

NAB Staff MySuper

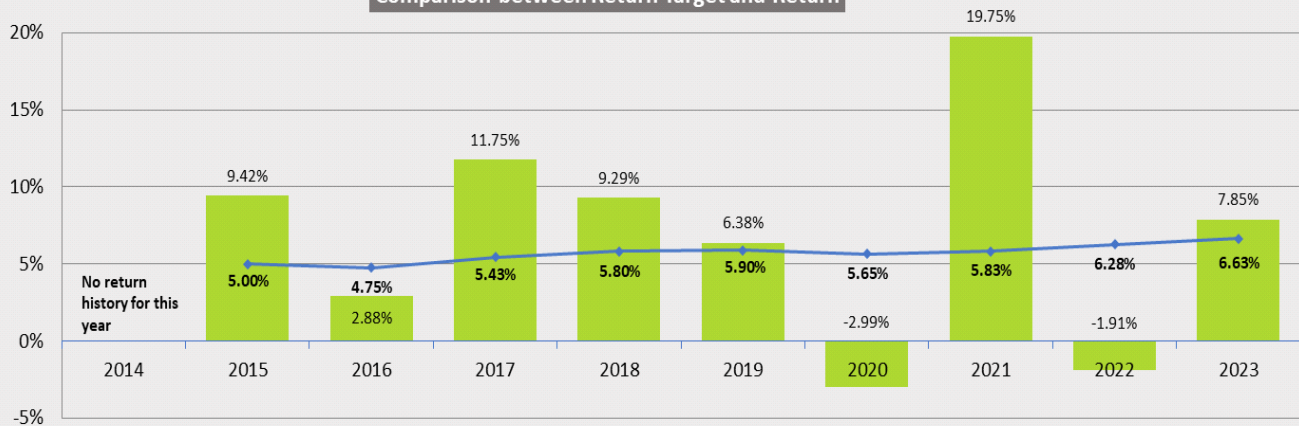
As at 29 September 2023

Product dashboard

Return target¹ Aims to grow by more than inflation +3% pa (after fees and tax) over 10 years.

Net Return NAB Staff MySuper commenced on 1 January 2014. The one year net return to 30 June 2023 was 7.85%.

Comparison between Return Target and Return



Return: The one year return to 30 June for each of the years shown. There are no prior year returns because NAB Staff MySuper commenced on 1 January 2014.

Moving average return target: This represents the average return target, including the Consumer Price Index, for the years shown. The current "Moving average return target" is 6.63%.

Level of investment risk¹ High (estimate of 4 to 6 negative annual returns in any 20 year period)

Statement of fees and other costs² \$643 pa

- The return target and level of investment risk measures are calculated using a model based on how we generally expect investment markets to perform over the long term. The actual performance will vary from our model, and from year to year. The actual return received in any year will be different to the return target, and may be negative. Including the Consumer Price Index, the current return target is 9.43%.
- The statement of fees and other costs is for a representative member who is fully invested in MySuper, who doesn't incur any activity fees during the year and who has an account balance of \$50,000 throughout that year. It excludes investment gains/losses on the \$50,000 balance. Lower fees may apply in your circumstances. Fees and other costs reported is comprised of:

Fee/Cost Description	Amount	Fee/Cost Calculation Basis
Administration fees and costs:	\$103	\$1.50 per week plus 0.05% of account balance (includes 0.02% Trustee Levy)
Investment fees and costs:	\$505	(1.01% of account balance)
Transaction costs:	\$35	(0.07% of account balance)
Total	\$643	

For more information about NAB Staff MySuper, its fees and other costs, please refer to the current Product Disclosure Statement available on plum.com.au/nab.

NULIS Nominees (Australia) Limited (ABN 80 008 515 633, AFSL 236465) is the trustee and issuer of MLC Super Fund ABN 70 732 426 024. NULIS is part of the group of companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). Plum Super is part of the MLC Super Fund. A copy of the Product Disclosure Statement (PDS) is available by clicking plum.com.au/nab or calling **1300 55 7586**. You should consider the PDS, when deciding whether to acquire, or continue to hold the product. This information is of a general nature only and does not take your specific needs or circumstances into consideration. You should consider the appropriateness of the advice having regard to your personal situation before making any financial decisions. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market. Returns are not guaranteed and actual returns may vary from any target returns described in this communication.

The MLC Super Fund was established on 30 June 2016. The assets and members of the National Australia Bank Group Superannuation Fund A were transferred into the MLC Super Fund on a successor fund basis on 1 July 2016, together with The Universal Super Scheme, the Plum Superannuation Fund, the Worsley Alumina Superannuation Fund and the BHP Billiton Superannuation Fund. The investment returns for the NAB Staff MySuper product in the MLC Super Fund prior to 1 July 2016 reflect the investment returns for the predecessor product, National Australia Bank Group Superannuation Fund A's NABGSF MySuper.

Preparation date 10 October 2023
Issued by the Trustee NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465