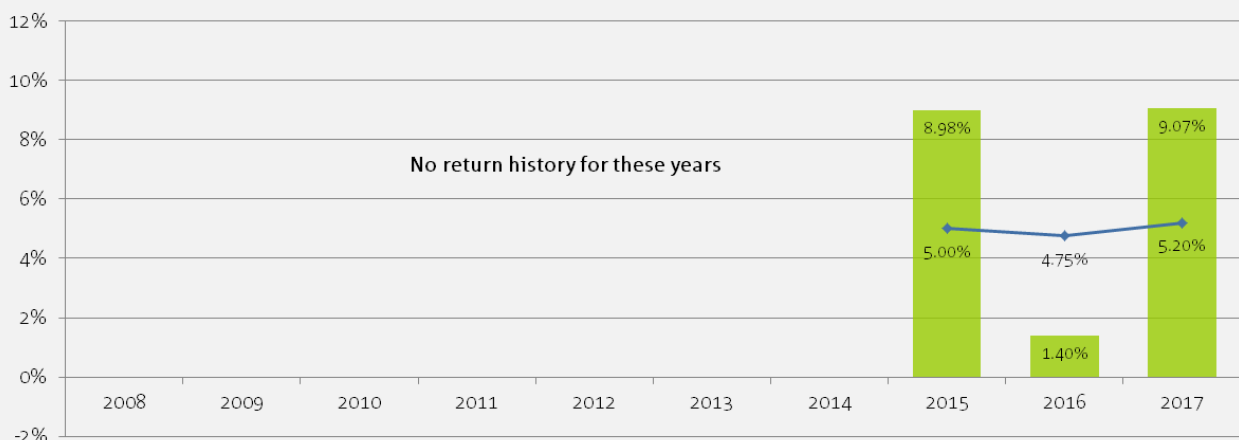




Product dashboard

| | |
|----------------------------------|--|
| Return target¹ | To outperform inflation, measured by the Consumer Price Index, by 4.2% pa after fees and taxes, over any 10 year period. |
| Return | MySuper commenced on 29 November 2013 and has three full financial years of return history. The one year return to 30 June 2017 was 9.07%. |

Comparison between Return Target and Return



- Return:** The one year return to 30 June for each of the years shown. There are no prior year returns because MySuper commenced on 29 November 2013.
- Moving average return target:** This represents the average return target, including the Consumer Price Index, for the years shown. The current "Moving average return target" is 5.20%.

| | |
|--|---|
| Level of investment risk¹ | Medium to High. Negative annual returns expected in 3 to 4 years out of every 20. |
| Statement of fees and other costs² | Super: \$678 pa |

- The return target and level of investment risk measures are calculated using a model based on how we generally expect investment markets to perform over the long term. The actual performance will vary from our model, and from year to year. The actual return received in any year will be different to the return target, and may be negative. Including the Consumer Price Index, the current return target is 6.1%.
- The statement of fees and other costs is for a representative member who is fully invested in MySuper, who doesn't incur any activity fees during the year and who has an account balance of \$50,000 throughout that year. It excludes investment gains/losses on the \$50,000 balance. Lower fees may apply in your circumstances. Fees and other costs reported is comprised of:

| Fee/Cost Description | Amount | Fee/Cost Calculation Basis |
|--------------------------------|------------------------|--|
| Administration Fees: | \$333.00 | \$1.50 per week plus 0.51% of account balance (includes 0.01% Government Levy Cost recovery) |
| Indicative Investment Fees: | \$230.00 | (0.46% of account balance) |
| Estimated Indirect Cost Ratio: | <u>\$115.00</u> | (0.23% of account balance) |
| Total | <u>\$678.00</u> | |

For more information about MySuper, its fees and other costs, please refer to the current Product Disclosure Statement available on plum.com.au.

NULIS Nominees (Australia) Limited (ABN 80 008 515 633, AFSL 236465) is the Trustee MLC Super Fund ABN 70 732 426 024. Plum Super is part of the MLC Super Fund. A copy of the Product Disclosure Statement (PDS) is available by clicking plum.com.au or calling **1300 55 7586**. You should consider the PDS, when deciding whether to acquire, or continue to hold the product. This information is of a general nature only and does not take your specific needs or circumstances into consideration. You should consider the appropriateness of the advice having regard to your personal situation before making any financial decisions. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market. Returns are not guaranteed and actual returns may vary from any target returns described in this communication.

The MLC Super Fund was established on 30 June 2016. The assets and members of The Universal Super Scheme, the Plum Superannuation Fund, the Worsley Alumina Superannuation Fund, National Australia Bank Group Superannuation Fund A and the BHP Billiton Superannuation Fund were transferred into the MLC Super Fund on a predecessor fund basis on 1 July 2016. The investment return for the MySuper option in the MLC Super Fund prior to 1 July 2016 reflect the investment returns for the predecessor product, The Universal Super Scheme's MLC MySuper, which had the same asset allocation and fee structure as the MySuper option has in the MLC Super Fund.