

Benchmark Indices

MySuper has been designed for members who don't select their own investment options. MySuper uses a combination of three investment portfolios depending on your age. These investment portfolios work together for you so that your balance in MySuper includes both growth investments (eg shares and property) and defensive investments (eg cash and fixed interest) that change in line with your age. For more information about our MySuper option, visit plum.com.au/mysuper

Asset class	Benchmark index
Cash	Bloomberg AusBond Bank Bill Index
Fixed income - diversified	Australian: Bloomberg Composite Bond 0+ Years Index (All Maturities) Global: Bloomberg Barclays Global Aggregate (A\$ Hedged)
Fixed income - credit	Bloomberg Barclays Global Aggregate (A\$ Hedged)
Infrastructure	Unlisted: MSCI Australian Quarterly Private Infrastructure (All Funds, Unfrozen) Index and Listed: FTSE Developed Core Infrastructure 50/50 Net (A\$ Hedged) Index
Property	Unlisted: Mercer IPD Australian Monthly Wholesale Property Fund Index - Post-fee Total Return (All Funds) Listed: FTSE EPRA/NAREIT Developed ex-Australia Rental Net Tax (Super) (A\$ Hedged) Index
Alternatives and other	25% MSCI All Country ex-Australia Equities Index with Special Tax in (A\$), 25% MSCI All Country ex-Australia Equities Index with Special Tax (\$A Hedged), and 50% Bloomberg Barclays Global Aggregate (A\$ Hedged)
Global shares	Unhedged: MSCI All Country ex-Australia Equities Index with Special Tax in (A\$) and Hedged: MSCI All Country ex-Australia Equities Index with Special Tax (\$A Hedged)
Australian shares	S&P/ASX 300 Total Return Index
Private equity	MSCI All Country ex-Australia Equities Index with Special Tax in (\$A Hedged)

Available in the following product: Plum Super.

Notes:

While the MySuper Growth and MySuper Conservative Growth portfolios have investment objectives that aim to achieve a return above the Consumer Price Index over either 5 or 10 years, another way to assess shorter-term performance is relative to their 'composite' benchmark return. It's called a 'composite' benchmark because it comprises multiple benchmark indices, weighted according to the strategic asset allocation. The indices in the composite benchmark are shown above.

The benchmarks for our multi-asset portfolios change infrequently. This table is only updated when a change to a benchmark is made.

Important information

This information is provided by NULIS Nominees (Australia) Limited (ABN 80 008 515 633, AFSL 236465) as trustee of Plum Super which is a part of the MLC Super Fund (ABN 70 732 426 024 together "MLC" or "we"), part of the IOOF group of companies (comprising IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate) ("IOOF Group"). No member of the IOOF Group guarantees or otherwise accepts any liability in respect of any financial product referred to in this communication.

This information may constitute general advice. It has been prepared without taking account of an investor's objectives, financial situation or needs and because of that an investor should, before acting on the advice, consider the appropriateness of the advice having regard to their personal objectives, financial situation and needs.

You should obtain a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication issued by NULIS Nominees (Australia) Limited, and consider it before making any decision about whether to acquire or continue to hold the product. A copy of the PDS is available upon request by phoning the Plum call centre on 1300 55 7586 or on our website at plum.com.au.

This information is directed to and prepared for Australian residents only.

NULIS Nominees (Australia) Limited may use the services of any member of the IOOF Group where it makes good business sense to do so and will benefit customers. Amounts paid for these services are always negotiated on an arm's length basis.

Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") do not approve or endorse any information included in this material and disclaim all liability for any loss or damage of any kind arising out of the use of all or any part of this material.

The funds referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such fund.