

Get to know National Australia Bank Group Superannuation Fund A (Plan)

It's our goal to help you reach your retirement savings goals by supporting you to take control of your financial future.

About Plum Super

Plum Super is one of Australia's leading corporate super products.

Plum Super is part of the MLC Super Fund.



Why National Australia Bank Group Superannuation Fund A (Plan)?

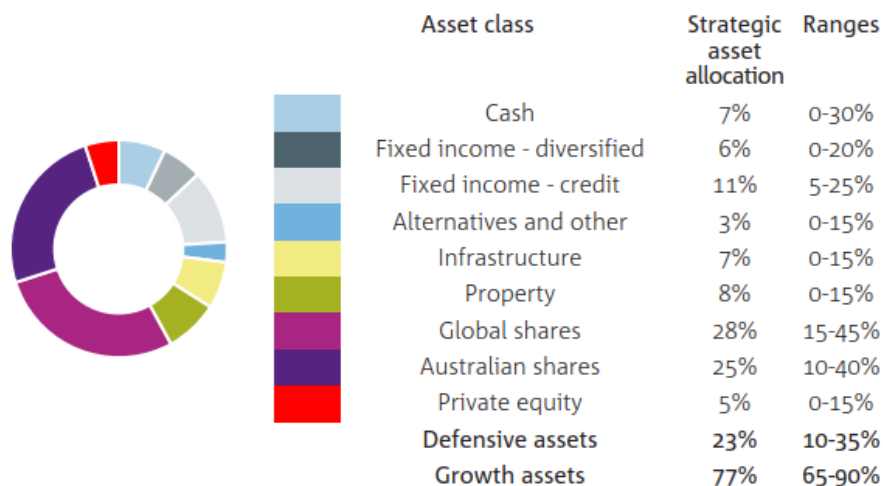
National Australia Bank has established the National Australia Bank Group Superannuation Fund A (Plan) specifically to help you grow and protect your wealth.

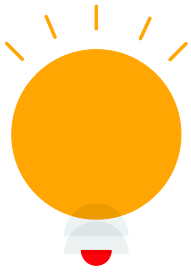
You'll have access to sophisticated investment and insurance solutions to help your money work for you.

NAB Staff MySuper and investment choice

We offer a comprehensive range of investment options. NAB Staff MySuper is the investment option where your super will be invested if you do not make an investment choice. Its investment objective is to grow by more than inflation +3% pa (after fees and tax) over 10 years. You can find out more information and change your investment options online once your account has been set up.

NAB Staff MySuper





Treat yourself to a rewarding future

Fees and costs

You have access to a competitive offer through the scaled benefits of being with the Plan. The table below details the fees for this Plan that have been negotiated by your employer, however other fees and charges apply. Full details on the range of fees and charges are outlined in the **Product Disclosure Statement**, **Fee Brochure** and on the Plan's new member website.

Fee Type	NAB Staff MySuper	Other Investment Options
Administration fees and costs <ul style="list-style-type: none"> Plan management fee (% based) plus Member fee (Fixed dollar) plus Trustee Levy plus Other Administration costs (not charged to your account, see footnote 1 below) ¹ 	<ul style="list-style-type: none"> 0.03% pa of your balance plus \$78 pa plus 0.02% pa of your account balance plus 0.00% pa of your account balance 	
Investment fees and costs ²	1.01% pa	Ranges from 0.13% pa to 1.38% pa
Transaction costs	0.07% pa	Ranges from 0.00% pa to 0.07% pa

¹ The 'Other Administration costs' represents net amounts paid from the fund reserves for costs associated with the operation of the MLC Super Fund. This fee is not charged to your account and does not impact your investment return.

² Investment fees and costs includes an amount of 0.26% for performance fees for NAB Staff MySuper.

An insurance fee applies to your account. This fee is charged by us for the cost of administering insurance including underwriting, policy renewal, and claims processing. The insurance fee is collected when your insurance premiums are deducted, so you won't see it as a separate transaction. The insurance premiums shown in your Insurance Guide are inclusive of the insurance fee charged by us.

Insurance

You'll have access to the following features and benefits, subject to your eligibility†.

Further information is available in your **Insurance Guide**, on the Plan's new member website and in your Insurance Summary.

Category	Standard Cover
NAB Employee Members (Permanent Employees or Fixed Term Employees)	<p>All eligible members who are engaged in Permanent Employment or Fixed Term Employment will receive the standard level of cover subject to the Plan's Automatic Acceptance Limit (AAL).</p> <p>Death & TPD cover if you're aged less than 60: 17.5% x Fund Salary x Future Service (subject to a minimum of 1 x Fund Salary).</p> <p>Death & TPD cover if you're aged 60 or over: 1 x Fund Salary (note that TPD cover reduces by 10% pa from age 61 and ceases at age 70).</p> <p>Income Protection cover Up to 75% x Fund Salary, up to a maximum of \$30,000 per month with a benefit payable for up to a maximum period of two years following the end of the 90 day waiting period and cover is provided to Age 65.</p>

†We cannot automatically provide insurance until you're at least age 25 and your super account balance reaches \$6,000 – unless you elect in writing to have insurance cover or your employer pays for your insurance premiums. Other eligibility requirements and other terms and conditions may apply. You can find out more by visiting plum.com.au/insurance/latest-updates-to-insurance-in-super

Plum offers a range of features and services to make your money work harder for you.

You'll have access to:

- competitive fees
- an extensive range of investment options
- insurance cover with competitive premiums
- super consolidation services to easily bring your super together
- the option to open an account-based pension.

Member services

One of our primary goals is to help you to achieve a financially secure retirement and to protect you and your family in the process. Support and education is important to enable you to take control of your financial future.

We provide you access to a full suite of education and advice services, whether that is over-the-phone support, face to face, or simply accessing our personalised tools and calculators online. When you become a member, bringing your super together is easy.

We offer a range of education seminars around the country, in your workplace and the community, on topics focusing on different life stages and strategies to maximise your retirement outcome. And, if you want help in making decisions, we provide access to a full range of advice services.

Plum Member benefits

We're proud to give you access to member benefits such as lifestyle offers, special access to reserved seating allocations for world class live events, travel offers and savings on health insurance, and more.

To find out more or to take advantage log in to [plum.com.au](https://www.plum.com.au)



Go online

Find out more about the National Australia Bank Group Superannuation Fund A (Plan) on the dedicated Employer Super Information (ESI) hub.

You can visit the ESI hub by clicking [here](https://www.plum.com.au/portal?id=NABGSE-b9b40e52-5b65-4ffd-9173-39ad6b10ae20), by copying and pasting this link to your browser:

<https://www.plum.com.au/portal?id=NABGSE-b9b40e52-5b65-4ffd-9173-39ad6b10ae20>

or scanning the QR code using your smartphone camera app



Other information

Your spouse may also be able to join and take advantage of the features of the Fund's Spouse Division (Death only cover).

And, when you leave your employer, you don't need to leave the Fund - you may be able to retain your investments and Death, TPD and IP insurance in the Plan. Please refer to the Insurance Guide for further details. The level of cover transferred will remain at a fixed amount once you cease employment with NAB.



Contact us

For more information, visit plum.com.au or call us on **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday.

Postal address

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Important information

This information is current as at 1 December 2023

This document has been prepared 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 group of companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). The information in this document is general in nature and doesn't take into account your objectives, financial situation or individual needs. Before acting on any of this information you should consider whether it is appropriate for you. You should consider obtaining financial advice before making any decisions based on this information.

References to 'we', 'us' or 'our' are references to the Trustee, unless otherwise stated.