



# Borrowing costs

## Borrowing costs

Some investment options offered in the MLC Super Fund incur borrowing (or gearing) costs, where borrowing is part of the investment strategy your superannuation fund invests into. Borrowing costs include costs in relation to a loan arrangement, including any upfront costs to establish the arrangement and ongoing costs such as interest payments.

Borrowing costs are an additional cost to you. These are deducted from the assets of the investment option and reflected in the daily unit price and any reporting on the performance of the investment option. Borrowing costs may rise and fall over time, and will depend on the level of gearing, the interest amount and other amounts paid to lenders. Borrowing costs may change without prior notice to you.

The amounts are based on actual costs incurred for the financial year to 30 June 2018 where available, and involve estimates where information was unavailable at the date this flyer was issued. Importantly, past borrowing costs are not a reliable indicator of future borrowing costs.

This information should be read together with the Investment Menu (where applicable) at [plum.com.au](http://plum.com.au)

Investment option	Borrowing cost % (as at 30 June 2018)
<b>Closed option</b>	
Diversified Shares (Closed)	0.00%

### Important information

The information in this document is general information only and doesn't take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs. You should consider the relevant Product Disclosure Statement before making any decision to acquire, or continue to hold, an interest in a superannuation fund.

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