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Plum Super MLC Simple Choice

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29 September 2023

Issued by the Trustee
NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

The Fund
MLC Super Fund
ABN 70 732 426 024

MLC Simple Choice – part of our Ready-made portfolios

To make investing easy we offer a range of multi-asset investment options that are diversified across asset classes and management styles, providing different levels of investment risk and potential return. Choose from a range of Ready-made investment options available to you, to suit your risk appetite or needs.

Simple choice

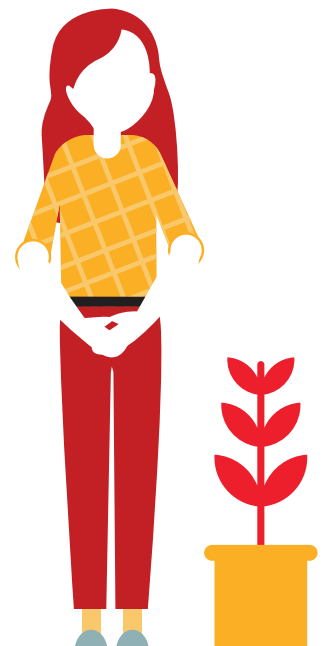
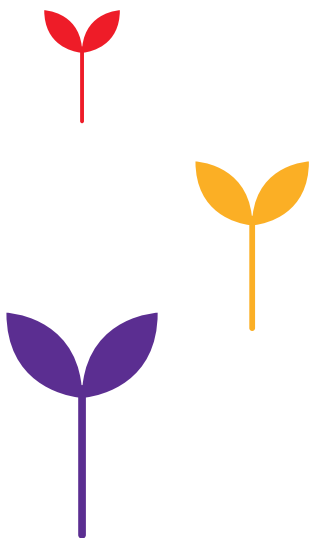
MLC Simple Choice portfolios are a range of actively-managed investment options designed to deliver returns consistent with their objectives, while managing risk.

Each investment option has a different allocation of growth and defensive assets, to reduce the risk and achieve returns. These investment options are managed within defined ranges so you always know where your money is invested.

Why choose MLC Simple Choice portfolios?

- **Broad range of portfolios:**
select the investment option with the right mix of growth and defensive assets for your investment needs.
- **Defined asset allocation:**
growth and defensive assets are actively managed within a defined range, meaning you will always know where your money is invested.
- **Experience and track record:**
MLC is a pioneer of multi-manager investing in Australia, with over 35 years investing over multiple market cycles. These portfolios are designed and managed using MLC's market-leading investment approach, leveraging MLC's experience in helping you achieve your financial goals.

- **Risk-management focus:**
risk is actively managed using MLC's unique investment approach, which uses a forward-looking approach when managing risk.
- **Multi-manager approach:**
MLC use many specialist investment managers from around the world to identify some of the best investment opportunities so you can be confident your money is in good hands and access a diversified range of investment thinking.
- **Extensive diversification:**
the portfolios have been diversified across mainstream asset classes, with some exposure to private equity and alternative assets and strategies so investors are well diversified aiming to minimise risk, and could use the portfolio as their whole portfolio.



MLC Simple Choice – part of our ready-made portfolios

Helping you achieve your investment goals

Since everyone has their own financial goals, we've created a range of investment portfolios to help people achieve their own version of success.

If you're saving for retirement, you might be looking for a long-term option that lets you ride out market highs and lows over a number of years. You're probably willing to take on more risk to achieve higher returns as well – since you have the time for your investment to recover any falls that might occur. In this case, a growth-focused portfolio with a large allocation to Australian and global share markets could be the best option.

If you're getting ready to retire soon, your goals might look a bit different. You're working with a shorter investment timeframe, which means you'll have less time to recover from market losses and probably won't want to take as much risk. Preserving your capital could be a key consideration, or you might be looking to set up an investment that returns a regular income. Here, an investment option with a high allocation to cash and fixed income (also referred to as fixed interest or bonds) markets that mature over a shorter time period could be the best choice.

All investment options aim to give you higher returns than the markets they invest in, and aim to reduce risk through asset class diversification. Each MLC Simple Choice investment option has a different asset allocation – made up of what are often called 'growth' and 'defensive' assets – so you can choose a strategy that suits you.

With each of the MLC Simple Choice portfolios, the mix between growth and defensive assets stays within its prescribed range – so your money is always invested where you expect it to be.

Then, as your needs change over time – like when you move from work into retirement – you can switch your portfolio to a strategy that's right for your circumstances.

What's the difference between 'growth' and 'defensive' assets?

'Growth' assets are mostly used to provide capital growth in an investment option. They're generally higher risk than defensive assets, but usually produce higher returns over the long term.

'Defensive' assets are generally included in an investment option to help stabilise returns, as income is often a big part of the return from these assets. Defensive assets are often lower risk, providing lower returns over the long term and can sometimes generate negative returns.

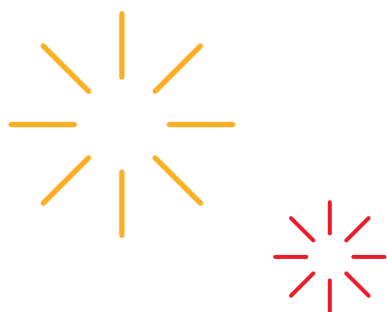
We group assets based on their general return and risk characteristics – but in some market conditions, they won't display either 'growth' or 'defensive' characteristics.

What are the risks?

All investments carry different levels of risk and these should be considered prior to investing. Many factors influence an investment's value. These include, but aren't limited to investment market sentiment; economic conditions; changes in inflation, interest rates or the value of the Australian dollar; company specific issues; liquidity; risks associated with certain investment techniques, such as derivatives and currency management. For more information about the risks of investing in the portfolios, please refer to the relevant Product Disclosure Statement.

A trusted manager for your money

With over 35 years of managing diversified portfolios, you can be confident you're invested with one of Australia's most experienced wealth managers.



MLC Simple Choice – part of our ready-made portfolios

The Simple Choice portfolios


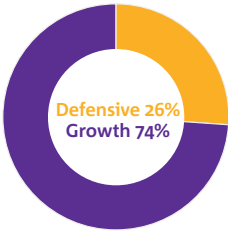
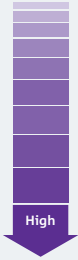

The MLC Simple Choice portfolios are a range of actively-managed investment options designed to deliver returns consistent with their objectives, while managing risk.

Each investment option has a different allocation of growth and defensive assets, which are expected to deliver different levels of returns, while exposed to different levels of volatility. These investment options are managed within defined ranges so you always know where your money is invested.

MLC Simple Choice portfolios				
Investment option	Standard Risk Measure	Asset allocation	Investment objective	May be suited to you if...
MLC Stable	Medium (estimate of 2 to 3 negative annual returns in any 20 year period) <div> </div>	Defensive assets 50-80% Growth assets 20-50% <div> </div>	Aims to grow by more than inflation +1.5% pa (after fees and tax) over 5 years.	<ul style="list-style-type: none"> • you want your investment to at least keep pace with changes in the costs of living, over the long term • you want a higher emphasis on stability, than growth • you understand returns may be higher or lower than its objective • you value active management • you're able to invest for minimum time of 3 years
MLC Conservative Balanced	Medium to high (estimate of 3 to 4 negative annual returns in any 20 year period) <div> </div>	Defensive assets 30–60% Growth assets 40–70% <div> </div>	Aims to grow by more than inflation +2.25% pa (after fees and tax) over 7 years.	<ul style="list-style-type: none"> • you want your investment to exceed changes in the costs of living, over the long term • you want a balanced emphasis on stability and growth • you understand returns may be higher or lower than its objective • you value active management • you're able to invest for minimum time of 5 years


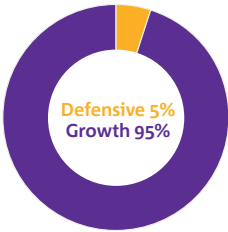
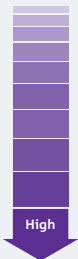
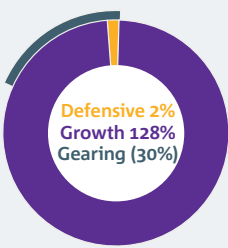


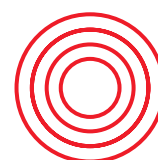
MLC Simple Choice – part of our ready-made portfolios

MLC Simple Choice portfolios				
Investment option	Standard Risk Measure	Asset allocation	Investment objective	May be suited to you if...
MLC Balanced	High (estimate of 4 to 6 negative annual returns in any 20 year period) <div>  </div>	Defensive assets 10–35% Growth assets 65–90% <div>  </div>	Aims to grow by more than inflation +3% pa (after fees and tax) over 10 years.	<ul style="list-style-type: none"> • you want your investment to exceed changes in the costs of living, over the long term • you want a higher emphasis on growth than stability • you understand returns may be higher or lower than its objective • you value active management • you're able to invest for minimum time of 7 years
MLC Growth	High (estimate of 4 to 6 negative annual returns in any 20 year period) <div>  </div>	Defensive assets 5-25% Growth assets 75-95% <div>  </div>	Aims to grow by more than inflation +3.5% pa (after fees and tax) over 10 years.	<ul style="list-style-type: none"> • you want your investment to exceed changes in the costs of living, over the long term • you want an emphasis on growth rather than stability • you understand returns may be higher or lower than its objective • you value active management • you're able to invest for minimum time of 7 years



MLC Simple Choice – part of our ready-made portfolios

MLC Simple Choice portfolios				
Investment option	Standard Risk Measure	Asset allocation	Investment objective	May be suited to you if...
MLC High Growth	High (estimate of 4 to 6 negative annual returns in any 20 year period) 	Defensive assets 0-20% Growth assets 80-100% 	Aims to grow by more than inflation +4% pa (after fees and tax) over 10 years.	<ul style="list-style-type: none"> • you want your investment to exceed changes in the costs of living, over the long term • you want an emphasis on growth rather than stability • you understand returns may be higher or lower than its objective • you value active management • you're able to invest for minimum time of 7 years
MLC Aggressive	High (estimate of 4 to 6 negative annual returns in any 20 year period) 	Defensive assets 0-10% Growth assets 125-135%*  <p>*includes gearing of 20-35%</p>	Aims to grow by more than inflation +4.5% pa (after fees and tax) over 10 years.	<ul style="list-style-type: none"> • you want your investment to exceed changes in the costs of living, over the long term • you want an emphasis on growth rather than stability • you understand returns may be higher or lower than its objective • you want to gear a portfolio but don't want the burden of obtaining and managing your own loan • you expect growth in the assets' value to exceed the costs of gearing • you're comfortable with the risks of gearing including extra volatility and increased risk of capital loss • you value active management • you're able to invest for minimum time of 7 years



MLC Simple Choice – part of our ready-made portfolios

Extensive diversification

Choose the potential return and risk level plus the investment timeframe that suits your financial needs, then leave the rest for us to manage.

Diversification helps reduce the risk of your portfolio, creates more ways to make a return, and leaves you less exposed to the ups and downs of different assets.

The MLC Simple Choice portfolios have several layers of diversification:

1. Diversification across asset classes

- Shares
- Fixed income
- Cash
- Property
- Infrastructure
- Private equity
- Alternatives

Investment markets tend to perform differently under different circumstances.

To help balance these fluctuations, our investment options invest across a range of asset classes – including alternative strategies that aren't usually available to individual investors.

2. Diversification across investment managers

We do our research, and choose to work with specialist investment managers from around the world, finding compelling investment opportunities for our clients.

Our size and reputation gives us access to some of the world's most sought after firms.

We carefully combine investment managers who have different but complementary processes of investing.

This approach helps our portfolios perform more consistently across different market conditions, while reducing overall risk.

3. Diversification within asset classes

- Countries
- Industries
- Currencies

Within each asset class, the MLC Simple Choice portfolios invest across a number of countries, industries and currencies. It means that one investment option can be made up of investments from say the US, Japan and Brazil – and cover the technology, bank and telecommunication industries.

You can find out more about your investment managers, and where your money is invested at plum.com.au/investments



Easy access to sophisticated investing

Accessing the MLC Simple Choice portfolios is simple.

It's easy to get started

The portfolios are available through your employer's Plum Super plan.

Next steps

To find out more about the MLC Simple Choice portfolios or to invest, please speak with your financial adviser or call us on **1300 55 7586** Monday to Friday 8am-7pm AEST (8pm daylight savings time).

plum.com.au





How to invest

To find out more about investing in the MLC Simple Choice portfolios, speak to your adviser or call us on **1300 55 7586** Monday to Friday 8am-7pm AEST (8pm daylight savings time).

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Important information and disclaimer

This information is prepared as at September 2023 on behalf of NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 (NULIS) as trustee of the MLC Super Fund ABN 70 732 426 024. NULIS is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group).

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