

Simple steps to help get your super sorted

We're committed to helping Australians bridge their super gap to enjoy a better retirement. You can boost your super in a range of ways. Here are three simple steps you can consider taking today, to help get you started.



1. Consolidate and save

Finding and consolidating your super into one account may help you to keep better track of your super (including any lost super) and pay only one set of fees. Before you decide to consolidate your super, you should weigh up the benefits and features of your other super fund(s), and your Plum Super product offering. Don't forget your insurance through your super and make sure that your chosen Plum Super product will provide you with the appropriate cover to replace any cancellation of insurance cover that may occur by consolidating your accounts.

If you are ready to consolidate your super into your Plum Super account, logon at plum.com.au to your account or call us on **1300 55 7586** for assistance.



2. Make additional contributions

Small and regular contributions is one way to potentially increase your super balance. By making before-tax contributions to your super, you could reduce your taxable income and help build your super savings for retirement at the same time. Alternatively, if you have money outside super that you want to invest for retirement, you may want to make an after-tax super contribution into your account. If you make a personal super contribution, you may be able to claim the contribution as a tax deduction and reduce your assessable income.

You should consider your contribution cap limits before making additional contributions because additional tax applies if you exceed these limits. If you wish to make before-tax contributions to your super, speak to your Payroll team. For more information about contribution options or contribution cap limits, visit our website at plum.com.au/planning-for-retirement/super-and-retirement-rules



3. Choose how your super is invested

The range of our Plum investment options have been developed with investment management expertise and give you access to investment choice so you can plan your financial future with more confidence. Before you invest, there are some things you need to consider, including your age, investment goals and how much risk you're prepared to accept.

You can logon at plum.com.au to your account for comprehensive investment information including: fund commentaries, latest unit prices and performance & asset allocations. You can choose to switch part or all of your money into other investment option(s) available to you.

Please refer to your Plan's Investment Menu for information about the investment options available to you or call us on **1300 55 7586** for assistance.

Check your insurance and beneficiary nominations

When things really don't go to plan for you, insurance cover makes a huge difference. The types of insurances available, conditions and level of your insurance cover will be specific to your Plan.

Government changes to insurance in super impact younger members and members with low super balances. We're not able to automatically provide insurance in super until you're at least age 25 and your account balance reaches \$6,000 – unless you elect in writing to have insurance cover or your employer pays for the full cost of your insurance. You can find out more information by visiting plum.com.au/insurance

When you pass away, your super (and any life insurance held in super) doesn't automatically form part of your estate, it can be paid directly to certain eligible dependants or your legal personal representative. You can influence who it will be paid to by completing a binding or non-binding nomination. You can logon at plum.com.au to your account and see who you have nominated. If you have no nomination, please use the beneficiary nomination form available on the website.

Tools and resources available to you

Keeping up with communications

We want to take away the complexity and make it as simple as possible for you to get active with your super. Whether it's communicating better by email, personal opportunities to hear about your fund or further improving our online support, we're committed to making it easy for you to get involved.

Read about some of the ways you can stay up to date with your super here.



Got the Plum app yet?

We're always looking for ways to give you more information at your fingertips.

The Plum app gives you your super balance at a glance, whenever you want. Download it today from Google Play or the App Store. If you've already registered for Plum online, you can log in using your user name and password. Not registered? Simply go to plum.com.au or call us.



Retirement Forecaster

If you'd like to see the impact that making a few changes can make, such as additional contributions or setting your income goals, you'll want to look at our **Retirement Forecaster**. It's interactive and simple to use. Just go to plum.com.au/retirement in the *Am I on track?* link to check it out and take the best of today into the future.



Financial Wellness Hub

Take a night off to invest in yourself! Our Financial Wellness webinars are available on demand, giving you access to industry experts and thought leaders as they discuss a great range of topics – from wellbeing and resilience at work, to working toward a happy and secure retirement.

To learn more go to plum.com.au/financial-wellness-series



The value of financial advice

Nothing beats specialist financial advice to make sure all aspects of your personal financial situation are considered before making decisions about your super and investments. Your financial adviser can review your investment strategy to make sure it still suits your investment objectives as well as help you understand any tax or other implications in your decision. After all, nobody wants to deal with an unexpected financial problem as a result of being uninformed.

We also recommend you obtain and consider the relevant *Product Disclosure Statement* before making any change to your account.

We're here to help

For general enquiries regarding your account, you can logon to plum.com.au or call us on **1300 55 7586** between 8am and 7pm AEST (8pm AEDT), Monday to Friday.

Important information and disclaimer

This communication has been prepared by NULIS Nominees Australia Limited (NULIS) ABN 80 008 515 633 AFSL 236465, in its capacity as trustee of the MLC Super Fund. Plum Super is part of the MLC Super Fund.

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