



Media release

July 2008

Plum's new pension offer

Plum Financial Services Limited (Plum) has partnered with its parent company MLC to sponsor the *Plum Pension** for members.

The *Plum Pension* closes the gap on Plum's offer, ensuring Plum can now cater to members' superannuation and financial advice needs during their entire lifecycle, from the moment they start work with an employer to when they retire.

According to Plum's Managing Director Mike Fitzsimons, in this increasingly changing superannuation environment of today, superannuation providers must offer an extensive and increasingly comprehensive package for their members.

'At Plum, we knew our super members needed to be provided with a pension solution, and our parent MLC had just built one. It has all the features and benefits members will want, so we've logically leveraged this solution for Plum, adding Plum-specific investment options,' Mr Fitzsimons said.

The *Plum Pension* has two options for Plum members, a transition to retirement option and a retirement income option.

Its key features are:

- Flexibility in pension payments – weekly, fortnightly, monthly, quarterly, biannually, annually
- Fee rebates for transition to retirement members**
- No minimum lump sum withdrawal amount
- No initial minimum contribution to establish an account
- Wide range of investment options
- The option to choose where fees (except investment fees) are drawn from
- Online access to account information including account balance and investments

'In addition, most members who move to, or transition over time to pensions, will want or need financial advice. That's why, based on client and member feedback, Plum has also refreshed the financial advice and mortgage loan offers available to Plum's members, through the introduction of the Momentum suite[#] of financial advice and lending services,' Mr Fitzsimons said.

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* *MLC MasterKey Pension Fundamentals Plum Pension*)

**The fee rebate is calculated based on the total amount invested in their superannuation accumulation balance with Plum and their Plum Pension. Therefore the value of accumulation and pension accounts will contribute towards a fee refund on their pension investment.

Note: The Momentum suite of services is provided to Plum members by GWM Adviser Services Ltd

Plum Financial Services Limited
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ABN 35 081 812 731 **AFSL** 243356

PFS Nominees Pty Ltd
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Further information:

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About Plum

Plum Financial Services Limited ABN 35 081 812 731 AFSL 243356, a wholly owned subsidiary of MLC Limited, provides integrated superannuation solutions for medium to large Australian corporations. Purpose-built for the era of member investment choice, Plum's philosophy is about providing members with a meaningful education experience to help build their knowledge and understanding of superannuation so that they are empowered to manage their financial future. One of Australia's fastest growing corporate superannuation providers, Plum now administers approximately \$9 billion of committed assets for 82 clients and approximately 132,000 members. More information about Plum is available at www.plum.com.au.

Disclaimer

An interest in the Plum Superannuation Fund (Fund) ABN 20 339 905 340 is issued by PFS Nominees Pty Ltd ABN 16 082 026 480 AFSL 243357 (Plum Trustee). An interest in the Plum Sponsored, MLC MasterKey Pension Fundamentals is issued by MLC Nominees Pty Ltd ABN 93 002 814 959 AFSL 230702 RSE L0002998 (MLC Trustee). The information in this document has been prepared by Plum Financial Services Limited ABN 35 081 812 731 AFSL 243356 (Plum). Neither the Plum Trustee, the MLC Trustee, Plum nor any other member of the National Australia Group of companies accepts responsibility for the opinions, comments and analysis contained in this document. Any advice contained in this document is general in nature and does not take into consideration an individual's objectives, financial situation or needs. Before acting on this information you should consider whether it is appropriate to your objectives, financial situation and needs. We recommend that you consider the Product Disclosure Statement (PDS) for the Plum Pension before making any investment decisions. A copy of the Plum Pension PDS and/or the Fund PDS can be downloaded from the Plum website www.plum.com.au. If you don't have access to the internet, call a Plum Member Services Consultant on 1300 55 7586 to arrange to have one mailed to you. The information in this document is current as at 1 July 2008. Any changes in the law or policy subsequent to this date have not been incorporated.

The Trustee has entered into an agreement with GWM Adviser Services Limited (GWM Adviser Services) ABN 96 002 071 749 AFSL 230692 to provide advice and mortgage broking services to members of the Fund. The Trustee, Plum and GWM Adviser Services are part of the National Australia Group of companies

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