effective date: 12/04/2010 Account type: Pension

1. Future cash flow strategy 2. Confirm changes

Reset Remove All

Investment	Percentage	Fill	Remove
United Cash Management Fund (Pension) (SMF0335AU)	95.00%	<input type="checkbox"/>	<input type="checkbox"/>
Trust Company Imputation Fund (SMF0476AU)	5.00%	<input type="checkbox"/>	<input type="checkbox"/>
Total	100.00%		
Unallocated percentage to be distributed	0.00%		

Next

By clicking **'Next'**, you'll be presented with a confirmation screen which allows you to review the changes that you have made before implementing them.

**Confirm changes**

Member name: [Redacted] Member number: [Redacted] Product type: Superannuation Effective date: 23/10/2010 Account type: Pension

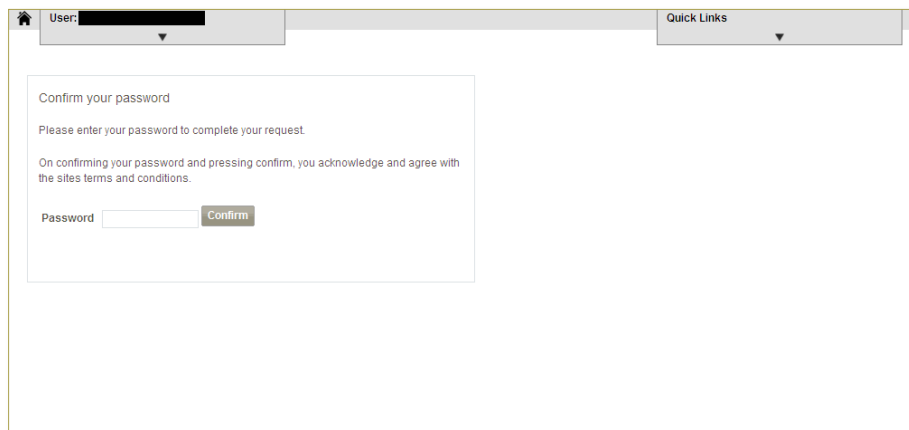
1. Future cash flow strategy 2. Confirm changes

Back Submit

Investment	Percentage
United Cash Management Fund (Pension) (SMF0335AU)	95.00%
Trust Company Imputation Fund (SMF0476AU)	5.00%

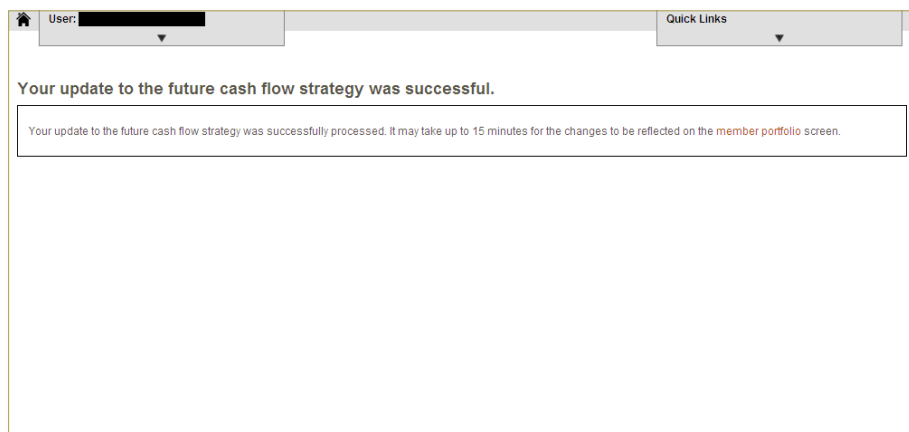
Back Submit

If you've made a mistake, or want to change anything, you can click **'Back'** to step back through the screens to the one you need. Otherwise, you can click **'Submit'** if you're happy with the changes that are to be made. You'll be taken to the following screen which will ask you to enter your password.



The screenshot shows a web application interface with a top navigation bar containing a home icon, a 'User:' dropdown menu, and a 'Quick Links' dropdown menu. The main content area features a white box with the following text: 'Confirm your password', 'Please enter your password to complete your request.', and 'On confirming your password and pressing confirm, you acknowledge and agree with the sites terms and conditions.' Below this text is a 'Password' input field and a 'Confirm' button.

The requirement to enter your password ensures that it's not possible to submit an order accidentally. This is important since the order can't be modified or cancelled once it has been submitted. Once you have entered your password, you'll be presented with the following screen which confirms that your order has been submitted and provides a link to the order monitor.



The screenshot shows a web application interface with a top navigation bar containing a home icon, a 'User:' dropdown menu, and a 'Quick Links' dropdown menu. The main content area displays a success message: 'Your update to the future cash flow strategy was successful.' Below this message is a white box containing the text: 'Your update to the future cash flow strategy was successfully processed. It may take up to 15 minutes for the changes to be reflected on the member portfolio screen.'

Once your order has been submitted, you are able to track progress through the order monitor. Details on how the order monitor works are provided earlier in this user guide.

# Reweight portfolio

The **'Reweight portfolio'** function can be used to either reset the percentage 'weighting' of each option in your portfolio or to add a new option to your portfolio. Please note, **'Reweight portfolio'** can only be used for managed funds, it can't be used to buy and sell equities. You can use the **'Buy equity'** and **'Sell equity'** functions for this purpose – further detail on these functions is contained later in this user guide.

When you choose **'Reweight portfolio'**, you'll be presented with the following screen.

User: [REDACTED]
Quick Links ▼

**Reweight portfolio**

Member name <span style="background-color: black; color: black;">[REDACTED]</span>	Product type Superannuation	Account type Pension	
Member number <span style="background-color: black; color: black;">[REDACTED]</span>			

1. Reweight portfolio

2. Future cash flow strategy

3. Confirm changes

Next

Investment	Current (%)	Current (\$)	Proposed (%)	Fill	Remove
AGL Energy Limited (AGK) <span style="color: orange;">⚠</span>	3.10%	\$9,834.00	<div style="width: 3.10%; background-color: #ccc; border: 1px solid #ccc;">3.10%</div>		
Aust Unity W'sale Mortgage Income Trust (SMF0442AU) <span style="color: orange;">⚠</span>	5.89%	\$18,684.31	<div style="width: 5.89%; background-color: #ccc; border: 1px solid #ccc;">5.89%</div>		
BHP Billiton Limited (BHP) <span style="color: orange;">⚠</span>	7.26%	\$23,041.98	<div style="width: 7.26%; background-color: #ccc; border: 1px solid #ccc;">7.26%</div>		
Cash at Bank <span style="color: orange;">⚠</span>	4.73%	\$14,999.99	<div style="width: 4.73%; background-color: #ccc; border: 1px solid #ccc;">4.73%</div>		
CommlInvest TD 12mths(\$50,000.00)17/06/11 <span style="color: orange;">⚠</span>	15.76%	\$50,000.00	<div style="width: 15.76%; background-color: #ccc; border: 1px solid #ccc;">15.76%</div>		
CommlInvest TD 2yrs(\$41,477.75)30/03/12 <span style="color: orange;">⚠</span>	13.07%	\$41,477.75	<div style="width: 13.07%; background-color: #ccc; border: 1px solid #ccc;">13.07%</div>		
CommlInvest TD 6mths(\$50,000.00)18/12/10 <span style="color: orange;">⚠</span>	15.76%	\$50,000.00	<div style="width: 15.76%; background-color: #ccc; border: 1px solid #ccc;">15.76%</div>		
CommlInvest TD3 yrs (\$59,338.55) 27/3/11 <span style="color: orange;">⚠</span>	18.70%	\$59,338.55	<div style="width: 18.70%; background-color: #ccc; border: 1px solid #ccc;">18.70%</div>		
HFA Diversified Inv Fund Hedged B Class (HFL0104AU) <span style="color: orange;">⚠</span>	4.34%	\$13,782.41	<div style="width: 4.34%; background-color: #ccc; border: 1px solid #ccc;">4.34%</div>		
Perpetual W'sale Monthly Income Fund (SMF0324AU) <span style="color: orange;">⚠</span>	0.22%	\$688.93	<div style="width: 0.22%; background-color: #ccc; border: 1px solid #ccc;">0.22%</div>		
Sonic Healthcare Limited (SHL) <span style="color: orange;">⚠</span>	2.08%	\$6,606.00	<div style="width: 2.08%; background-color: #ccc; border: 1px solid #ccc;">2.08%</div>		
Telstra Corporation Ltd (TLS) <span style="color: orange;">⚠</span>	1.66%	\$5,280.00	<div style="width: 1.66%; background-color: #ccc; border: 1px solid #ccc;">1.66%</div>		
United Cash Management Fund (Pension) (SMF0335AU)	3.78%	\$11,997.06	<div style="width: 3.78%; background-color: #ccc; border: 1px solid #ccc;">3.78%</div>	+	
United High Yield Fund (SMF0339AU)	3.65%	\$11,587.52	<div style="width: 3.65%; background-color: #ccc; border: 1px solid #ccc;">3.65%</div>	+	
<i>Search for investments by name or APIR code here...</i>					
Total	100.00%	\$317,318.50	100.00%		
<i>Unallocated percentage to be distributed</i>			0.00%		

Next

**Current asset allocation**

- Cash (10.67%)
- Australian equity (14.28%)
- International equity (1.89%)
- Australian fixed interest (71.58%)
- International fixed interest (1.48%)
- Property (0.09%)
- Other (0.00%)

**Proposed asset allocation**

- Cash (10.67%)
- Australian equity (14.28%)
- International equity (1.89%)
- Australian fixed interest (71.58%)
- International fixed interest (1.48%)
- Property (0.09%)
- Other (0.00%)

This screen lists all managed funds currently held in your account and their current 'weighting'.

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You will notice that some funds have a warning icon next to them ⚠️. These funds can not be reweighted for a number of reasons, they could be an equity rather than a managed fund, they may be suspended by the fund manager or be subject to pending transactions. If you hold your mouse cursor over the yellow triangle, you'll receive a message which provides further detail on why that option can't be reweighted. An example is below.

The screenshot shows the 'Reweight portfolio' interface. At the top, there are fields for 'User' and 'Quick Links'. Below that, the member's name and number are displayed, along with 'Product type', 'Superannuation', 'Account type', and 'Pension'. The interface has three tabs: '1. Reweight portfolio', '2. Future cash flow strategy', and '3. Confirm changes'. A 'Next' button is visible.

Investment	Current (%)	Current (\$)	Proposed (%)	Fill	Remove
AGL Energy Limited (AGK) ⚠️	3.10%	\$9,834.00	3.10%		
Aust Unity W'sale Mortgage Income Trust (SMF0442AU) ⚠️	5.89%	\$18,684.31	5.89%		
BHP Billiton Limited (BHP) ⚠️	7.26%	\$23,041.98	7.26%		
Cash at Bank ⚠️	4.73%	\$14,999.99	4.73%		
CommlInvest TD 12mths(\$50,000.00)17/06/11 ⚠️	15.76%	\$50,000.00	15.76%		
CommlInvest TD 2yrs(\$41,477.75)30/03/12 ⚠️	13.07%	\$41,477.75	13.07%		
CommlInvest TD 6mths(\$50,000.00)18/12/10 ⚠️	15.76%	\$50,000.00	15.76%		
CommlInvest TD3 yrs (\$59,338.55) 27/3/11 ⚠️	18.70%	\$59,338.55	18.70%		
HFA Diversified Inv Fund Hedged B Class (HFL0104AU) ⚠️	4.34%	\$13,782.41	4.34%		
Perpetual W'sale Monthly Income Fund (SMF0324AU) ⚠️	0.22%	\$688.93	0.22%		
Perpetual W'sale Monthly Income Fund (SMF0324AU) ⚠️	0.22%	\$688.93	0.22%		
Sonic Healthcare Limited (SHL) ⚠️	2.08%	\$6,606.00	2.08%		
Telstra Corporation Ltd (TLS) ⚠️	1.66%	\$5,280.00	1.66%		

A tooltip is shown over the second 'Perpetual W'sale Monthly Income Fund' entry, stating: 'Perpetual W'sale Monthly Income Fund (SMF0324AU) is suspended for applications and withdrawals.'

On this screen, you have the ability to change the percentages in the 'Proposed (%)' column. By changing the proposed per cent figure, you will trigger a buy or a sell for that managed fund. You can also add an additional investment and assign a percentage to this investment. If proposed per cent is higher than current per cent, additional units will be bought. If proposed per cent is lower than current per cent, units will be sold.

The screenshot below shows an example where the weighting to the United Cash Management Fund has been increased and you have added United Australian Equities Fund to your portfolio, to make up 2 per cent of your portfolio.

The screenshot shows the 'Reweight portfolio' interface with updated investments. The 'Proposed (%)' column for 'United Cash Management Fund (Pension) (SMF0335AU)' is now 4.78% (circled in red), and 'United Australian Equities Fund (SMF0331AU)' is 2.00% (circled in red). The 'Total' row shows a proposed allocation of 103.00% (circled in red), with an unallocated percentage of -3.00%.

Investment	Current (%)	Current (\$)	Proposed (%)	Fill	Remove
AGL Energy Limited (AGK) ⚠️	3.10%	\$9,834.00	3.10%		
Aust Unity W'sale Mortgage Income Trust (SMF0442AU) ⚠️	5.89%	\$18,684.31	5.89%		
BHP Billiton Limited (BHP) ⚠️	7.26%	\$23,041.98	7.26%		
Cash at Bank ⚠️	4.73%	\$14,999.99	4.73%		
CommlInvest TD 12mths(\$50,000.00)17/06/11 ⚠️	15.76%	\$50,000.00	15.76%		
CommlInvest TD 2yrs(\$41,477.75)30/03/12 ⚠️	13.07%	\$41,477.75	13.07%		
CommlInvest TD 6mths(\$50,000.00)18/12/10 ⚠️	15.76%	\$50,000.00	15.76%		
CommlInvest TD3 yrs (\$59,338.55) 27/3/11 ⚠️	18.70%	\$59,338.55	18.70%		
HFA Diversified Inv Fund Hedged B Class (HFL0104AU) ⚠️	4.34%	\$13,782.41	4.34%		
Perpetual W'sale Monthly Income Fund (SMF0324AU) ⚠️	0.22%	\$688.93	0.22%		
Sonic Healthcare Limited (SHL) ⚠️	2.08%	\$6,606.00	2.08%		
Telstra Corporation Ltd (TLS) ⚠️	1.66%	\$5,280.00	1.66%		
United Cash Management Fund (Pension) (SMF0335AU)	3.78%	\$11,997.06	4.78%	+	
United High Yield Fund (SMF0339AU)	3.65%	\$11,587.52	3.65%	+	
United Australian Equities Fund (SMF0331AU)	0.00%	\$0.00	2.00%	+	+
<b>Total</b>	<b>100.00%</b>	<b>\$317,318.50</b>	<b>103.00%</b>		

Below the table are two pie charts comparing 'Current asset allocation' and 'Proposed asset allocation'.

**Current asset allocation:**

- Cash (10.67%)
- Australian equity (14.28%)
- International equity (1.89%)
- Australian fixed interest (71.58%)
- International fixed interest (1.48%)
- Property (0.09%)
- Other (0.00%)

**Proposed asset allocation:**

- Cash (11.37%)
- Australian equity (15.72%)
- International equity (1.83%)
- Australian fixed interest (69.50%)
- International fixed interest (1.44%)
- Property (0.15%)
- Other (0.00%)

As you can see, by increasing the percentage allocated to the United Cash Management Fund, and adding United Australian Equities Fund the total portfolio now exceeds 100 per cent.

If you click 'Next' at this point, you will be presented with the following error message.

User: [redacted]
Quick Links

### Reweight portfolio

Member name [redacted] Product type Superannuation Account type Pension  
Member number [redacted]

1. Reweight portfolio
2. Future cash flow strategy
3. Confirm changes

Next

Investment	Current (%)	Current (\$)	Proposed (%)	Fill	Remove
AGL Energy Limited (AGK) 🚩	3.10%	\$9,834.00	3.10%		
Aust Unity W'sale Mortgage Income Trust (SMF0442AU) 🚩	5.89%	\$18,884.31	5.89%		
BHP Billiton Limited (BHP) 🚩	7.26%	\$23,041.98	7.26%		
Cash at Bank 🚩	4.73%	\$14,999.99	4.73%		
CommInvest TD 12mths(\$50,000.00)17/06/11 🚩	15.76%	\$50,000.00	15.76%		
CommInvest TD 2yrs(\$41,477.75)30/03/12 🚩	13.07%	\$41,477.75	13.07%		
CommInvest TD 6mths(\$50,000.00)18/12/10 🚩	15.76%	\$50,000.00	15.76%		
CommInvest TD3 yrs (\$59,338.55) 27/3/11 🚩	18.70%	\$59,338.55	18.70%		
HFA Diversified Inv Fund Hedged B Class (HFL0104AU) 🚩	4.34%	\$13,782.41	4.34%		
Perpetual W'sale Monthly Income Fund (SMF0324AU) 🚩	0.22%	\$688.93	0.22%		
Sonic Healthcare Limited (SHL) 🚩	2.08%	\$6,606.00	2.08%		
Telstra Corporation Ltd (TLS) 🚩	1.66%	\$5,280.00	1.66%		
United Cash Management Fund (Pension) (SMF0335AU)	3.78%	\$11,997.06	4.78%	+	
United High Yield Fund (SMF0339AU)	3.65%	\$11,587.52	3.65%	+	
United Australian Equities Fund (SMF0331AU)	0.00%	\$0.00	2.00%	+	✖
<i>Search for investments by name or APIR code here...</i>					
<b>Total</b>			103.00%		
<i>Unallocated percentage to be distributed</i>			-3.00%		

Next

**Current asset allocation**

- Cash (10.67%)
- Australian equity (14.28%)
- International equity (1.89%)
- Australian fixed interest (71.58%)
- Property (0.09%)
- Other (0.00%)

**Proposed asset allocation**

- Cash (11.37%)
- Australian equity (15.72%)
- International equity (1.83%)
- Australian fixed interest (69.50%)
- International fixed interest (1.44%)
- Property (0.15%)
- Other (0.00%)

Before you can go any further, you will need to adjust 'Proposed (%)' for other options within the portfolio until the total is equal to 100 per cent.

When reweighting your portfolio, you can make sure the total adds up to 100 per cent by clicking on the green 'Fill' button next to a chosen investment. This will automatically reduce the current percentage held by that investment,



In the screenshot below, you will see that the United High Yield Fund has its **'Proposed (%)'** reduced in order to get the total down to 100 per cent.

User: [Redacted] Quick Links

### Reweight portfolio

Member name [Redacted] Product type Superannuation Account type Pension  
Member number [Redacted]

1. Reweight portfolio 2. Future cash flow strategy 3. Confirm changes Next

Investment	Current (%)	Current (\$)	Proposed (%)	Fill	Remove
AGL Energy Limited (AGK)	3.10%	\$9,834.00	3.10%		
Aust Unity W'sale Mortgage Income Trust (SMF0442AU)	5.89%	\$18,684.31	5.89%		
BHP Billiton Limited (BHP)	7.26%	\$23,041.98	7.26%		
Cash at Bank	4.73%	\$14,999.99	4.73%		
CommInvest TD 12mths(\$50,000.00)17/06/11	15.76%	\$50,000.00	15.76%		
CommInvest TD 2yrs(\$41,477.75)30/03/12	13.07%	\$41,477.75	13.07%		
CommInvest TD 6mths(\$50,000.00)18/12/10	15.76%	\$50,000.00	15.76%		
CommInvest TD3 yrs (\$59,338.55) 27/3/11	18.70%	\$59,338.55	18.70%		
HFA Diversified Inv Fund Hedged B Class (HFL0104AU)	4.34%	\$13,782.41	4.34%		
Perpetual W'sale Monthly Income Fund (SMF0324AU)	0.22%	\$688.93	0.22%		
Sonic Healthcare Limited (SHL)	2.08%	\$6,606.00	2.08%		
Telstra Corporation Ltd (TLS)	1.66%	\$5,280.00	1.66%		
United Cash Management Fund (Pension) (SMF0335AU)	3.78%	\$11,997.06	4.78%	+	
United High Yield Fund (SMF0339AU)	3.65%	\$11,587.52	0.65%	+	
United Australian Equities Fund (SMF0331AU)	0.00%	\$0.00	2.00%	+	-
Total			100.00%		
Unallocated percentage to be distributed			0.00%		

Search for investments by name or APIR code here...

Current asset allocation

- Cash (10.67%)
- Australian equity (14.28%)
- International equity (1.89%)
- Australian fixed interest (71.58%)
- International fixed interest (1.48%)
- Property (0.09%)
- Other (0.00%)

Proposed asset allocation

- Cash (11.63%)
- Australian equity (16.04%)
- International equity (1.89%)
- Australian fixed interest (68.88%)
- International fixed interest (1.48%)
- Property (0.07%)
- Other (0.00%)

If you click **'Next'**, you will be presented with a screen which gives you the opportunity to **edit future cash flow strategy**. Details of how to do this are included earlier in this guide.

User: [Redacted] Quick Links

### Update future cash flow strategy

Member name [Redacted] Product type Superannuation Account type Pension  
Member number [Redacted] Effective date 12/04/2010

1. Reweight portfolio 2. Future cash flow strategy 3. Confirm changes Reset Remove All

Investment	Percentage	Fill	Remove
United Cash Management Fund (Pension) (SMF0335AU)	100.00%	+	-
Total		100.00%	
Unallocated percentage to be distributed		0.00%	

Search for investments by name or APIR code here...

Back Next

If you do not wish to do edit your future cash flow strategy, click **'Next'** and review your changes. If you want to change any of the details of your reweight, click the **'Back'** button.

User: [redacted] Quick Links

### Confirm changes

Member name [redacted] Product type Superannuation Account type Pension  
 Member number [redacted]

1. Reweight portfolio 2. Future cash flow strategy 3. Confirm changes

Back Submit

Portfolio reweight transactions

Action	Investment	Value *	Current (%) *	Proposed (%) *
Sell	United High Yield Fund (SMF0339AU)	\$9,519.56	3.65%	0.65%
Buy	United Australian Equities Fund (SMF0331AU)	\$6,346.37	0.00%	2.00%
Buy	United Cash Management Fund (Pension) (SMF0335AU)	\$3,173.19	3.78%	4.78%

\* These values are estimates based on the last available price. Transactions will use the next price.

Future cash flow strategy

Investment	Percentage
United Cash Management Fund (Pension) (SMF0335AU)	100.00%

Back Submit

To confirm your reweight, simply click the **'Submit'** button. When you click **'Submit'**, you'll be asked to enter your login password to finalise the request. This is to ensure a reweight is not submitted accidentally. This is important since the reweight can not be modified or cancelled once it has been submitted.

User: [redacted] Quick Links

Confirm your password

Please enter your password to complete your request.

On confirming your password and pressing confirm, you acknowledge and agree with the sites terms and conditions.

Password  Confirm

Once you have entered your password and clicked **'Confirm'**, you will be presented with a screen detailing your order.

User: [redacted] Quick Links

**Your request was successful.**

You can view and track your portfolio reweight request through the [order monitor](#).

Once your reweight has been submitted, you are able to track progress through the order monitor.

## Buy equity

You can only buy equities if you have sufficient cash available. Please note MAP Super automatically invests excess cash according to your future cash flow strategy on a regular basis. If you contribute cash to your account or sell an equity for the purposes of funding an equity purchase, the timing of your equity purchase will be critical. You may find it easier to instruct us to make the purchase on your behalf using our manual process. This can be done by completing the Switching Instructions form found in the Brochure & Forms section of our website, [www.mapsuper.com.au](http://www.mapsuper.com.au) or by calling our client services team on **1800 009 921**.

If you have cash available in your account, you can buy equities using the **'Buy equity'** function.

**Buy ASX equity**

Member name: [Redacted] Product type: Superannuation Account type: Pension  
 Member number: [Redacted]

1. Buy ASX equity 2. Confirm order

**Buy instructions [Hide]**

- Search for the investment you want to buy.
- Click the [X] icon to remove the investment from the order.
- Enter the volume of the investment(s) you want to buy in either units or value. The other value will adjust to match what you have entered.
- You can elect to use all remaining available cash by selecting the [+] icon for that investment.
- You cannot buy more than what is available in cash (minus a required minimum cash reserve).
- Select 'Next' to continue to the next step.

Refresh prices [Next]

Investment	Code	Exchange	Buy price	Buy instructions		Use cash	Remove
				Units	Value		
Search for investments by name or ASX code here...							
Refresh prices [Next]							

**Important Note**

- Please review this order carefully as once submitted, you will be unable to modify or cancel this order.
- Only 'At Market' orders may be placed and should be reviewed carefully. An 'At Market' order may result in a transaction price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Prices displayed above are delayed by at least 20 minutes. Other information may be delayed by more than 20 minutes.
- If your order cannot be processed (either partially or in its entirety) or is placed outside of market operating times (10.00am to 4.00pm Sydney time), it will be processed at the next available opportunity.
- By submitting this order you agree to be bound by the terms and conditions of using this site, which can be found [ here ].

Start by searching for the equity that you want by typing in either the company name, or the ASX code. You will be presented with a list of options that match the text you have entered.

**Buy ASX equity**

Member name: [Redacted] Product type: Superannuation Account type: Pension  
 Member number: [Redacted]

1. Buy ASX equity 2. Confirm order

**Buy instructions [Hide]**

- Search for the investment you want to buy.
- Click the [X] icon to remove the investment from the order.
- Enter the volume of the investment(s) you want to buy in either units or value. The other value will adjust to match what you have entered.
- You can elect to use all remaining available cash by selecting the [+] icon for that investment.
- You cannot buy more than what is available in cash (minus a required minimum cash reserve).
- Select 'Next' to continue to the next step.

Refresh prices [Next]

Investment	Code	Exchange	Buy price	Buy instructions		Use cash	Remove
				Units	Value		
Comm							
Astar United Communications Limited (ALN)							
Commonwealth Bank of Australia - PERLS V (CBAPA)							
Commonwealth Bank of Australia Ltd (CBA)							
Commonwealth Property Office Fund (CPA)							
ING Real Estate Community Living Fund (ILF)							

[Next]

Once you've chosen an option, the price will be displayed (please note that prices are delayed by 20 minutes) and you may enter the quantity you want to buy.

You can enter a quantity in either units or value. You'll notice that when you complete one field, the other one will populate automatically. For example, if the current price is \$5 and you specified that you wanted to buy 100 units, the value field will automatically update to show \$500.

Please note the following when specifying the quantity you want to buy:

- You can only buy whole units.
- If you specify a value which doesn't represent a whole unit, the number of units will always round down. For example, if you specify a value which is equal to 79.8 units, the number of units will be rounded down to 79 and the value will change accordingly.
- The minimum transaction amount is \$3,000.
- If you specify a value of \$3,000, this will rarely work out to be a whole number of units, therefore the number of units will be rounded down (as will the value) and the request will be rejected because it is under the \$3,000 limit.

Other important things to remember:

- You can specify more than one equity to buy in a single request – simply complete another search and enter a quantity.
- You can buy as many units as your available cash will allow by clicking the green **'plus'** button.
- The available cash is updated automatically as you enter buy quantities.
- The prices shown are not live – they are delayed by 20 minutes.

Once you're happy with the quantities to be bought, click the **'Next'** button. Depending on whether or not there are any issues with your request, you will get one of two screens. If there is an issue with your request, you will see a screen similar to the following.

The screenshot shows a web interface for buying ASX equity. At the top, there are fields for 'User' and 'Quick Links'. Below that, the title 'Buy ASX equity' is displayed. A summary bar shows 'Member name', 'Member number', 'Product type', 'Superannuation', 'Account type', and 'Pension'. A 'Cash available' of \$12,031.11 is also shown. The interface is divided into two steps: '1. Buy ASX equity' and '2. Confirm order'. Under 'Buy instructions [Hide]', there are six numbered instructions. A table below shows the investment details for 'Commonwealth Bank of Australia' (CBA) on the ASX exchange. The table has columns for 'Investment', 'Code', 'Exchange', 'Buy price', 'Units', 'Value', 'Use cash', and 'Remove'. The 'Units' column has a text input field with '59.00' entered. A red box highlights an error message: 'Attempted to trade CBA, minimum buy trade amount for Spectrum Super is \$3000.00 or greater'. There are 'Refresh prices' and 'Next' buttons at the bottom of the table.

Investment	Code	Exchange	Buy price	Units	Value	Use cash	Remove
Commonwealth Bank of Australia	CBA	ASX	\$50.320	59.00	\$ 2968.88	+	×

The asset that you are trying to buy is highlighted in red and a brief explanation of the issue is provided for you in the red box.

If there is an issue in the quantity that has been entered, fixing it is as simple as typing over the number already in the box and clicking **'Next'** again. There is no need to start again by using the **'Back'** button on your browser.

If there are no issues with your sell request, you'll be presented with a screen asking you to confirm your order.

User: [redacted]

### Buy ASX equity

Member name [redacted]	Product type Superannuation	Account type Pension
Member number [redacted]	Cash available \$11,932.91	

1. Buy ASX equity | 2. Confirm order

Confirm instructions [Hide]

- Review the order that has been constructed by the trade wizard.
- If you are satisfied with what the wizard will submit to the trading application, click 'Submit' and enter your password when prompted.

[Back](#) [Submit](#)

### Buy instruction review

Investment	Code	Exchange	Buy price	Buy instructions		Market instructions		
				Units	Value	Trade type	Deadline	Limit price
Commonwealth Bank of Australia Ltd	CBA	ASX	\$50.280	61.00	\$3,067.08	Buy at market		At market

Estimated brokerage including GST: \$41.25 [Back](#) [Submit](#)

**Important Note**

- Please review this order carefully as once submitted, you will be unable to modify or cancel this order.
- Only 'At Market' orders may be placed and should be reviewed carefully. An 'At Market' order may result in a transaction price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Prices displayed above are delayed by at least 20 minutes. Other information may be delayed by more than 20 minutes.
- If your order cannot be processed (either partially or in its entirety) or is placed outside of market operating times (10:00am to 4:00pm Sydney time), it will be processed at the next available opportunity.
- By submitting this order you agree to be bound by the terms and conditions of using this site, which can be found [here](#).

If you want to change any of the details of the order, click the **'Back'** button. To confirm your order, simply click the **'Submit'** button. When you click **'Submit'**, you'll be asked to enter your login password to finalise the request. This is to ensure your request is not submitted accidentally. This is important since the order can't be modified or cancelled once it has been submitted.

User: [redacted] [Quick Links](#)

Confirm your password

Please enter your password to complete your request.

On confirming your password and pressing confirm, you acknowledge and agree with the sites terms and conditions.

Password  [Confirm](#)

Once you have entered your password and clicked **'Confirm'**, you will be presented with a screen detailing your order.

User: [redacted] [Quick Links](#)

**Your trade request has been received.**

You requested to buy:

- 61 units/\$3,067.08 of Commonwealth Bank of Australia Ltd (CBA) at the market price (submitted at Wednesday, 27 October 2010, 10:56:14 AM (EST)).

You can view and track your request through the [order monitor](#).

If you have provided your email address, you'll be notified by email when the request is complete.

Once your order has been submitted, you are able to track progress through the order monitor.

## Sell equity

If you choose 'Sell equity', you will be presented with the following screen.

User: [redacted]
Quick Links

---

### Sell ASX equity

Member name [redacted]
Product type Superannuation
Account type Pension

Member number [redacted]

1. Sell ASX equity
2. Confirm order

**Sell instructions [Hide]**

- i. Select the existing investment(s) you want to sell.
- ii. Enter the volume you want to sell in units, value or percentage. The other values will adjust to match what you have entered.
  - You can elect to sell all holdings in an investment by clicking the [-] icon for that investment.
- iii. Select 'Next' to continue to the next step.

Refresh prices
Next

Investment	Code	Exchange	Units	Current balance	Sell price	Sell instructions			
						Units	Value	Percent	Sell all
AMP Limited	AMP	ASX	501.00	\$3191.37	\$6.370	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
ANZ Banking Group Ltd	ANZ	ASX	361.00	\$9003.34	\$24.940	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
BHP Billiton Limited	BHP	ASX	416.00	\$17297.28	\$41.580	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
Downer EDI Limited	DOW	ASX	732.00	\$4553.04	\$6.220	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
Origin Energy Ltd	ORG	ASX	1,145.00	\$19865.75	\$17.350	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
Toll Holdings Limited	TOL	ASX	833.00	\$6239.17	\$7.490	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
Westpac Banking Corporation Ltd	WBC	ASX	609.00	\$18239.55	\$29.950	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>
Woodside Petroleum Ltd	WPL	ASX	137.00	\$6356.80	\$46.400	<input type="text" value="0.00"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>	<input type="button" value="+"/>

Refresh prices
Next

**Important Note**

- Please review this order carefully as once submitted, you will be unable to modify or cancel this order.
- Only 'At Market' orders may be placed and should be reviewed carefully. An 'At Market' order may result in a transaction price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Prices displayed above are delayed by at least 20 minutes. Other information may be delayed by more than 20 minutes.
- If your order cannot be processed (either partially or in its entirety) or is placed outside of market operating times (10.00am to 4.00pm Sydney time), it will be processed at the next available opportunity.
- By submitting this order you agree to be bound by the terms and conditions of using this site, which can be found [ [here](#) ].

This screen lists all the direct equities that you hold in your account and that therefore you can sell. To create a sell transaction, you need to specify how much of the holding you would like to sell. You have three choices:

- Units
- Value
- Percentage.

You'll notice that when you complete one field, the others will populate automatically. For example, if you had \$10,000 invested in a certain equity and you specified you wanted to sell 50 per cent of the holding, the value field would automatically populate with \$5,000 (and the unit field would also populate automatically).

Please note the following when specifying the quantity you want to sell:

- You can only sell whole units.
- If you specify a value which doesn't represent a whole unit, the number of units to be sold will always round down. For example, if you specify a value which is equal to 79.8 units, the number of units will be rounded down to 79 and the value and percentage will change accordingly.
- The minimum transaction amount is \$3,000, unless the value of your entire holding is lower.
- If you specify a value of \$3,000, this will rarely work out to be a whole number of units, therefore the number of units will be rounded down (as will the value) and the request will be rejected because it is under the \$3,000 limit.

Other important things to remember:

- You can specify more than one equity to sell in a single request – simply enter a quantity for each.
- You can sell the entire holding of any particular equity by clicking the green **'plus'** button.
- The prices shown are not live – they are delayed by 20 minutes.

Once you're happy with the quantities to be sold, click the **'Next'** button. Depending on whether or not there are any issues with your request, you will get one of two screens. If there is an issue with your request, you will see a screen similar to the following.

**Sell ASX equity**

Member name [REDACTED] Product type Superannuation Account type Pension  
Member number [REDACTED]

1. Sell ASX equity 2. Confirm order

**Sell instructions [Hide]**

- Select the existing investment(s) you want to sell.
- Enter the volume you want to sell in units, value or percentage. The other values will adjust to match what you have entered.
  - You can elect to sell all holdings in an investment by clicking the [+ ] icon for that investment.
- Select 'Next' to continue to the next step.

Refresh prices Next

Investment	Code	Exchange	Units	Current balance	Sell price	Sell instructions			Sell all
						Units	Value	Percent	
AMP	ASX	ASX	501.00	\$3191.37	\$6.370	0.00	\$ 0.00	0.00%	+
ANZ	ASX	ASX	361.00	\$9079.15	\$25.150	108.00	\$ 2716.20	29.92%	+
BHP	ASX	ASX	416.00	\$0.42	\$0.001	0.00	\$ 0.00	0.00%	+
Downer EDI Limited	DOW	ASX	732.00	\$4553.04	\$6.220	0.00	\$ 0.00	0.00%	+
Origin Energy Ltd	ORG	ASX	1,145.00	\$19865.75	\$17.350	0.00	\$ 0.00	0.00%	+
Toll Holdings Limited	TOL	ASX	833.00	\$6239.17	\$7.490	0.00	\$ 0.00	0.00%	+
Westpac Banking Corporation Ltd	WBC	ASX	609.00	\$18209.10	\$29.900	0.00	\$ 0.00	0.00%	+
Woodside Petroleum Ltd	WPL	ASX	137.00	\$6356.80	\$46.400	0.00	\$ 0.00	0.00%	+

Attempted to trade ANZ, minimum trade amount for Spectrum per is \$3000.00 or greater

The asset that you are trying to sell is highlighted in red and a brief explanation of the issue is provided for you in the red box.

If there is an issue in the percentage entered, fixing it is as simple as typing over the number already in the box and clicking **'Next'** again. There is no need to start again by using the **'Back'** button on your browser.

If there are no issues with your sell request, you'll be presented with a screen asking you to confirm your order.

**Sell ASX equity**

Member name [REDACTED] Product type Superannuation Account type Pension  
Member number [REDACTED]

1. Sell ASX equity 2. Confirm order

**Confirm instructions [Hide]**

- Review the order that has been constructed by the trade wizard.
- If you are satisfied with what the wizard will submit to the trading application, click 'Submit' and enter your password when prompted.

Back Submit

**Sell instruction review**

Investment	Code	Exchange	Sell price	Sell instructions		Market instructions		
				Units	Value	Trade type	Deadline	Limit price
ANZ Banking Group Ltd	ANZ	ASX	\$25.150	126.00	\$3,168.90	Sell at market		At market

Estimated brokerage including GST: \$41.25 Back Submit

**Important Note**

- Please review this order carefully as once submitted, you will be unable to modify or cancel this order.
- Only 'At Market' orders may be placed and should be reviewed carefully. An 'At Market' order may result in a transaction price substantially higher or lower than when the order was placed depending on the price of the security at the time your order is processed on the market.
- Prices displayed above are delayed by at least 20 minutes. Other information may be delayed by more than 20 minutes.
- If your order cannot be processed (either partially or in its entirety) or is placed outside of market operating times (10.00am to 4.00pm Sydney time), it will be processed at the next available opportunity.
- By submitting this order you agree to be bound by the terms and conditions of using this site, which can be found [here](#).

If you want to change any of the details of the order, click the **'Back'** button. To confirm your order, simply click the **'Submit'** button. When you click **'Submit'**, you'll be asked to enter your login password to finalise the request. This is to ensure your request is not submitted accidentally. This is important since the order can't be modified or cancelled once it has been submitted.

The screenshot shows a web interface with a header containing a home icon, a user dropdown menu, and a 'Quick Links' dropdown menu. The main content area is a white box with the following text: 'Confirm your password', 'Please enter your password to complete your request.', and 'On confirming your password and pressing confirm, you acknowledge and agree with the sites terms and conditions.' Below this text is a 'Password' input field and a 'Confirm' button.

Once you have entered your password and clicked **'Confirm'**, you will be presented with a screen detailing your order.

The screenshot shows a web interface with a header containing a home icon, a user dropdown menu, and a 'Quick Links' dropdown menu. The main content area is a white box with the following text: 'Your trade request has been received.', 'You requested to sell:', a bulleted list containing '126 units/\$3,168.90/34.90% of your current ANZ Banking Group Ltd (ANZ) holding at the market price (submitted at Saturday, 23 October 2010, 01:44:39 PM (EST)).', 'You can view and track your request through the order monitor.', and 'If you have provided your email address, you'll be notified by email when the request is complete.'

Once your order has been submitted, you are able to track progress through the order monitor. Details on how the order monitor works are provided earlier in this user guide.



## Other online features

In addition to online trading there are also a number of other features available on your online account. These include, Online reporting which includes portfolio reports, pension reports (if you currently are receiving a pension from MAP Super) and reports archive. You also have an Administration section which allows you to change your password and contact details.

### Online reporting

#### Portfolio reports

You are able to print a range of reports, these include a benefit statement, investment earning summary and detailed transaction list report.

The screenshot shows a web interface for online reporting. At the top, there is a navigation bar with a home icon, a user dropdown menu, and a 'Quick Links' dropdown menu. Below this is a section titled 'Portfolio reports' with a sub-header 'Benefit statement'. The text describes the facility and includes a 'Please note' section. There are four checked checkboxes: 'Asset Allocation', 'Investment Summary', 'Investment Earnings Summary', and 'Account Transaction Summary'. An 'At Date' field is set to '23/10/2010' with a calendar icon. A 'View report' button is present. The next section is 'Investment earnings summary', with a description and 'Start Date' (01/07/2010) and 'End Date' (23/10/2010) fields, both with calendar icons, and a 'View report' button. The final section is 'Detailed transaction listing report', with a description and 'Start Date' (01/07/2010) and 'End Date' (23/10/2010) fields, both with calendar icons, and a 'View report' button. At the bottom, there is a note about Adobe Acrobat Reader and a 'Get ADOBE READER' button.

#### Benefit statement

This feature allows you to request a benefit statement at a date of your choosing. This includes an investment summary, an asset allocation summary, the current recorded investment strategy and an account transaction summary from the start of the relevant financial year.

#### Investment earnings summary

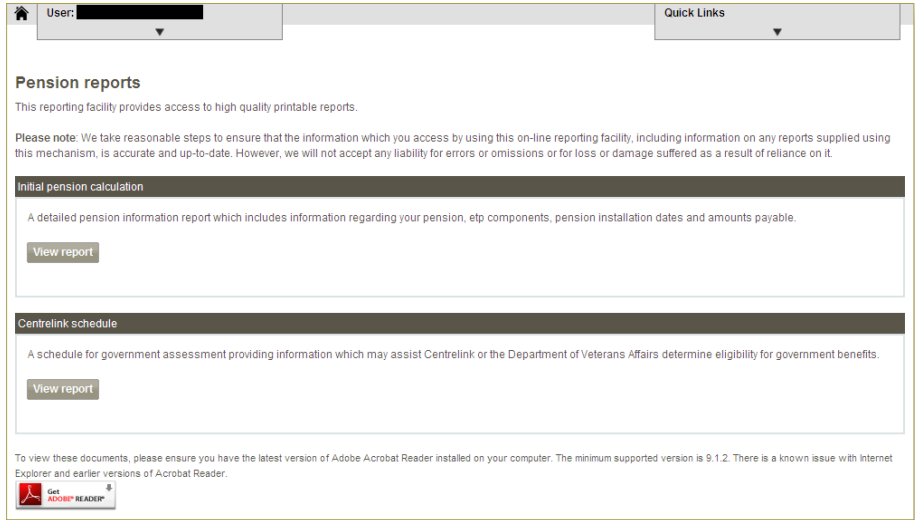
This feature allows you to request a summary of investment earnings over a period of your choosing. Investment earnings include capital gain (realised and unrealised) and income (dividend, distribution and interest payments) amounts expressed as a percentage return over the period specified. For periods in excess of one year, an annualised percentage return is also calculated.

#### Detailed transaction listing report

This feature allows you to request a statement of transactions for the given period.

## Pension reports

These reports are available to pension members only. They include an initial pension calculation report and a Centrelink schedule.



### Initial pension calculation

This feature allows you to request a detailed pension information report which includes information regarding your pension, Eligible Termination payment components, pension installation dates and amounts payable.

### Centrelink schedule

This feature allows you to request a schedule for government assessment providing information which may assist Centrelink or the Department of Veterans Affairs determine eligibility for government benefits

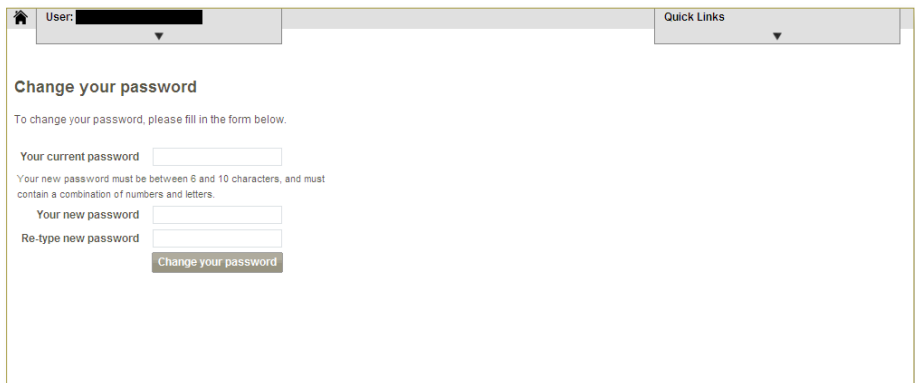
## Reports archive

This section is a history of bulk reports such as your member benefit statement. Simply click on the date of the required report to view or right click to save to your desktop.

## Administration

### Change your password

If you wish to change your contact details, by going to the '**Change your password**', section you will be presented with the following screen.



By filling in your current password and the one you wish to change it to, your password will be updated instantly.

## Change your contact details

If you wish to change your contact details, by going to the **'Change your contact details'**, section you will be presented with the following screen.

The screenshot shows the 'Contact details' form in edit mode. At the top, there is a navigation bar with a home icon, a 'User:' dropdown menu, and a 'Quick Links' dropdown menu. Below the navigation bar, the page title is 'Contact details'. A sub-header reads: 'This screen allows you to update your contact details so we can keep you informed about activity on your account. If you wish to inform us of an international address or rural address change please click [here](#).' The form is divided into three main sections: 'Address (Edit)', 'E-mail (Edit)', and 'Telephone (Edit)'. The 'Address' section has two input fields: 'Street' and 'Postal'. The 'E-mail' section has one input field: 'E-mail address'. The 'Telephone' section has three input fields: 'Work', 'Home', and 'Mobile'. A 'Submit' button is located at the bottom left of the form.

You can choose to edit your physical address, email address or phone number by clicking on the **'Edit'** link beside them. This will open the fields for you to change.

The screenshot shows the 'Contact details' form in edit mode with the address section expanded. The navigation bar and sub-header are the same as in the previous screenshot. The 'Address (Cancel)' section now includes radio buttons for 'Street' and 'Postal', and a 'Street & Postal' option. Below these are three input fields: 'Building number' (with the example 'e.g. 5/58, GPO Box 45A'), 'Street' (with the example 'e.g. Liverpool'), and 'Postcode / Suburb' (with the example 'e.g. 3000, Surrey Hills'). A 'Find Address' button is located below the 'Postcode / Suburb' field. The 'E-mail (Cancel)' section has two input fields: 'E-mail address' and 'Confirm e-mail address'. The 'Telephone (Cancel)' section has three input fields: 'Work', 'Home', and 'Mobile'. A 'Submit' button is located at the bottom left of the form.

Simply type in your new details and click the **'Submit'** button to confirm. These details should be reflected instantly within the system.

## For advisers only

In order to submit transactions on behalf of one of your clients, you must have authority to represent that client. To set up authority to represent for a client, you will need to download the Appointment of Representative form from the brochures and forms section of [www.mapsuper.com.au](http://www.mapsuper.com.au).

This form must be signed by the client and returned to us. Once we have processed the form, you will be able to access online transaction functions for that client.

An additional function available exclusively to advisers is bulk switching. You can switch multiple clients from one managed fund to one or more other funds without needing to complete a separate transaction for each client.

This function makes it easy to:

- choose the investment you want to sell
- select the clients you want to sell that investment for
- specify a percentage of client holdings to sell
- identify one or more replacement investments.

Once you've made the necessary selections, the required buys and sells are created automatically for up to 200 clients at a time. Standing instructions for these clients will also be modified to reflect the changes to their portfolio.

The process is designed to be simple and user-friendly with automatic validation at each step. Any issues are highlighted with meaningful error messages to allow you to make adjustments as necessary.

## Bulk Switching

To bulk switch, you select **'Bulk Switch'** from the drop down menu. You will then see the following screen.

The screenshot shows the 'Bulk switch' interface with three tabs: '1. Member search', '2. Bulk switch', and '3. Confirm changes'. The '2. Bulk switch' tab is active. The form contains the following fields: Surname/member number, Adviser, Investment, State, Age (Between 0 and 100), Account type, and Postcode. A blue callout box highlights the 'Investment' dropdown menu with the text 'Select managed fund to sell'. The 'Search' and 'Reset' buttons are located at the bottom right of the form.

You can group the members you wish to do a bulk switch under a number of different categories, these include:

- Member name
- Adviser name
- Investment
- State
- Age

Account type, such as accumulation/investment, pension, pension-allocated, pension-transition to retirement, pension-term allocated, insurance only.

In the example show we have selected a specific investment, United Australian Equities Fund (SMF0407AU) – Superannuation, to switch members from, then clicked **'Search'**.

The screenshot shows the 'Bulk switch' interface after a search. The 'Investment' dropdown menu is open, showing a list of managed funds. A blue callout box highlights the 'Investment' dropdown with the text 'Select managed fund to sell'. The search results are displayed below the form, showing a table with columns: Member, Product type, Account type, Date of birth, Member number, Adviser, Auth. rep., and Current balance. The table is currently empty, with the message 'No records found.' displayed below it. The 'Search Result' section also shows a 'Bulk switch' button and the text '0 records found (0 selected)'.

You then presented a list of all your clients who hold United Australian Equities Fund (SMF0407AU) – Superannuation.

**Bulk switch**

1. Member search    2. Bulk switch    3. Confirm changes

Surname/member number:     Account type:

Adviser:     Employer:

Investment: United Australian Equities Fund (S)    Current balance:

State:     Postcode:

Age: Between 0 and 100   

**Search Result**

   9 records found (0 selected)

<input type="checkbox"/>	Member	Product type	Account type	Date of birth	Member number	Adviser	Auth. rep.	Current balance
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	10/04/1973	[REDACTED]	Yes	Yes	\$30,132.70
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	21/11/1966	[REDACTED]	Yes	Yes	\$94,685.47
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	23/02/1948	[REDACTED]	Yes	Yes	\$64,159.01
<input type="checkbox"/>	[REDACTED]	Superannuation	Pension	23/02/1948	[REDACTED]	Yes	Yes	\$4,971,439.66
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	15/10/1949	[REDACTED]	Yes	No	\$29,178.71
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	15/10/1949	[REDACTED]	Yes	Yes	\$29,178.71
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	12/01/1973	[REDACTED]	Yes	Yes	\$70,885.60
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	02/10/1954	[REDACTED]	Yes	Yes	\$33,569.62
<input type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	08/09/1958	[REDACTED]	Yes	Yes	\$63,608.53

At this stage you can elect to either specify which clients you wish to bulk switch out of United Australian Equities Fund (SMF0407AU) – Superannuation by ticking the box next to the members name or you can select them all, by clicking on the box next to the heading member. Once you have selected the members you wish to bulk switch, then click on **'Bulk switch'**.

**Bulk switch**

1. Member search    2. Bulk switch    3. Confirm changes

Surname/member number:     Account type:

Adviser:     Employer:

Investment: United Australian Equities Fund (S)    Current balance:

State:     Postcode:

Age: Between 0 and 100   

**Search Result**

   9 records found (9 selected)

<input checked="" type="checkbox"/>	Member	Product type	Account type	Date of birth	Member number	Adviser	Auth. rep.	Current balance
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	10/04/1973	[REDACTED]	Yes	Yes	\$30,132.70
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	21/11/1966	[REDACTED]	Yes	Yes	\$94,685.47
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	23/02/1948	[REDACTED]	Yes	Yes	\$64,159.01
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Pension	23/02/1948	[REDACTED]	Yes	Yes	\$4,971,439.66
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	15/10/1949	[REDACTED]	Yes	No	\$29,178.71
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	15/10/1949	[REDACTED]	Yes	Yes	\$29,178.71
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	12/01/1973	[REDACTED]	Yes	Yes	\$70,885.60
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	02/10/1954	[REDACTED]	Yes	Yes	\$33,569.62
<input checked="" type="checkbox"/>	[REDACTED]	Superannuation	Accumulation	08/09/1958	[REDACTED]	Yes	Yes	\$63,608.53

To start it is necessary for you to decide what percentage of the United Australian Equities Fund you wish to switch. In this example we have chosen 100 per cent.

The screenshot shows the 'Bulk switch' interface with the following details:

- Progress bar: 1. Member search, 2. Bulk switch (active), 3. Confirm changes.
- Buttons: Cancel, Next.
- Investment to sell table:

Investment	Percentage To Sell
United Australian Equities Fund (SMF0407AU)	100.00%
- Investments to buy table:

Investment	Funds Distribution	Fill	Remove
<i>Search for investments by name or APIR code here...</i>			
Total	0.00%		
Unallocated percentage to be distributed	100.00%		
- Buttons: Cancel, Next.

You will then need to add the investment you wish to switch your clients into. You can switch an existing investment into more than one investment by adjusting which percentage you would like switched.

The screenshot shows the 'Bulk switch' interface with the following details:

- Progress bar: 1. Member search, 2. Bulk switch (active), 3. Confirm changes.
- Buttons: Cancel, Next.
- Investment to sell table:

Investment	Percentage To Sell
United Australian Equities Fund (SMF0407AU)	0.00%
- Investments to buy table:

Investment	Funds Distribution	Fill	Remove
<i>Search for investments by name or APIR code here...</i>			
United Cash Management Fund (SMF0411AU)	0.00%		
Unallocated percentage to be distributed	100.00%		
- Buttons: Cancel, Next.

Please note, the final percentage amount must add up to 100 per cent. Then click **'Next'**.

User: [Redacted] Quick Links

### Bulk switch

1. Member search | 2. Bulk switch | 3. Confirm changes

Cancel Next

Investment to sell

Investment	Percentage To Sell
United Australian Equities Fund (SMF0407AU)	0.00%

Investments to buy

Investment	Funds Distribution	Fill	Remove
United Cash Management Fund (SMF0411AU)	30.00%	+	-
Aberdeen Aust Equities Fund (SMF0469AU)	70.00%	+	-
Search for investments by name or APIR code here...			
<b>Total</b>	<b>100.00%</b>		
Unallocated percentage to be distributed		0.00%	

Cancel Next

Selected members information

Name	Number	Total Portfolio	Current Holding	Investment to Sell Details			% of Total portfolio
				Pending	Net Holding		
[Redacted]	[Redacted]	\$30,439.47	\$5,553.98	\$0.00	\$5,553.98	18.00%	
[Redacted]	[Redacted]	\$95,373.20	\$41,640.18	\$0.00	\$41,640.18	44.00%	
[Redacted]	[Redacted]	\$67,109.28	\$791.10	\$0.00	\$791.10	1.20%	
[Redacted]	[Redacted]	\$5,091,174.10	\$976,886.95	\$0.00	\$976,886.95	19.00%	
[Redacted]	[Redacted]	\$29,262.09	\$5,613.33	\$0.00	\$5,613.33	19.00%	
[Redacted]	[Redacted]	\$29,262.09	\$5,613.33	\$0.00	\$5,613.33	19.00%	
[Redacted]	[Redacted]	\$71,904.75	\$14,062.70	\$7.25	\$14,069.95	20.00%	
[Redacted]	[Redacted]	\$33,569.62	\$7,345.02	\$0.00	\$7,345.02	22.00%	
[Redacted]	[Redacted]	\$63,908.91	\$36,810.49	\$0.00	\$36,810.49	58.00%	

You are then asked to confirm the bulk switch. This section covers which members will be affected by the switch and what the buy and sell amounts are at member level.

User: [Redacted] Quick Links

### Bulk switch

1. Member search | 2. Bulk switch | 3. Confirm changes

Back Cancel Submit

**Please Note**

As you are completely selling out of United Australian Equities Fund (SMF0407AU), any future cash flow strategies (FCFS) that contain this investment will be updated, replacing the current value with the distribution equal to the funds distribution set out by the buys.

6 Members included in this transaction		3 Members excluded from this transaction			
Name	Number	Sell Investment	Amount To Sell	Buy Investment	Amount To Buy
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$5,553.98	United Cash Management Fund (SMF0411AU)	\$1,666.19
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$41,640.18	Aberdeen Aust Equities Fund (SMF0469AU)	\$3,887.79
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$791.10	United Cash Management Fund (SMF0411AU)	\$12,492.05
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$791.10	Aberdeen Aust Equities Fund (SMF0469AU)	\$29,148.13
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$976,887.00	United Cash Management Fund (SMF0411AU)	\$237.33
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$976,887.00	Aberdeen Aust Equities Fund (SMF0469AU)	\$553.77
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$7,345.02	United Cash Management Fund (SMF0411AU)	\$293,066.10
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$7,345.02	Aberdeen Aust Equities Fund (SMF0469AU)	\$683,820.90
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$36,810.49	United Cash Management Fund (SMF0411AU)	\$2,203.51
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$36,810.49	Aberdeen Aust Equities Fund (SMF0469AU)	\$5,141.51
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$36,810.49	United Cash Management Fund (SMF0411AU)	\$11,043.15
[Redacted]	[Redacted]	United Australian Equities Fund (SMF0407AU)	\$36,810.49	Aberdeen Aust Equities Fund (SMF0469AU)	\$25,767.34

Back Cancel Submit

This section not only includes the members who will be included in the transaction but also those who are excluded from the transaction and the reason why. Once you are happy with the transaction click **'Submit'**. If you wish to make any changes you can either cancel or click **'Back'** to make any amendments.

**Bulk switch**

1. Member search   2. Bulk switch   3. Confirm changes

**Please Note**  
As you are completely selling out of United Australian Equities Fund (SMF0407AU), any future cash flow strategies (FCFS) that contain this investment will be updated, replacing the current value with the distribution equal to the funds distribution set out by the buys.

Back   Cancel   Submit

6 Members included in this transaction		3 Members excluded from this transaction	
Name	Number	Reason	
		Pending transaction against selected investment(s)	
		No authority to represent	
		No authority to represent	

Back   Cancel   Submit

You will then be required to enter in your online password. This is to ensure that an order is not submitted accidentally. This is important since the order can't be modified or cancelled once it has been submitted.

Confirm your password

Please enter your password to complete your request.

On confirming your password and pressing confirm, you acknowledge and agree with the sites terms and conditions.

Password



Once you have entered your password, you'll be presented with the following screen which confirms that your order has been submitted and provides a link to the order monitor.

The screenshot shows a web interface with a header containing a user profile and 'Quick Links'. The main content area is titled 'Bulk switch result' and includes instructions to find results, a note about future cash flow strategy changes, and a link to the 'order monitor'. Below this is a table of 'Individual member results'.

Name	Number	Reweight	Investment strategy
[REDACTED]	[REDACTED]	Successful	Successful
[REDACTED]	[REDACTED]	Successful	Successful
[REDACTED]	[REDACTED]	Successful	N/A
[REDACTED]	[REDACTED]	Successful	N/A
[REDACTED]	[REDACTED]	Successful	Successful
[REDACTED]	[REDACTED]	Successful	Successful

For more information, please visit our website, [www.mapsuper.com.au](http://www.mapsuper.com.au) or call our client service team on **1800 009 021**.

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Client Services on 1800 009 921. Website [www.mapsuper.com.au](http://www.mapsuper.com.au)

