

The below communication summaries are for Plum Super as part of MLC Super Fund. For more information on previous communications, please see the next page.

Notice date	Nature of communication	Description
28 February 2018	Income Protection insurance cover option	To advise <b>defined benefit</b> members of the Campbell Arnott's Superannuation Plan (a sub-plan of Plum Super) about an Income Protection insurance offer
13 April 2018	Tax changes for transition to retirement accounts in the pre-retirement phase	<p>Due to the super reforms introduced from July 2017, investment earnings on transition to retirement accounts in the pre-retirement phase began attracting tax of up to 15%, after previously being untaxed. This change means investment earnings are now taxed the same way as earnings on super accounts. In May 2018, tax will be charged for any investment earnings since 1 July 2017 then investments will be transferred from untaxed to taxed investment options. There are differences between the current and new investment options which members need to carefully consider.</p> <p>Impacted Plans:                      Amcor Superannuation Fund (Pension Division), BHP Billiton Super Plan (Pension Division), Carlton &amp; United Breweries Superannuation Plan (Account-based pension and Transition to Retirement Division), KCA Super Plan (Pension Division), Plum Retirement Income, RACV Superannuation Plan (Account-based pension and Transition to Retirement Division), TWE Superannuation Plan (Account-based pension and Transition to Retirement Division)</p>
19 April 2018	Intra-fund transfer of members from the Thiess Superannuation Plan to the CIMIC Group Superannuation Plan	To advise members of the transfer of their membership from the Thiess Superannuation Plan to the CIMIC Group Superannuation Plan (both are employer plans in the Plum Division of the MLC Super Fund), including details on their benefits, insurance, and fees at the time of the transfer.
31 July 2018	Changes to your death cover - Shell Australia Superannuation Plan	To advise members of a new minimum amount of death cover introduced on 1 January 2018.
17 August 2018	Fee reduction – Agilent Superannuation Plan	<p>To advise members of the reduction in the plan management fee on accumulation account investment options including MySuper. Plan Management Fee reduced from 0.37% to 0.05% — effective from 1 May 2018.</p> <p>For spouse members, the fee reduction applies only to investment options other than MySuper.</p>
24 August 2018	Fee reduction – RACV Superannuation Plan	To advise members of reductions in member and plan management fees effective from 1 July 2018. The fee reductions vary depending on the benefit class and investment options of the members.
29 September 2018	Fee reduction – Collins Foods Group Superannuation Plan	To advise accumulation members that we've reduced the plan management fee from 0.37%pa to 0.10%pa effective from 1 May 2018
9 October 2018	Fee reduction – BCG Superannuation Plan	To advise accumulation members that we've reduced the plan management fees from 0.34%pa to 0.25%pa effective from 1 September 2018.
9 October 2018	Fee reduction – McDonald's Australia Superannuation Plan	To advise accumulation members that we've reduced the plan management fees from 0.35%pa to 0.10%pa and the annual plan member fee from \$78 to \$52 effective from 1 September 2018.
26 October 2018	CIMIC Superannuation Plan – RTL Mining and Earthworks members – changes to super arrangements.	Notice to RTL Mining and Earthworks Pty Ltd members that their employer will no longer participate in the CIMIC Superannuation Plan from 1 December 2018.

Notice date	Nature of communication	Description
26 October 2018	Boral Super Plan – Bricks Services Australia members – changes to super arrangements.	Notice to Bricks Australia services members that their employer, will no longer participate in the Boral Super Plan from 1 December 2018.
29 October 2018	ABB Superannuation Plan insurance changes.	Insurer changed from MLC Life Limited to Metlife Insurance Limited effective 1 December 2018. As a result there will also be changes to premiums and other conditions. Full details can be found in the <b>Insurance guide</b> for members available by logging onto <b>plum.com.au</b>
14 November 2018	Fee reduction - O'Brien Superannuation Plan	To advise accumulation members that we've reduced the plan management fees from 0.35%pa to 0.10%pa effective from 1 October 2018.



The following communication summaries were prepared by PFS Nominees Pty Limited ABN 16 082 026 480 for the Plum Superannuation Fund ABN 20 339 905 340.

Notice date	Nature of communication	Description
1 July 2015	Indicative Investment Fees	Members were provided with the current Indicative Investment Fees as at 30 June 2015.  [Communicated in the Flyer provided with Member periodical statements]
15 July 2015	Investment objectives update	Members were advised of a recent update to some investment option objectives. Members were presented with a table listing the outperformance objective above CPI and the rolling time period over which outperformance was to be measured.  [Communicated in the Flyer provided with Member periodical statements]
18 January 2016	Investment Menu changes	Members were advised of changes to Asset Allocations, Investment Option Objectives and enhancements to Diversified Index Options.  [Communicated in the Flyer provided with Member periodical statements]
April 2016	Proposed successor fund transfer and product design changes.	To advise all members that: <ul style="list-style-type: none"> <li>- there is a proposed successor fund transfer to occur between 1 July 2016 and 30 September 2016</li> <li>- changes to the administration fees</li> <li>- decrease in the MySuper investment fee</li> <li>- other product changes</li> </ul>