

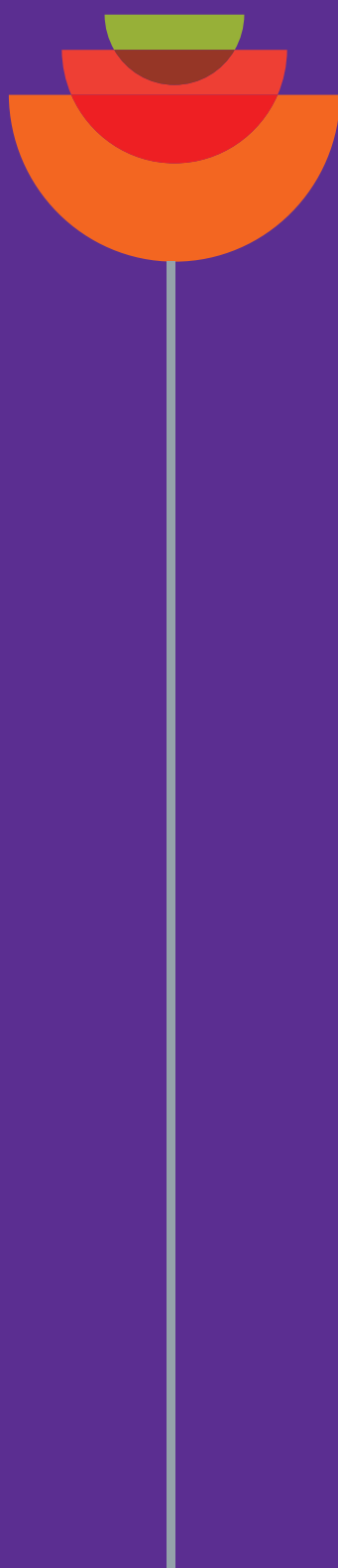
2015 Annual Report for the Plum Pooled Superannuation Trust

Preparation date
2 November 2015

Issued by the Trustee
PFS Nominees Pty Ltd
ABN 16 082 026 480
AFSL 243357

The Fund
Plum Pooled Superannuation Trust
ABN 68 093 957 533 (Plum PST)

This Annual Report is an update on how unit holder's money is invested and a reminder of some of the things unit holders should know. For an update on investment options, please contact us on **1300 55 7586**.



Contents

Looking out for unit holder interests	4
How the Trust's money is invested	6
Trust accounts	9
Unit holder information	16
How to contact us	20

Looking out for unitholder interests

The directors of the Trustee Board have a variety of work and life experiences which help them represent unitholder interests.

PFS Nominees Pty Ltd (Trustee) ABN 16 082 026 480 AFSL 243357 is licensed by the Australian Prudential Regulation Authority (APRA) to act as a Registrable Superannuation Entity. The ABN for the Plum PST is ABN 68 093 957 533. The Trustee is a wholly owned subsidiary of Plum Financial Services Limited (Plum) ABN 35 081 731 AFSL 243356.

Plum is a subsidiary of MLC Limited which is part of the National Australia Group of companies.

Made up of non-executive directors, the Trustee Board is responsible for the management of the Plum PST. The Trustee's duties include:

- providing investment choice
- ensuring your interests are maintained, and
- keeping you informed of any changes.

We operate the Plum PST in accordance with superannuation law so that the Plum PST is treated as a complying fund and is eligible to claim tax concessions.

The Plum PST has received a complying fund status notice from the Australian Regulation Prudential Authority, confirming that it is a complying pooled superannuation fund. We are responsible for the overall management of the Plum PST.

Meet the Board

The directors are:

Nicole Smith – Chair

BFA 1990, CA
GAICD

Michael Clancy

B Bus (Finance and Economics) 1992
CFA 1997

John Reid

B Sc. (Mathematics and Physics) 1971
FIA (UK) and FIAA
GAICD

Peggy O'Neal

BA (Virginia) 1973
JD (Virginia) 1976
Diploma of Superannuation Management (Macquarie) 1994
FAICD

Trevor Hunt

B Bus (Accounting and Economics) 1989

Evelyn Horton

B Economics 1986
Master of Social Sciences (Economics) 1995
GAID

Terry McCredden

B Commerce (Honours) 1978

Looking out for unitholder interests

Trustee director movements

For this reporting period, there were no changes to Trustee directors.

Reimbursement and indemnity insurance

We are entitled to be reimbursed from the Plum PST for any costs and expenses incurred in the management and administration of the Plum PST.

We are entitled to be indemnified against all liabilities that we may incur in the administration of the Plum PST, unless we have acted fraudulently, dishonestly, out of wilful misconduct or have breached a civil penalty provision under the relevant legislation or in other circumstances where an indemnity is not permitted at law.

We hold professional indemnity insurance in relation to our activities as Trustee.

Deed of guarantee

We are required by legislation to either maintain particular levels of capital, or to be entitled to the benefit of an approved guarantee. To meet this requirement, we have been provided with a Deed of Guarantee by the National Australia Bank Limited. We are entitled to a guarantee of up to \$5 million in respect of our duties as Trustee of the Plum Superannuation Fund and the Plum PST.

Annual audit

Each year we are audited by an independent company.

We're pleased to report we've met all our obligations and received a clean audit report.

Trust Deed amendments

There were no amendments to the Trust Deed during the reporting period.

SIS compliance

No penalty was imposed against us or any director under the Superannuation Industry (Supervision) (SIS) Act 1993 during the reporting period.

How the Trust's money is invested

Our primary investment objective is to formulate and implement investment strategies for the Plum PST.

These strategies are known as investment options.

We take into account factors such as risk, return, liquidity and diversification profiles and liabilities when formulating and applying an investment strategy for the Plum PST. We invest on behalf of unit holders in a range of investment options offered by a number of investment managers, in accordance with the investment strategies adopted by the relevant unit holders.

The investments are unitised and units in each investment option are priced daily within the Plum PST. The units are held in the Plum PST in the name of the relevant unitholder.

To meet our objectives, we invest in a range of diversified and sector specific investment products offered by external investment managers. Each of these products is subject to the investment mandate agreed between us and the relevant investment managers from time to time. Investment in financial derivatives may be made by the investment managers appointed by us for the purposes of managing their portfolio.

Derivatives are used for liquidity purposes and hedging. The managers are not permitted to use financial derivatives to leverage the performance of the portfolio.

Investments within the Plum PST

A listing of investment options offered through the Plum PST at 30 June 2015 are shown in the Unitholder information 2014-2015 report. Please note a number of options are only available to particular unit holders.

The investment managers of the underlying investment options have given their consent to be named in this Annual Report and have only been involved in the preparation of those parts of the Annual Report which refer to the particular manager and its investment options (where applicable) are available on the Plum Financial Services Limited website **plum.com.au** or on request from us on **1300 55 7586**.

How the Trust's money is invested

In this section we tell unit holders how the Trustee invests their money

One of the Trustee's responsibilities is to make sure your investments are managed according to an agreed investment strategy and objective.

Investment strategy

Our investment strategy is to make available a range of investment options with different risk, return, liquidity and diversification profiles and to encourage members to choose an investment option, or combination of options, that best suit their personal circumstances. We generally invest member's superannuation monies via the Plum PST, which in turn invests in the investment options of their choice.

The investment options allow investments in a diverse range of asset classes including international and Australian shares, property securities, fixed interest securities and cash.

Investment objective

Our investment objective is to provide a selection of investment options so members can invest according to their individual needs and circumstances.

Investment options

The investment options available may change at any time and information about the current investment options is available on the Plum Financial Services Limited website.

For more detailed information about the current investment options including their investment objectives please contact us on **1300 55 7586**.

Closed investment options

Some investment options are closed to investment by new members. However, members who already have units in closed investment options can make additional contributions to those options. Further information is available about any closed investment options you are invested in, including investment objectives by contacting us on **1300 55 7586**.

Investment managers

JANA

We've appointed JANA Investment Advisers (JANA) to advise us on our Investment Menu. It is one of the leading investment consultants in Australia with over A\$280 billion funds under advice and A\$40 billion funds under management (at 31 December 2014). JANA is a wholly owned subsidiary of National Australia Bank (NAB).

JANA employs experts in putting together portfolios for people. They structure portfolios to deliver more reliable returns in many potential market environments. And, as their view of world markets changes, they evolve the portfolios to manage new risks and capture new opportunities.

They have both internal investment management expertise, and the experience and resources to find some of the world's best investment managers.

And they provide regular insight and updates on the performance of the investment options.

How the Trust's money is invested

JANA's investment approach can be summarised as follows:

- JANA believes it is possible to reduce risk and outperform over the long term by taking advantage of occasional large divergences from fair value in investment markets.
- Through diligent hands-on research, it is possible to select managers capable of outperforming over the long term. While above-average ability in security selection is a prerequisite in most asset classes, managers must also exhibit a disciplined process and style and this should be reflected in the qualities and mindset of its personnel.
- To be of real value, research needs to be implemented with full commitment and not sit on the fence.

Investment managers

The Plum PST offers a wide range of investment options managed by the following investment managers.

Investment managers as at 30 June 2015

Antares Capital Partners Ltd
Arnhem Investment Management Pty Ltd
BlackRock Investment Management (Australia) Ltd
Capital Group
Carnegie Asset Management
Invesco Australia Ltd
JANA Investment Advisers Pty Ltd
Legg Mason Asset Management Australia Ltd
Maple-Brown Abbott Ltd
MLC Investments Ltd
Perpetual Investment Management Ltd
PIMCO Australia Pty Ltd
UBS Global Asset Management (Australia)
Vanguard Investments Australia Ltd

Derivatives

Derivatives may be used in any of the investment options.

Derivatives are contracts that have a value derived from another source such as an asset, market index or interest rate. There are many types of derivatives including swaps, options and futures. They are a common tool used to manage risk or improve returns.

Some derivatives allow investment managers to earn large returns from small movements in the underlying asset's price. However, they can lose large amounts if the price movement in the underlying asset is unfavourable.

Investment managers, have derivatives policies which outline how derivatives are managed. JANA's policy is available by contacting us on **1300 55 7586**.

We invest most of the assets of the Fund in the Plum PST, which in turn invests in the investment options of your choice. We do not invest directly in derivatives. Investments in derivatives may be made by the investment managers appointed by us as Trustee of the Plum PST, for the purposes of managing their portfolio (investment options).

The investment managers are not permitted to use financial derivatives to leverage the performance of the portfolio beyond that which could be obtained if derivatives were not used. At no time in the reporting period did our use of the derivative charge ratio exceed 5%.

Trust accounts

The following is a statement of the financial accounts of the Plum PST for the year ending 30 June 2015. The Plum PST accounts have been audited and the auditor's report and other relevant Plum PST information are available from us on request.

Plum Pooled Superannuation Trust

Statement of comprehensive income for the financial year ended 30 June

	2015 (\$'000)	2014 (\$'000)
Investment revenue		
Distribution income	123,191	195,428
Changes in the net market values of investments	1,327,569	1,519,927
Other investment revenue	4,462	4,036
Total investment revenue	1,455,222	1,719,391
Expenses		
Management fees	21,804	18,581
Custody fees	1,464	1,242
Other operating expenses	380	2,322
Total expenses	23,648	22,145
Profit before income tax	1,431,574	1,697,246
Income tax expense	28,556	21,431
Profit for the year after income tax attributable to unit holders	1,403,018	1,675,815
Total comprehensive income for the year	1,403,018	1,675,815
Attributable to unit holders	1,403,018	1,675,815
Total	1,403,018	1,675,815

Trust accounts

Statement of financial position at 30 June

	2015 (\$'000)	2014 (\$'000)
Assets		
Cash and cash equivalents	10,398	14,587
Pooled superannuation trusts	149,472	158,024
Life insurance policies	14,171,719	11,243,033
Unlisted unit trusts	1,254,460	2,797,261
Trade and other receivables	132,499	108,570
Current tax benefit	0	5,547
Total assets	15,718,548	14,327,022
Liabilities		
Trade and other payables	100,422	77,656
Current tax liability	33,346	0
Deferred tax liability	4,378	13,040
Total liabilities (excluding net assets attributable to unit holders)	138,146	90,696
Net assets attributable to unit holders	15,580,402	14,236,326
Represented by:		
Net assets attributable to unit holders	15,580,402	14,236,326
Net assets attributable to unit holders	15,580,402	14,236,326

Statement of changes in net assets attributable to unit holders at 30 June

	2015 (\$'000)	2014 (\$'000)
Net assets attributable to unit holders at the beginning of the year	14,236,326	11,613,138
Applications	2,193,271	3,317,116
Redemptions	(2,252,213)	(2,369,743)
Profit for the year after income tax attributable to unit holders	1,403,018	1,675,815
Net assets attributable to unit holders as at 30 June 2015	15,580,402	14,236,326

Trust accounts

Statement of cash flows at 30 June

	2015 (\$'000)	2014 (\$'000)
Cash flows from operating activities		
Distributions received	7,146	3,385
Other income received	4,741	4,797
Tax (paid)/refund received	1,675	3,592
Custody fees paid	(1,571)	(1,333)
Other expenses	(21,316)	(21,950)
Net cash (outflows) from operating activities	(9,325)	(11,509)
Cash flows from investing activities		
Proceeds on sale of investments	4,155,733	3,035,056
Purchase of investments	(4,107,288)	(3,934,920)
Net cash inflows/(outflows) from investing activities	48,445	(899,864)
Cash flows from financing activities		
Proceeds from issue of redeemable units	2,190,727	3,520,572
Payments on redemption of redeemable units	(2,234,159)	(2,599,595)
Net cash (outflows)/inflows from financing activities	(43,432)	920,977
Net (decrease)/increase in cash and cash equivalents	(4,312)	9,604
Effect of exchange rate changes on the balance of foreign currencies	123	(7)
Cash and cash equivalents as at 1 July 2014	14,587	4,990
Cash and cash equivalents as at 30 June 2015	10,398	14,587

Trust accounts

Schedule of investments as at 30 June

Investment option	As at 30 June 2015		As at 30 June 2014	
	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)
Cash				
MLC Cash Fund	588,574		549,677	
MLC Cash (Pension)	3,362		2,810	
JANA Cash Fund	53,056		19,581	
JANA Cash (Pension)	109		252	
JANA Essentials – Cash	18,131		18,745	
Vanguard® Cash Plus Index	10,122		13,246	
	673,355		604,311	
Fixed interest				
MLC Diversified Fixed Interest Fund	75,306		84,399	
Vanguard® Australian Fixed Interest Index Fund	34,383		37,714	
Vanguard® Diversified Fixed Interest Fund	59,610		90,023	
Diversified Fixed Interest Fund	56,214		58,956	
Global Fixed Interest	13,916		10,765	
Hastings High Yield Fund	15		1,091	
	239,444		282,948	
Australian shares				
Australian Shares – Long/Short	7,345		4,972	
Australian Shares – Growth	24,212		27,023	
Australian Shares – Small Companies	26,069		35,352	
JANA Core Australian Share Trust	0		28,774	
JANA High Alpha Australian Share Trust	0		17,918	
JANA Small Caps Australian Share Trust	0		4,532	
Australian Shares – Value	149,472		158,024	
MLC (NCIT) Australian Share Trust	0		21,086	
MLC Australian Share Fund	235,414		237,882	
MLC Australian Share Fund (Pension)	1,099		1,083	
Australian Shares – Income	39,006		35,312	
Australian Shares – Ethical	123,578		111,087	
Australian Shares – Neutral	35,699		40,392	
Vanguard Australian Share Index Fund	216,939		244,239	
	858,833		967,676	

Continued next page

Trust accounts

Schedule of investments as at 30 June (continued)

Investment option	As at 30 June 2015		As at 30 June 2014	
	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)
Diversified Pooled Superannuation Trusts and Unit Trusts				
MLC Capital Stable Portfolio	77,546		74,135	
MLC Balanced Portfolio	779,704		768,862	
MLC Growth Portfolio	203,638		197,162	
MLC Share Portfolio	238,229		224,913	
Vanguard® High Growth Index Fund	219,993		200,161	
Vanguard® Conservative Index Fund	33,143		32,180	
Vanguard® Balanced Index Fund	99,221		102,546	
Vanguard® Growth Index Fund	166,278		170,813	
MLC Implemented Consulting Strategy 1	0		1,064	
MLC Implemented Consulting Strategy 3	0		53,113	
Lend Lease DB Portfolio	14,289		126,104	
Plum MySuper	1,245,759	8%	401,946	
Exxon DB Unit	1,059,782	7%	1,061,089	
Pre-Mixed Aggressive	433,951		378,867	
Pre-Mixed Assertive	3,021,860	19%	2,973,922	21%
Pre-Mixed Moderate	1,991,177	13%	1,801,360	13%
Pre-Mixed Cautious	235,580		224,419	
Pre-Mixed Conservative	162,203		152,202	
JANA Plus Aggressive	34,077		30,027	
JANA Plus Assertive	36,789		33,975	
JANA Plus Cautious	14,006		15,500	
JANA Plus Conservative	7,092		6,689	
JANA essentials – Aggressive	20,786		20,593	
JANA essentials – Assertive	13,762		12,643	
JANA essentials – Conservative	31,436		30,862	
JANA essentials – Moderate	217,161		235,268	
JANA essentials – Cautious	1,888		1,840	
JANA Conservative	107,761		110,627	
JANA Cautious	102,831		95,048	
JANA Moderate	787,802		752,208	
JANA Assertive	352,003		339,615	
JANA Aggressive	293,870		280,208	
JANA Tailored Unit Moderate Option	0		53,692	
JANA Tailored Unit Aggressive Option	0		9,355	

Continued next page

Trust accounts

Schedule of investments as at 30 June (continued)

Investment option	As at 30 June 2015		As at 30 June 2014	
	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)
Diversified Pooled Superannuation Trusts and Unit Trusts				
Geared Growth	40,197		38,330	
MLC Aggressive	81,095		69,349	
MLC Assertive	275,482		265,742	
MLC Cautious	120,064		113,300	
MLC Balanced – Allocated Pension	0		41,283	
MLC Aggressive (Pension)	5,254		4,672	
MLC Assertive (Pension)	1,632		923	
MLC Cautious (Pension)	22,759		5,653	
MLC Conservative (Pension)	6,489		5,679	
BP Tailored Pension Assets	47,932		44,710	
JANA Conservative (Pension)	18,607		17,601	
JANA Cautious (Pension)	10,520		9,690	
JANA Moderate (Pension)	82,535		76,051	
JANA Aggressive (Pension)	73		70	
Custom Growth Index Fund	14,353		0	
Boral Tailored Unit	167		0	
BHP No 2 Fund DB Unit	44,840		0	
JANA Custom Moderate	115,179		0	
MSD Tailored DB Unit	115,574		0	
	13,006,369		11,666,061	

Continued next page

Trust accounts

Schedule of investments as at 30 June

Investment option	As at 30 June 2015		As at 30 June 2014	
	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)	Amount (\$'000)	Investment options in excess of 5% of total PST investment (%)
International shares				
Capital International Emerging Markets Equity Trust	0		1,605	
Global Shares – Small Companies	23,138		19,850	
Global Shares – Growth	32,529		14,416	
Global Shares – Value	8,164		6,320	
Global Shares – Emerging Markets	32,074		33,232	
Global Shares – Neutral	70,525		57,504	
JANA Core Global Share Trust	0		10,572	
JANA Core Global Share Trust with Currency Hedged	0		9,805	
JANA Emerging Markets Share Trust	0		5,510	
JANA High Alpha Global Share Trust	0		23,241	
MLC (NCIT) Global Share Trust	0		34,422	
Ramius Multit Strategy Fund	84		367	
MLC International Share Fund	110,935		88,539	
Vanguard® International Shares Index Fund	176,610		139,969	
Vanguard® International Shares Index Fund (hedged)	66,211		58,015	
	520,270		503,367	
Property securities				
MLC Property Securities Fund	84,709		72,248	
Vanguard® Australian Property Securities Index Fund	80,530		69,101	
Australian Property Securities	38,885		23,755	
Dexus Wholesale Property	0		8,852	
	204,123		173,956	
Total financial assets held at fair value through profit or loss[^]	15,502,394		14,198,319	

[^] The total financial assets amount calculated at 30 June may vary slightly due to rounding.

Unit holder information

Unit holder information for the Plum Superannuation Fund for 2014–2015

Investment option	Opening number of units at 1 July 2014	Opening unit price at 1 July 2014 (\$)	Opening balance at 1 July 2014 (\$)	Unit purchases between 1 July 2014 and 30 June 2015	Unit sales between 1 July 2014 and 30 June 2015	Closing number of units at 30 June 2015 (\$)	Closing unit price at 30 June 2015 (\$)	Closing balance at 30 June 2015 (\$)
Cash								
MLC Cash Fund	293,542,175	1.8743	550,186,099	117,338,016	98,969,631	311,910,561	1.9116	596,248,228
JANA Cash Fund	12,089,041	1.1966	14,465,746	103,396,799	72,445,839	43,040,000	1.2248	52,715,392
Vanguard® Cash Plus Fund	7,864,425	1.6746	13,169,766	1,417,815	3,410,565	5,871,675	1.7123	10,054,069
JANA Essentials Cash	15,641,917	1.1981	18,740,581	4,767,203	5,541,546	14,867,574	1.2270	18,242,514
Fixed interest								
Vanguard® Australian Fixed Interest Fund	17,021,009	2.1897	37,270,904	2,612,470	4,979,973	14,653,507	2.2993	33,692,809
Vanguard® Diversified Bond Index Fund	35,071,549	1.8376	64,447,479	7,287,241	11,517,390	30,841,400	1.9284	59,474,556
MLC Diversified Fixed Interest Fund	38,001,751	2.2103	83,995,270	7,362,350	11,869,837	33,494,264	2.2818	76,427,211
Diversified Fixed Interest	30,603,818	1.9340	59,187,784	6,355,306	9,767,832	27,191,293	2.0233	55,016,142
Global Fixed Interest	7,239,943	1.4655	10,610,136	5,446,644	3,623,790	9,062,798	1.5277	13,845,236
Property securities								
Vanguard® Australian Property Securities Index Fund	35,216,095	2.0887	73,555,858	4,730,546	6,496,967	33,449,674	2.4469	81,848,007
Australian Property Securities	17,139,430	1.4354	24,601,938	10,087,847	4,402,747	22,824,530	1.6769	38,274,455
MLC Property Securities Fund	29,551,691	2.4617	72,747,398	4,927,757	4,936,337	29,543,111	2.8496	84,186,049
Australian shares								
Australian Shares – Growth	13,614,504	2.0520	27,936,962	2,066,817	3,956,112	11,725,208	2.1265	24,933,656
Vanguard® Australian Shares Index Fund	64,977,244	3.4630	225,016,195	5,859,931	11,141,299	59,695,876	3.6377	217,155,688
MLC Australian Share Fund	66,021,907	3.5948	237,335,551	10,182,022	14,753,083	61,450,846	3.8098	234,115,432
Australian Shares – Income	10,145,168	3.4770	35,274,749	2,598,173	2,705,631	10,037,711	3.8599	38,744,559
Australian Shares – Value	40,561,462	3.8878	157,694,853	2,253,751	7,091,512	35,723,702	4.1411	147,935,422
Australian Shares – Ethical	30,716,479	3.8611	118,599,399	3,684,620	6,058,278	28,342,821	4.2727	121,100,371
Australian Shares – Small Companies	14,361,676	2.5901	37,198,177	1,600,302	4,465,300	11,496,677	2.4289	27,924,279
Australian Shares – Neutral	14,538,074	2.8858	41,953,974	1,072,469	3,485,794	12,124,749	2.9992	36,364,549
Australian Shares – Long/Short	3,605,189	1.6659	6,005,885	1,814,221	787,939	4,631,471	1.8541	8,587,211

Continued next page

Unit holder information

Unit holder information for the Plum Superannuation Fund for 2014–2015

Investment option	Opening number of units at 1 July 2014	Opening unit price at 1 July 2014 (\$)	Opening balance at 1 July 2014 (\$)	Unit purchases between 1 July 2014 and 30 June 2015	Unit sales between 1 July 2014 and 30 June 2015	Closing number of units at 30 June 2015 (\$)	Closing unit price at 30 June 2015 (\$)	Closing balance at 30 June 2015 (\$)
International shares								
Global Shares – Growth	11,137,272	1.2803	14,259,050	11,825,628	4,555,241	18,407,660	1.7027	31,342,722
Vanguard® International Shares Index Fund	106,978,994	1.3077	139,896,430	19,440,087	20,828,511	105,590,570	1.6177	170,813,865
Vanguard® International Shares Index Fund (hedged)	25,740,919	2.2438	57,757,473	4,500,117	3,902,161	26,338,875	2.4752	65,193,984
MLC International Share Fund	56,734,864	1.5580	88,392,917	7,771,091	6,594,110	57,911,844	1.9089	110,547,920
Global Shares – Emerging Markets	17,719,707	1.8621	32,995,867	2,285,181	4,617,701	15,387,187	2.0409	31,403,711
Global Shares – Small Companies	11,855,156	1.6903	20,038,771	3,130,994	3,427,566	11,558,585	2.0735	23,966,725
Global Shares – Neutral	42,547,193	1.3760	58,544,938	2,942,557	6,125,438	39,364,312	1.7150	67,509,795
Global Shares – Value	4,274,337	1.4705	6,285,412	2,027,080	1,502,441	4,798,976	1.6862	8,092,033
Diversified Pooled Superannuation Trusts								
Boral DB Unit	532,517	1.9991	1,064,555	2	456,572	75,947	2.1954	166,734
BHP No 2 Fund DB Unit	29,759,706	1.7753	52,832,406	923,670	7,027,025	23,656,351	1.8958	44,847,709
Custom Growth Index Fund	15,468,731	1.1218	17,352,823	351,283	4,382,596	11,437,418	1.2445	14,233,867
Exxon DB unit	973,224,777	1.1196	1,089,622,460	35,634,166	108,277,260	900,581,682	1.2444	1,120,683,846
Geared Growth	17,611,173	2.1663	38,151,084	2,087,888	3,853,487	15,845,574	2.5208	39,943,522
JANA Aggressive	131,621,792	2.1222	279,327,768	9,642,423	17,141,270	124,122,945	2.3614	293,103,922
JANA Assertive	156,568,097	2.1558	337,529,504	6,375,549	15,837,664	147,105,982	2.3767	349,626,787
JANA Moderate	349,336,825	2.1442	749,048,020	19,467,526	34,744,342	334,060,009	2.3436	782,903,037
JANA Cautious	45,194,303	2.0979	94,813,127	7,252,032	6,824,965	45,621,369	2.2504	102,666,330
JANA Conservative	54,171,366	2.0349	110,233,313	6,496,300	10,568,815	50,098,852	2.1459	107,507,126
JANA Plus – Aggressive	21,084,540	1.4260	30,066,554	3,760,457	3,757,061	21,087,936	1.5932	33,597,300
JANA Plus – Assertive	23,839,456	1.3992	33,356,167	3,947,973	4,324,119	23,463,310	1.5474	36,307,126
JANA Plus – Cautious	11,638,624	1.3206	15,369,966	1,774,321	3,379,506	10,033,439	1.4208	14,255,510
JANA Plus – Conservative	5,166,849	1.2710	6,567,065	1,419,542	1,349,135	5,237,256	1.3460	7,049,346

Continued next page

Unit holder information

Unit holder information for the Plum Superannuation Fund for 2014–2015

Investment option	Opening number of units at 1 July 2014	Opening unit price at 1 July 2014 (\$)	Opening balance at 1 July 2014 (\$)	Unit purchases between 1 July 2014 and 30 June 2015	Unit sales between 1 July 2014 and 30 June 2015	Closing number of units at 30 June 2015 (\$)	Closing unit price at 30 June 2015 (\$)	Closing balance at 30 June 2015 (\$)
Diversified Pooled Superannuation Trusts								
JANA Essentials – Aggressive	13,731,493	1.5040	20,652,165	2,007,868	3,256,194	12,483,167	1.6726	20,879,344
JANA Essentials – Assertive	8,570,042	1.4799	12,682,805	1,625,889	1,856,799	8,339,132	1.6357	13,640,318
JANA Essentials – Moderate	162,375,682	1.4418	234,113,258	6,838,764	32,131,369	137,083,077	1.5780	216,317,096
JANA Essentials – Cautious	1,386,882	1.3298	1,844,276	205,699	268,940	1,323,641	1.4292	1,891,747
JANA Essentials – Conservative	23,055,996	1.3396	30,885,812	1,541,501	2,505,886	22,091,610	1.4185	31,336,948
JANA Custom Aggressive	26,022,461	1.7817	46,364,219	1,175,790	4,885,001	22,313,250	1.9622	43,783,059
JANA Custom Moderate	75,214,425	1.6544	124,434,745	1,459,877	11,998,684	64,675,618	1.7961	116,163,877
Lend Lease DB Unit	100,638,902	1.2579	126,593,675	1,760,782	91,257,018	11,142,666	1.2829	14,294,926
MLC Aggressive	27,756,297	2.4959	69,276,942	5,574,205	4,576,624	28,753,878	2.8080	80,740,890
MLC Assertive	102,467,460	2.5809	264,458,267	3,933,880	11,389,734	95,011,606	2.8764	273,291,385
MLC Moderate	148,998,149	2.5806	384,504,623	8,186,066	17,016,302	140,167,912	2.8274	396,310,755
MLC Cautious	59,062,854	1.9239	113,631,025	8,205,651	9,524,855	57,743,650	2.0806	120,141,438
MLC Conservative	33,428,899	2.1140	70,668,692	7,141,149	7,289,693	33,280,355	2.2440	74,681,116
MLC Balanced Portfolio	148,357,126	2.5784	382,524,015	6,193,727	19,836,185	134,714,669	2.8250	380,568,940
MLC Capital Stable Portfolio	1,611,336	2.100	3,398,308	45,211	249,740	1,406,807	2.2387	3,149,419
MLC Growth Portfolio	77,619,174	2.5364	196,873,273	3,286,144	8,489,962	72,415,356	2.8072	203,284,388
MLC Share Portfolio	89,915,507	2.4944	224,285,241	3,433,905	10,006,368	83,343,045	2.8548	237,927,724
MSD DB Tailored Unit	70,571,768	1.6454	116,118,787	1,372,160	8,826,220	63,117,708	1.8177	114,729,058
Pre-mixed Aggressive	176,229,102	2.1402	377,165,523	17,048,659	14,127,107	179,150,653	2.4097	431,699,330
Pre-mixed Assertive	1,370,038,677	2.1581	2,956,680,469	7,020,844	128,219,942	1,248,839,579	2.4059	3,004,583,144
Pre-mixed Moderate	850,860,331	2.1074	1,793,103,062	94,503,814	88,597,703	856,766,443	2.3119	1,980,758,339
Pre-mixed Cautious	114,681,252	1.9527	223,938,082	14,164,495	17,151,518	111,694,230	2.1097	235,641,317
Pre-mixed Conservative	84,601,800	1.7869	151,174,957	16,862,746	16,325,451	85,139,095	1.8967	161,483,322
Vanguard® Conservative Index Fund	14,149,938	2.2729	32,161,393	844,457	1,578,192	13,416,202	2.4452	32,805,296
Vanguard® Balanced Index Fund	42,381,650	2.407	102,012,631	969,537	6,740,177	36,611,009	2.6369	96,539,570
Vanguard® Growth Index Fund	60,063,632	2.5598	153,750,885	3,780,332	6,952,792	56,891,173	2.8512	162,208,111
Vanguard® High Growth Index Fund	77,720,880	2.5770	200,286,709	4,371,014	8,693,459	73,398,435	2.9155	213,993,136

Continued next page

Unit holder information

Unit holder information for the Plum Superannuation Fund for 2014–2015

Investment option	Opening number of units at 1 July 2014	Opening unit price at 1 July 2014 (\$)	Opening balance at 1 July 2014 (\$)	Unit purchases between 1 July 2014 and 30 June 2015	Unit sales between 1 July 2014 and 30 June 2015	Closing number of units at 30 June 2015 (\$)	Closing unit price at 30 June 2015 (\$)	Closing balance at 30 June 2015 (\$)
Pension Options								
BP Pension Unit	31,115,146	1.4369	44,709,353	2,196,002	3,257,961	30,053,187	1.5943	47,913,796
MLC Australian Share (Pension)	821,778	1.3178	1,082,939	693	43,160	779,311	1.4093	1,098,283
MLC Aggressive (Pension)	3,237,663	1.4439	4,674,861	235,695	251,109	3,222,249	1.6316	5,257,422
MLC Assertive (Pension)	643,751	1.4343	923,332	936,220	565,100	1,014,871	1.6095	1,633,434
MLC Moderate (Pension)	20,182,025	2.0471	41,314,624	1,895,135	8,994,091	13,083,069	2.2666	29,654,085
MLC Conservative (Pension)	4,531,343	1.2534	5,679,585	1,409,796	1,101,305	4,839,834	1.3410	6,490,218
MLC Cash (Pension)	2,539,446	1.1062	2,809,135	1,423,260	991,130	2,971,576	1.1310	3,360,853
MLC Cautious (Pension)	4,171,289	1.3553	5,653,349	12,175,246	915,307	15,431,228	1.4750	22,761,062
JANA Aggressive (Pension)	38,824	1.8830	73,106	8	3,006	35,826	2.1077	75,510
JANA Cash (Pension)	203,968	1.2368	252,268	267,490	385,322	86,136	1.2707	109,453
JANA Moderate (Pension)	44,472,544	1.7094	76,021,367	2,626,791	3,238,811	43,860,524	1.8812	82,510,417
JANA Cautious (Pension)	6,075,755	1.5940	9,684,753	565,281	538,580	6,102,455	1.7233	10,516,361
JANA Conservative (Pension)	13,837,923	1.2714	17,593,535	802,703	894,213	13,746,413	1.3531	18,600,271
Plum MySuper	392,153,445	1.0473	410,702,303	724,151,516	27,887,599	1,088,417,362	1.1452	1,246,455,563
Total unit holding	7,003,114,916		14,218,258,722	708,006,652	1,120,815,396	6,590,306,172		15,571,929,474



Contact us

Call us on **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday if you have any queries or concerns.

More information

If you would like more information or documents such as a Financial Report or Actuarial Report extracts or any other information about the Plum PST, please contact us on **1300 55 7586**.

You can also write to us:

Financial Services Limited
GPO Box 63
Melbourne VIC 3001