



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.

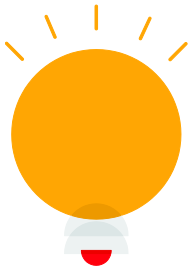
You'll have access to sophisticated investment and insurance solutions to help your money work for you.

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 outperform inflation, measured by the Consumer Price Index, plus 3% pa, after investment fees and taxes, over rolling 10 year periods. 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**, **Investment Menu** 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) plusMember fee (Fixed dollar) plusTrustee Levy plusOther 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 plus0.02% pa of your account balance plus0.03% pa of your account balance	
Investment fees and costs ²	0.97% pa	Ranges from 0.12% pa to 1.01% pa
Transaction costs	0.08% pa	Ranges from 0.00% pa to 0.10% 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 0.23% for performance fees for NAB Staff MySuper.

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	<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: 17.5% x Fund Salary x Future Service to age 60. Standard Death and TPD cover is subject to a minimum of 1 x Fund Salary that extends to age 70 (note that TPD cover reduces by 10% pa from age 61).</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.

Best Doctors

Best Doctors is a global network of medical specialists nominated as leading experts in their field, by their own peers. It's available to you, your children, your parents, your partner and their parents, at no extra cost to you in association with your insurance cover.

The Best Doctors service can arrange independent and confidential advice for a wide range of conditions, injuries or illnesses that affect your way of life. This covers critical conditions such as heart attack, cancer and stroke, as well as non-critical conditions such as allergies, severe migraines and back pain.

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



Go online

We have a dedicated website for the Plan that provides introductory information on the online advice tools and educational videos.

You can visit the site right now.

1. Go to plum.com.au
2. Select the 'Login here' option.
3. Enter the Login ID, which is **PLUMNAB** and PIN **2013**
4. Select 'Login'.

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 insurance in the Plan. 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 October 2021

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 IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate (IOOF 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.