



The below communication summaries are for Plum Super as part of MLC Super Fund. For more information on previous communications, please see the next page.

Notice date	Nature of communication	Description
17 Nov 17	Changes to fees and costs disclosure	To advise members who joined between 1 July 2017 and 29 September 2107 about changes to the way in which fees and costs are disclosed.
Sept 17	Changes to insurance terms and conditions impacting some members.	<p>To advise members of various changes to insurance terms and conditions, including:</p> <ul style="list-style-type: none"> • Changes to the definition of Total and Permanent Disablement (TPD) • Clarifying the definition of Date of claim • Change to “At work” definition • Increasing the exclusion period for suicide and self-inflicted injury • Pre-existing conditions excluded if you were previously paid a TPD or Terminal Illness benefit • Changes to eligibility conditions if you transfer insurance to Plum Super. <p>For more information regarding specific insurance eligibility, please read your Insurance guide available by logging into your account at plum.com.au</p>
Sept 17	Changes to fees and costs disclosure	To advise members about changes to the way in which fees and costs are disclosed, as a result of new legal requirements.
Sept 17	Understanding your investment fees	A summary of the fees that apply to each investment option. The investment fee includes GST, reduced input tax credit (RITC) and an estimate of any performance fees that may apply. The summary reflects any changes made to investment fees during the year.
Sept 17	MySuper transfer	To remind some members who previously held “Accrued Default Amounts” (amounts in default investment options which preceded MySuper) that their Accrued Default Amount had been moved to the new default MySuper investment option.
Sept 17	Change to the Government Levy	To inform any impacted members of a reduction in the rate of their Government Levy payment.
Sept 17	Digital communications	To advise members that going forward we will distribute communications electronically to members for whom we have an email address, unless they elect a hard copy of communications.
13 Apr 18	Tax changes for transition to retirement accounts in the pre-retirement phase	Due to the super reforms introduced from July 2017, investment earnings on transition to retirement accounts in the pre-retirement phase began attracting tax of up to 15%, after previously being untaxed. This change means investment earnings are now taxed the same way as earnings on super accounts. In May 2018, tax will be charged for any investment earnings since 1 July 2017 then investments will be transferred from untaxed to taxed investment options. There are differences between the current and new investment options which members need to carefully consider.
03 Dec 18	Amendments to the Total and	Members of Plum, Plum Personal Plan and NAB Group Super Fund

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	Permanent Disablement definition	<p>plans insured with MLC Limited have been advised the plan's Insurer has amended Part (b) of the definition of Total and Permanent Disablement (TPD).</p> <p>The definition has been updated to make it easier for members to understand the nature of each activity listed under the Total & Permanent Disablement definition of Activities of Daily Living. The new definition applies from 1 January 2018.</p>
11 Feb 19	Changes to MySuper investment option and fees	<p>From 25 March 2019, the MySuper investment option will be changed. Members under age 55 will have a higher allocation of growth investments. From age 55, members' accounts will gradually have their defensive investments increased and their allocation of growth investments decreased. From age 65, members' accounts will have a long-term allocation of 70% growth investments and 30% defensive investments. We'll also be removing the exit fee, contributions splitting fee and family law split fee. For more information visit http://www.plum.com.au/news-information/news-updates/we-are-changing-our-mysuper-investment-option-feb-2019</p>
15 Apr 19 – 18 Apr 19	Proposed changes to legislation for the 'Protecting Your Superannuation Package' Bill 2019	<p>To advise that the changes will impact members who have 'inactive' accounts either now or in the future- as the trustee is legally required to cancel any insurance cover in line with these changes, unless a member specifically makes an election to keep their cover.</p> <p>Members were provided with the <i>Choose to Keep Your Insurance Cover</i> form and were advised to also make a contribution or rollover to their account - if they wish to make sure their insurance cover is maintained.</p>
11 Jun 19 – 21 Jun 19	Insurance premiums are adjusting	<p>To advise members that their insurance premiums are increasing, decreasing or not changing from 1 August 2019.</p>
	Total and Permanent Disablement (TPD) eligibility criteria update	<p>To provide an update that the eligibility criteria of Total and Permanent Disablement is changing for some members, as of 1 July 2019.</p>