

SUPER & PENSION PRODUCT DISCLOSURE STATEMENT

Issued by Diversa Trustees Limited as the Trustee of the DIY Master Plan (Division)
July 6, 2017 • RSE Registration No R1070743 ABN 46 074 281 314.



CONTENTS

1. About Super Simplifier 2. How Super works 3. Benefits of Investing with Super Simplifier 4. Risks of Super 5. How we Invest your Money 6. Fees & Costs 7. How Super is taxed 8. Insurance in your Super 9. How to Open an Account

OUR CONTACT DETAILS ARE:

Trustee

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Telephone: 1300 726 008
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Facsimile: (07) 5574 0400
Email: info@diymaster.com.au

Web Address	Hosted by	Information Held
www.supersimplifier.com.au	MDA Operator	Plan information, online access, APL
www.diymaster.com.au	DIY Master	Administration & forms
www.diversa.com.au/truste	Diversa	Regulatory

1. ABOUT SUPER SIMPLIFIER

Super Simplifier is a Division of the DIY Master Plan ('Plan'). The Plan was established by a trust deed dated 30 April 2007 (as amended from time to time) and provides superannuation products (including accumulation and pension products) to enable you to build your superannuation savings in a transparent and tax effective way.

IMPORTANT INFORMATION

- This PDS is a summary of significant information and contains a number of references to important information - the Member Guide and Approved Product List – which forms part of the PDS;
- You should consider both the information in this PDS and the other important information that forms part of this PDS before making a decision about the product;
- This PDS, the Member Guide and Approved Member List can be obtained from the applicable website or on request by phoning 1800 455 666;
- Information in this PDS (including incorporated information) is subject to change from time to time and may (in the case of information that is not materially adverse) be update via the applicable website;
- The information provided in this PDS is general information only and does not take into account your personal financial situation or needs; and
- You should obtain financial advice tailored to your personal circumstances

Several websites contain information of the Plan referred to in the PDS as "Plan Websites".

Who is responsible for the Plan?

The Trustee of the Plan is Diversa Trustees Limited, a professional trustee company. The Trustee is responsible for managing the Plan and its service providers to ensure that it complies with all legal requirements and operates in the best interests of members. The Trustee is required to disclose certain Trustee information and documentation on a website. Accordingly, the Trustee's website (www.diversa.com.au/trustee) contains the required information and documentation. The information and documentation includes, but is not limited to, the following; the Trust Deed, the PDS, the most recent Annual Report and the names of each material outsourced service provider to the Plan.

The Trustee has engaged with a number of service providers including the Member Administrator and Investment Administrator to assist in the operation of the Plan. Refer to Page 1 of this PDS for details.

Financial Adviser

Members must appoint a Financial Adviser to assist them in their participation in the Plan, based on the Member's personal circumstances, risk profile, objectives or needs. The role of the Financial Adviser is described in more detail below.

2. HOW SUPER WORKS

About super

Superannuation is a means of saving for retirement which is, in part, compulsory. Most Australian employers are required by Government legislation to contribute a percentage of an employee's ordinary time earnings to a superannuation fund. These compulsory contributions are referred to as Superannuation Guarantee (SG) contributions. The SG contribution rate will be 12% from 1 July 2025. You can also make personal contributions towards superannuation.

There are different types of contributions that may be made by or on behalf of a person in addition to any SG contributions including additional employer contributions (for example, salary sacrifice contributions), voluntary member contributions and government co-contributions.

There are limitations on the contributions to, and withdrawals from, superannuation. These limitations apply to all superannuation funds.

Superannuation receives concessional tax treatment, that is, tax savings are provided by the Government. Refer to Section 7 of this PDS for more information.

As most people have a right to choose into which superannuation fund their employer should direct their SG contributions (called "Choice of fund"), it's important you take an interest in your super and help it grow into a healthy retirement nest egg. Contact your employer to check whether you can make a Choice of fund, by nominating Super Simplifier as your chosen fund. Further information about Choice of fund is available from www.ato.gov.au. **Note: Your employer cannot nominate Super Simplifier as its default fund for employee's who do not make a Choice of fund, as the Plan does not offer a 'MySuper' product.**

Accessing your Super

You can access your superannuation savings once you retire on or after reaching your preservation age or in other circumstances permitted by law (for example, death, permanent incapacity and financial hardship), called "conditions of release". The conditions of release for temporary residents vary from those applicable to Australian citizens, New Zealand citizens or permanent residents of Australia. You can choose to take your superannuation benefit as a lump sum or as a pension.

There are certain circumstances in which superannuation benefits must be transferred by the Trustee to the Australian Taxation Office (for example, small or unidentifiable lost accounts, unclaimed benefits on or after age 65 and unclaimed benefits of former temporary residents).

More Information

General information about super is available from www.moneysmart.gov.au.

You should read the important information about how super works before making a decision. Go to Section 1 of the Member Guide which is available by going to the Plan Websites or on request by phoning 1800 455 666. The information relating to how super works may change between the time when you read this PDS and the day when you acquire this product.

3. BENEFITS OF INVESTING WITH SUPER SIMPLIFIER

Super & Pension Accounts

Members of Super Simplifier can have an accumulation account or a Pension Account. The Pension Division offers three types of pensions, an Account Based Pension, a Transition to Retirement Pension or a Term allocated Pension. Further details of the pension options are set out in the Member Guide.

When a member retires, or meets some other legislative condition for payment of their superannuation their account is payable as one or more lump sums. Alternatively, a member can transfer their accumulation account balance to the pension account by completing a Pension Application Form.

Insurance Options

Super Simplifier offers members who have an accumulation account access to insurance cover established under an approved individual insurance policy (Refer to section 8 of this PDS for more information).

Investment Options

In consultation with your Financial Adviser, you can choose to invest in a wide range of investments for any account you have in Super Simplifier.

Other Benefits

Other significant features and benefits of the Division are:

- Members can choose their own portfolio of managed funds, securities listed on the ASX and term deposits, cash and at call accounts through their Financial adviser.
- Contribution splitting with your spouse is available.
- There are no establishment or contribution fees.
- Binding death benefit nominations are available.
- We protect the privacy of personal information in accordance with the Trustees privacy policy.

The role of your Financial Adviser

Your Financial Adviser is integral to the operation and maintenance of your account(s) and can assist you to understand your financial position and choose investment options that best suit you. Your adviser is also integral to the establishment and maintenance of any individual insurance cover. If you cancel the appointment of your Financial Adviser and do not appoint another Financial Adviser acceptable to the Trustee, you may be asked to transfer your benefit to another complying superannuation fund. If you fail to comply with that request within 30 days of it being dated, the Trustee may transfer your account to an Eligible Rollover Fund. You will be notified prior to your account being transferred to any Eligible Rollover Fund nominated by the Trustee.

Please note carefully, all investment instructions or instructions relating to insurance cover under an individual insurance policy must be directed through your Financial Adviser. Further, your Financial Adviser bears full responsibility for placing your instructions on your behalf.

You should read the important information about the benefits and features of the Plan including investing in a pension account before making a decision. Go to Sections 2 and 3 of the Member Guide which is available by going to the Plan websites or on request by phoning 1800 455 666. The information relating to the benefits and features of the Plan may change between the time when you read this PDS and the day when you acquire this product.

4. RISKS OF SUPER

Things you should know:

- All investments carry risk.
- Different strategies may carry different levels of risk, depending on the assets that make up the strategy.
- Assets with the highest long-term returns (such as shares and property) may also carry the highest level of short-term risk.

The significant risks associated with Super Simplifier are economic, market, interest rate, currency, industry, emerging market, credit, liquidity, regulatory and derivative risks.

Other general risks relevant to Super Simplifier are:

- The value of your investment will vary.
- The level of returns will vary, and future returns may differ from past returns.
- Returns are not guaranteed, and you may lose some of your money.
- Superannuation and taxation laws may change in the future.
- The amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.

Your level of risk will vary depending on a range of factors including your age, investment timeframe, where other parts of your wealth are invested and your risk tolerance.

You should read the important information about risks including the risk profile of investments available from the Plan before making a decision. Go to Section 4 of the Member Guide which is available by going to the Plan Websites or on request by phoning 1800 455 666. The information relating to risks may change between the time when you read this PDS and the day when you acquire this product.

5. HOW WE INVEST YOUR MONEY

Warning: When deciding how to invest your superannuation you should consider (in consultation with your Financial Adviser) the likely investment return, the risk and your investment timeframe.

In consultation with your Financial Adviser, you can choose to invest your accumulation or pension account in a range of investments, including managed funds, securities listed on the ASX and term deposits. You can only select investments that fall within the approved types of investments (as set out in the Member Guide). In the case of managed funds, you can only select an investment shown in the Approved Product List (APL). All instructions must be directed through your Financial Adviser.

You and your Financial Adviser are responsible for selecting the investments for your Portfolio. If your adviser does not make an investment choice, any contributions received on your behalf will be refunded in full within 30 days to the payer of the contribution.

Monies transferred from an accumulation account to commence a pension will be invested in accordance with investment instructions applicable to the accumulation account unless new investment instructions are received from your Financial Adviser in relation to the pension account. Any amount received from you as a new member applying for a pension account will be held in your cash account pending the receipt of investment instructions from your Adviser.

Buying, selling and switching investments

You can change your investments at any time subject to the investments selected being within the approved types of investments and Approved Product List. There is generally no minimum amount for investments, however some investments (for example, managed funds) may impose minimum restrictions. Information about any restrictions can be obtained from your Financial Adviser or the product disclosure statement (for managed funds) or relevant disclosure document (for other investments).

Available Investments

The Plan's investment options consist of investments listed on the Australian Securities Exchange, managed funds, term deposits, cash and at call accounts. The types of investments available through the Plan under these broad investment options (subject to Investment Holding Limits) are:

- Top 500 Securities listed on the Australian Securities Exchange including:
 - Listed Australian shares
 - Exchange Traded Funds (ETFs)
 - Exchange Traded Commodities (ETCs)
 - Hybrid Securities and Bonds
 - Listed Investment Companies (LICs)
 - Real Estate Investment trusts (REITs)
- Managed funds registered by ASIC (including Hedge funds and cash management trusts).
- Deposits with an Australian Deposit-taking Institution (Term Deposits and At Call accounts).

Investments in Managed Funds can only be made if they have been approved by the Trustee. A list of managed funds approved by the Trustee can be obtained from the Approved Product List available from the Plan Websites.

The Plan doesn't offer a direct balanced option as your asset class allocation and security selection is determined by You and Your adviser. However, the legislation requires the Plan to provide you with the characteristics and costs of a Balanced option with a target allocation of 70% Growth assets and 30% Defensive assets. This will enable you to make a direct comparison of the Plan and other Superannuation Funds.

We have selected the Vanguard Growth Index Fund from the Funds's APL for the fee example

VANGUARD GROWTH INDEX FUND																									
Description	The Fund provides low cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Fund is biased towards growth assets and is designed for investors seeking long term capital.																								
Suitability	This option suits the buy hold investor who seeks long term capital growth but requires some diversification benefits of fixed income to reduce volatility.																								
Investment Objective	To track the weighted average return of the various indices of the underlying funds in which it invests in proportion to the strategic asset allocation before fees, expenses and tax																								
Defensive Growth Split	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>Indicative Allocation</th> <th>Asset Class Range</th> </tr> </thead> <tbody> <tr> <td>Defensive</td> <td>30%</td> <td>28-32%</td> </tr> <tr> <td>Growth</td> <td>70%</td> <td>68%-72%</td> </tr> <tr> <td>Total</td> <td>100%</td> <td></td> </tr> </tbody> </table>	Asset Class	Indicative Allocation	Asset Class Range	Defensive	30%	28-32%	Growth	70%	68%-72%	Total	100%													
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Suggested Minimum Investment	7 years																								
Risk Level	High (Risk Band 6)																								
Estimated number of negative annual returns over any 20-year period	4 to 6																								

You should read the important information about investments, how to switch investments and the extent to which labour standards or environmental, social or ethical considerations are taken into account before making a decision. Go to Section 5 of the Member Guide which is available by going to www.diy-master.com.au or on request by phoning 1800 455 666. The information relating to investments may change between the time when you read this PDS and the day when you acquire this product.

TO FIND OUT MORE

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

* This text is prescribed by law. Administration fees are not negotiable.

6. FEES & COSTS

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

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

You or your employer, as applicable, may be able to negotiate to pay lower fees.

*Ask the fund or your financial adviser.**

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs are set out in Section 6 of the Member Guide.

Vanguard Growth Index Fund								
Type of Fee*	Amount	How and when paid						
Investment Fee	Nil							
Administration Fee	<p>A tiered percentage fee based on the total balance of your account as detailed below:</p> <table border="1"> <thead> <tr> <th>Tier of account balance</th> <th>Fee rate</th> </tr> </thead> <tbody> <tr> <td>First \$500,000</td> <td>0.385%</td> </tr> <tr> <td>Amount over \$500,000</td> <td>Nil</td> </tr> </tbody> </table> <p>PLUS Expense recovery estimated at 0.07%.</p>	Tier of account balance	Fee rate	First \$500,000	0.385%	Amount over \$500,000	Nil	<p>The Administration Fee is calculated daily on your total account balance and deducted from your account monthly in arrears.</p> <p>When an expense recovery amount arises, it is deducted from your account at the time of the recovery.</p>
Tier of account balance	Fee rate							
First \$500,000	0.385%							
Amount over \$500,000	Nil							
Buy/Sells Spreads	Nil	N/A						
Switching Fee	Nil	N/A						
Exit Fee	\$55.00 per lump sum payment	Deducted from member assets at time of exiting the Plan.						
Advice Fees relating to all members investing in a particular option	Nil There are no Advice Fees applicable to all members in an investment option.	N/A						
Other Fees and Costs*								
Indirect Cost Ratio (Investment Fund)	Nil	Taken into account in daily market price of the securities that form part of the portfolio						

* Important: other fees and costs may apply depending on how you invest, including the costs of any underlying investments (indirect costs) that are included in the Investment Option in which you invest, buy-sell spreads for underlying managed funds, activity fees, advice fees relating to adviser services provided to you and insurance fees. For information about other fees and costs refer to 'Additional Explanation of Fees and Costs' in Section 6 of the Member Guide. Any amount you agree with your Financial Adviser as an adviser service fee is an additional cost in addition to the above fees and costs. All fees quoted are inclusive of GST.

Example of annual fees and costs for the Vanguard Growth Index Fund

This table gives an example of how the fees and costs for the Vanguard Growth Index Fund Option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Things you should know

- Financial Adviser Fees (and Portfolio Management Fees) are additional fees payable to your Financial Adviser. Adviser Service Fees are negotiable with your Financial Adviser. The Adviser may also recommend you use a Separately Managed Account provided by a third-party investment manager, and fees for this may be applicable and disclosed to you. Refer to the Statement of Advice provided to you by your Financial Adviser for more information about these fees.
- The Trustee can change the amount of fees without your consent.
- Dollar based fees are subject to indexation in line with movements in the Average Weekly Ordinary Time Earnings (AWOTE).

- Any material increases in fees must be notified at least 30 days in advance. Estimated fees may vary from year to year depending on the value of your account balance and your investment option.
- If you would like to calculate the effect of fees and costs on your account balance, the Australian Securities & Investment Commission's website www.moneysmart.gov.au has a superannuation fee calculator.

You should read the important information about the fees and costs including fees and costs applicable to investments before making a decision. Go to Section 6 of the Member Guide which is available by going to the Plan Websites or on request by phoning 1800 455 666. The information relating to fees and costs may change between the time when you read this PDS and the day when you acquire this product.

EXAMPLE – Vanguard Growth Index Fund*		BALANCE OF \$50,000
Investment Fee**	Nil	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS Administration Fee incl Expense recovery	0.455% of assets per annum.	And, you will be charged \$227.50 in administration fees
PLUS Indirect costs for the superannuation product	0% of assets per annum	AND indirect costs of \$0.00 each year will be deducted from your investment
EQUALS Cost of superannuation product	0.455% of assets per annum	If your balance was \$50,000, then for that year you will be charged fees of \$227.50 for the superannuation product.

Note * Additional fees may apply, AND if you leave the superannuation entity you may be charged an exit fee of \$55.00 and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0%** (this will equal to **\$0** for every \$50,000 you withdraw).

***For definitions of fees, please refer to the Member Guide. The definitions are also available at: www.diy-master.com.au

7. HOW SUPER IS TAXED

Tax may apply to contributions, any investment earnings and withdrawals from your account, however, generally any taxes applicable to superannuation are at a concessional (lower) rate. **Warning: Concessional tax rates do not apply on contributions which exceed Government contribution limits.**

Contributions

Concessional contributions (for example, employer contributions and deductible member contributions) are ordinarily subject to a contributions tax rate of 15% provided we hold your Tax File Number (TFN). The Plan calculates the contributions tax payable and accrues it as a liability on your member account until payable to the ATO. Non-concessional contributions (for example, non-deductible member contributions) are usually not subject to tax. If your concessional contributions and/or non-concessional contributions in a financial year exceed Government contribution limits, additional (excess) taxes will ordinarily apply. Excess taxes for contributions are a personal tax liability which must be released from your fund in the case of excess non-concessional contributions. You may choose to release up to 85% of your excess concessional contributions which would be paid by us to the ATO after receiving a release authority. Taxes may apply to transfers of superannuation into the Plan from an untaxed source (for example, certain public sector schemes).

Investment Earnings

Net earnings relating to accumulation accounts are subject to a tax rate of up to 15%, however the rate may be less due to tax credits or other rebates. Investment earnings are generally tax free for investments in account based or transition to retirement pensions.

Withdrawals

If you are under age 60 but have reached your preservation age, the taxable component of lump sum superannuation payments is subject to tax at the maximum rate of 15% (plus Medicare levy). A tax-free threshold, which varies from year to year, applies. (Different taxes apply to superannuation pensions received by persons under age 60.) Benefits paid after age 60, lump sum death benefits paid to dependants and terminal illness benefits are generally tax-free. Taxes do not usually apply to transfers to another superannuation fund.

Payment of Tax

The Plan makes quarterly payments of tax to the ATO and a final payment for the balance of any liability in each year. Your net tax liability will be deducted from your account proportionally as payments are due to the ATO.

Warning: You should provide your TFN when acquiring this product. If we don't hold your TFN, we cannot accept all contributions for you, the tax on superannuation benefits may be higher and it may be more difficult to locate any lost super benefits or consolidate your superannuation. Further information about tax is available from www.ato.gov.au. Whilst we cannot legally compel you to provide your TFN, it is a condition of membership of this Plan to provide your TFN.

You should read the important information about taxation matters relevant to superannuation before making a decision. Go to Section 7 of the Member Guide which is available by going to the Plan Websites or on request by phoning 1800 455 666. The information relating to tax may change between the time when you read this PDS and the day when you acquire this product.

8. INSURANCE IN YOUR SUPER

Subject to Trustee approval, you are able to obtain insurance cover under an individual insurance policy issued by insurance companies that is transferred to, or issued in, the Trustee's name. Approved insurance products are managed by the Member Administrator.

The types of insurance cover permitted by the Plan are:

- Death only cover (including terminal illness cover).
- Death and Total & Permanent Disablement (TPD) cover (including terminal illness cover).
- Income Protection cover.

All retail life insurance policies must be approved by the Trustee. The policy definitions must meet the regulated conditions of release under superannuation law and the Insurers must comply with the Trustee's service standards for delivery of insurance products.

To obtain individual insurance cover via an approved insurance product, you must complete a form available from your Financial Adviser.

Any insurance cover only commences once the relevant insurer has accepted your application and cover ceases in certain circumstances including when the maximum insurable age is reached or there is insufficient money in a member's account to pay for cover.

Different premium rates apply to different types of cover based on your personal circumstances including your age, occupation, health status and amount of cover.

You are responsible for paying the insurance costs. Insurance premiums are deducted from your account in accordance with the payment requirements of an individual insurance policy.

Insured benefits are not payable in certain circumstances (called "Exclusions") such as suicide, attempted suicide or self-inflicted injury.

You can change the amount and type of your insurance cover at any time (for example, you can increase your cover). Any increase in cover will be subject to underwriting approval by the relevant insurer and cover only commences once the insurer has accepted your application.

You should read the important information about insurance including when cover starts and ends, eligibility criteria for commencement of cover and payment of insured benefits, the level and types of cover available, premium costs, exclusions and other important terms and conditions before making a decision. Go to Section 8 of the Member Guide which is available by going to the Plan websites or on request by phoning 1800 455 666. The information relating to insurance may change between the time when you read this PDS and the day when you acquire this product.

Warning: Insurance terms and conditions (in particular, eligibility criteria, cover cessation circumstances and exclusions) may affect your entitlement to insurance cover or the payment of insured benefits so you should read the Incorporated Information Booklet for further information about insurance cover and other insurance related documentation available to you before deciding whether the available insurance cover options are appropriate for you.

9. HOW TO OPEN AN ACCOUNT

To open an account, you must complete an Application Form accompanying this PDS (there are separate forms for accumulation and pension accounts) and submit it to the Member Administrator (contact details on the form). As the Plan does not offer a MySuper product, an employer cannot open an account in the Plan for you. It is a condition of membership that you provide your TFN. You cannot be compelled to provide your TFN, but if you don't your application will not be accepted. You must also give the Trustee a direction as to how you want your account balance invested. To open a pension account, a minimum investment of \$50,000 (or other amount determined from time to time, as shown in the Member Guide) is required.

Cooling off

If you change your mind after you apply to open an account and you have not exercised any right or power in relation to this product, you can cancel your account within 14 days from the end of the 5th day after the account is opened or you receive confirmation of the account's establishment (whichever is earlier). This is called your "cooling off" right. Upon exercising this right your investment amount will be refunded after making allowance for any investment fluctuations, fees, costs, taxes and insurance premiums, as permitted by law. In some cases, (such as cancellation of a pension account) the investment amount can only be refunded by being retained within an accumulation account in the Plan or by transfer to another superannuation fund (that is, by "cooling off" you will not necessarily be able to receive the investment amount in cash because the law sometimes requires that the investment amount is retained in the superannuation system until you satisfy a condition of release). You may not be able to exercise your "cooling off" rights if you have taken a payment (such as a pension payment) or exercised certain other rights in relation to your account.

Complaints

If you have a complaint relating to this product, contact the Complaints Officer at DIY Master Pty Ltd (Member Administration):

Telephone: 07 5555 5656
Address: PO Box 7540
GCMC QLD 9726
Email: info@diymaster.com.au

You should read the important information about cooling off (including restrictions applicable to refunds) and complaints handling before making a decision. Go to Section 9 of the Member Guide which is available by going to the Plan Websites or on request by phoning 1800 455 666. The information relating to cooling off and complaints handling may change between the time when you read this PDS and the day when you acquire this product.
