



MLC MasterKey Business Super

Your complete policy committee toolkit





**A policy committee is a forum for you
and your employees to express your views
and ask questions about your super Plan.**

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You can use our ballot paper template to ask your employees to vote for Member representatives.

Notice of the establishment of a policy committee

You'll need to complete this form to notify us about your policy committee and its representatives.

Notice of the voting results

This notice can be used to inform members of the results of the Member representative elections.

Any questions?

If you'd like more information contact your Plan adviser or call us on **132 652**.

For more information on the roles of a policy committee see Your complete guide to policy committees or speak with your Plan adviser.

This policy committee pack is designed to be customised to your needs and includes forms and letter templates. You can easily insert your Plan name and other details in them.

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What you need to do ...

To get started

In this section you'll find:

- your policy committee checklist
- your policy committee timetable, and
- roles and responsibilities.

Your complete policy committee toolkit gives you details of the main policy committee roles and responsibilities as well as a handy checklist for processes and a timetable you can fill in. This will help you get your policy committee up and running as quickly and easily as possible.

What needs to be done first?

Generally, the policy committee is set up with a total of between four and eight representatives.

You must always have the same number of Employer and Member representatives on your policy committee.

The first step is to choose your Employer representatives.

How do I choose my Employer representatives?

There's no need to have a formal ballot or election to choose Employer representatives. You can select who you want to represent the companies interests on the committee.

Important information

Employer representatives don't need to be Plan members but must be employees.

What do I do after I've confirmed my Employer representatives?

- You need to nominate one Employer representative as your Electoral Officer. The Roles and responsibilities section (see page 8) outlines their key duties. In essence, they are the central contact person for all Plan members regarding the policy committee.
- Once you've chosen your Electoral Officer you can start the process of electing Member representatives. Please use the checklist (see page 6) to make sure all the steps have been followed in order. You can also fill in the timetable (see page 7) to ensure the steps have been completed in the correct amount of time.
- You'll also need to nominate a Chairperson and Record Keeper for the committee. These two roles can be filled by either Employer or Member representatives so you may want to wait until all policy committee members have been elected to fill these roles.

Your policy committee checklist

Don't forget your Plan adviser is always on hand to help or you can call us on 132 652.

1. Do you have more than 49 members in your Plan?
 - No** You don't need to set up a policy committee, unless five or more members request one in writing.
 - Yes** **Go to 2**
2. Have you read Your complete guide to policy committees?
 - No** A copy is available from mlc.com.au or you can ask your Plan adviser. Fill in the timetable (see page 7). **Go to 3**
 - Yes** Fill in the timetable on page 7 of this toolkit. **Go to 3**
3. Have you chosen your Employer representatives and named your Electoral Officer?
 - No** Read **What you need to do to get started** (see page 5). **Go to 4**
 - Yes** **Go to 4**
4. Have you told your employees that they need to nominate their Member representatives?
 - No** See page 11, **Policy committee nomination notice**. You can also include **Guide for Plan members** (see page 12) to help your employees understand what a policy committee is. **Go to 5**
 - Yes** **Go to 5**
5. Have you received more nominations than there are Member representative places available?
 - No** If there are more places than nominations, you may choose Member representatives from the employees in your Plan. If there are the exact number of nominations to places available, these nominees are automatically elected. **Go to 7**
 - Yes** **Go to 6**
6. Have you sent out ballot papers to Plan members?
 - No** See page 14 for **Notice to vote for nominees** and page 15 for the **Ballot paper** and send to employees. **Go to 7**
 - Yes** **Go to 7**
7. Have you told the Trustee of the set-up of your policy committee and the names of the Member and Employer representatives?
 - No** See page 16, **Notice of the establishment of a policy committee form**. Complete and send to us. **Go to 8**
 - Yes** **Go to 8**
8. Have you told the Plan members of the results of the election and the date of the next policy committee meeting?
 - No** See page 18, **Notice of the voting results** and see page 19 for **Policy committee meeting notice**. Complete and send to employees. **Go to 9**
 - Yes** **Go to 9**
9. Have you written an agenda?
 - No** See page 21 for the **Policy committee agenda**, send to all representatives. **Go to 10**
 - Yes** **Go to 10**
10. Have you recorded, signed and sent your minutes to the Trustee?
 - No** See page 22 for **Sample policy committee minutes**. Complete, sign and send your own minutes to us.
 - Yes** **Thank you**

Congratulations, your policy committee is now up and running. You should meet at least once a year to discuss your Plan and any issues raised by your employees.

Your policy committee timetable

We make setting up your policy committee simple.

Here is a timetable you can fill in to help you plan the set-up of your committee.

Action	Responsibility	Timing for completion	Completion date
Appointment of Employer Representatives	Employer		
Appointment of an Electoral Officer	Employer		
Draft and approve relevant communication materials, this toolkit contains everything you need	Electoral Office / Plan Adviser		
Call for nomination of Member representatives	Electoral Officer	At least 4 weeks before an election	
Closing date for nominations	Electoral Officer	At least 3 weeks before an election	
Notice of election date to Plan members	Employer	At least 2 weeks before an election	
Appointment of Plan Member representatives	Electoral Officer	Within 3 days of the election	
Declaration of election results to all Plan members	Electoral Officer	No more than 7 days after the appointments	
Advise the Trustee of the names of both the Member and Employer representatives	Electoral Officer	No more than 7 days after the appointments	
Send out notice to all Plan members to tell them the date of the policy committee meeting	Member/Employer representatives	At least 7 days before the meeting	
Send both Employer and Member representatives an agenda for the meeting	Electoral Officer / Chairperson	At least 3 days before the meeting	
Policy committee meeting	All elected representatives		
Sign meeting minutes as accurate and send a copy to the Trustee	Record Keeper / Chairperson	No more than 4 weeks after the meeting	

Your Plan adviser can support you through this process. If you don't have a Plan adviser, contact us on 132 652

Roles and responsibilities

The Electoral Officer

The Electoral Officer must also be one of the Employer representatives.

Responsibilities:

- be the central point of contact for the administration of the policy committee
- answer any questions members may have regarding nominations and voting, and
- be the person who counts the votes during Member representative elections.

When should an Electoral Officer be appointed?

The Electoral Officer is a key role in the policy committee. This position should be decided before members are sent the notice announcing Member representative nominations.

How long can they serve?

An Electoral Officer is also an Employer representative on the policy committee. Employer representatives can serve for an unlimited time.

The Chairperson

The Chairperson can be either an Employer or Member representative

Responsibilities:

- confirm the agenda for the policy committee meeting
- ensure the smooth running of the policy committee meeting
- confirm and sign the minutes as an accurate account of the meeting, and
- agree on the rules for the operation of the policy committee.

How long can they serve?

If the Chairperson is also an Employer representative they can serve for an unlimited time. If the Chairperson is a Member representative they can serve for a maximum of three years before an election must be held. The Chairperson can be re-elected.

Can the same person be the Electoral Officer, Chairperson and Record Keeper?

To ensure the smooth running of your committee we suggest that the three positions are held by different people. However, you can combine the role of Electoral Officer and Record keeper.

The Chairperson can't hold any other position.

The Record Keeper

The Record Keeper, sometimes known as the Secretary, can be either a member of the policy committee or someone outside the company.

Responsibilities:

- take minutes during the policy committee meeting
- ensure the committee meeting minutes are signed by the Chairperson as an accurate account of the meeting
- ensure the meeting minutes of all policy committee meetings are kept together and are available for our inspection
- send a copy of the meeting minutes to us, and
- ensure we are kept informed of any changes to policy committee representatives.

How long can they serve?

If the Record Keeper is also an Employer representative they can serve for an unlimited time, the same is true if the Record Keeper is someone outside the company eg a board member. If the Record Keeper is a Member representative they can serve for a maximum of three years before an election must be held. The Record Keeper can be re-elected.

What you need to do ...

To nominate and elect

In this section you'll find:

- Policy committee nomination notice
- Guide for Plan members
- Policy committee nomination form
- Notice to vote for nominees
- Ballot paper
- Notice of the establishment of a policy committee
- Notice of the voting results, and
- Policy committee meeting notice.

Step 1 – Complete the Policy committee nomination notice

The Policy committee nomination notice (see page 11), lets all Plan members know there's an upcoming election and gives them the information they need to nominate themselves or other Plan members.

What information do I need?

You need the following information to complete this form:

- your Plan name
- current number of Employer representatives
- current number of Member representatives
- the number of available places on the policy committee
- the Electoral Officer's details, and
- the form's 'return by' date – this should be at least four weeks before the election.

Step 2 – Fill in the Policy committee nomination form

The Policy committee nomination form (see page 13) should be sent to all Plan members with the Policy committee nomination notice (see page 11). It gives them a simple way to nominate their Plan representatives.

What information do I need?

Fill in the left hand side of this form only. You need the following information to do this:

- Your Electoral Officer's details
- The form's 'return by' date

Step 3 – Send both the notice and the form to all Plan members

A copy of both forms should be sent to all Plan members.

You may want to include a copy of the enclosed **Guide for Plan Members**, (see page 12). This gives Plan members an overview of what a policy committee is and what it does.

When should these be sent?

These should be sent to Plan members after your Electoral Officer's appointment and at least four weeks before the election.

Step 4 – Receive the nominations back

Important information

You only have to hold an election if you receive more nominations than there are places for Member representatives.

If you receive the same number of nominations as there are places, these nominees will automatically be elected.

If you don't receive enough nominations, the Electoral Officer may choose any Plan member to be a Member representative.

Should either of these situations happen, complete the **Notice of the establishment of a policy committee form** (see page 16), and return to us. Then tell your Plan members the names of their Member representatives and the date of the next meeting.

Step 5 – Send the Notice to vote

If you receive more nominations than Member representative places available you'll need to arrange an election. To do this send the **Notice to vote for nominees** (see page 14), to your Plan members.

What information do I need?

To complete the form you need:

- number of Member representative positions available
- details of election date, time and place, and
- details of the Electoral Officer.

Step 6 – Complete details on the ballot paper

The ballot paper allows Plan members to elect their Member representatives in order of preference. It gives Plan member candidates and the instructions for voting.

What information do I need?

To complete the form you need:

- details of each nominated member, and
- details of election date, time and place.

Step 7 – Run the election

At the time and place of the election, a Plan member must be present as ballots are submitted.

All voters must show their ID and have their names marked off against a current Plan membership list.

Step 8 – Appointment of Member representatives

Inform all nominees about the results of the election within three working days.

Step 9 – Submit the Notice of the establishment of a policy committee

We need to have a record of the results of the Plan election and the details of the Plan representatives. We've provided an editable template to make this easy for you (see page 16).

Step 10 – Inform Plan members of the election results

Send all Plan members the **Notice of the voting results** (see page 18). This should be sent at least seven working days after the Member representatives are elected.

What information do I need?

To complete the form you need:

- details of each elected Member representative
- department or business unit, and
- contact details.

Step 11 – Tell policy committee and Plan members about the meeting

You need to let all Plan members know about the meeting at least a week in advance. They can then raise any questions or concerns with their policy committee Member representatives.

What information do I need?

We've provided a template of a **Policy committee meeting notice** (see page 19) for you—it gives Plan members:

- the date of the meeting, and
- details of their Member representatives.

Dear Plan member

Policy committee nomination notice

During the next month you'll have a chance to nominate Member representatives to the policy committee.

We encourage everyone to participate in this process.

Why is a policy committee important?

- A policy committee gives you a say in how your Plan is run, and
- lets us know about your views.

Nominations are now open for Member representative positions

If you are over 18 and are a Plan member you could become a Member representative.

You may want to nominate a colleague. If so, please complete the attached **Policy committee nomination form** signed by the member you nominated, yourself and another Plan member.

If you have any questions please contact the Electoral Officer:

All nomination forms must be returned by

Yours sincerely

Guide for Plan Members

Here's a quick overview for you about the policy committee and the role of Member representatives.

What's a policy committee?

A policy committee is a forum to express your views and ask questions about your super Plan.

This can be anything from enquiries about investment option and Plan performance. Some examples of topics include member benefit programs and work place education.

Why should we have a policy committee?

Plans with 50 or more employees are required to establish a policy committee. If your Plan has less than 50 members, a policy committee can still be set up if five or more members request it in writing.

Regardless of the size of membership, policy committees are a great way to make sure you're getting the best out of your Plan.

Who makes up a policy committee?

There must be an equal number of Employer and Member representatives. Member representatives must be members of the Plan and be elected by other Plan members.

How often does the committee meet?

A policy committee must meet at least once a year.

What does a Member representative do?

Member representatives must act in the best interests of the members of the Plan.

Their responsibilities include:

- providing agenda input
- ensuring the committee operates within the rules, and
- helping with the development of recommendations for the Plan.

How do I become a Member representative?

When there are vacancies for Member representatives, a nomination form will be sent out to all Plan members. This will give you the option of putting yourself forward or nominating or seconding another Plan member for nomination.

What happens if there are more nominees than Member representative positions?

If this happens an election will be called. A ballot paper will be sent to all Plan members listing all nominees in alphabetical order. You should then mark your choice of Member representative in order of preference. The candidates who receive the most votes will be elected.

How long is a Member representative elected for?

Up to three years, after which they can stand for re-election or a new Member representative can be elected.

Member representatives must give up their position if they stop being a member of the Plan, resign, become insolvent, are incapable of holding the position due to physical or mental incapacity, or if they're convicted of an offence involving fraud or misconduct.

A Member representative can resign from their position on the committee at anytime.

Are Member representatives paid?

There's no salary for being a Member or Employer representative. However, any reasonable expenses incurred while doing policy committee business will be reimbursed.

Policy Committee Nomination form

For Member representatives

IMPORTANT INFORMATION

Notice to Plan Members

Nominations are now called for the election of Member representatives to the policy committee.

A policy committee is a way for members and employers to enquire and provide input about the superannuation Plan's operation, performance and investment strategy.

- Nominations will only be valid if the nominee is a Plan member and the nomination is made by one member and seconded by a different member.
- The member being nominated must also sign this form.
- If there are more nominations than vacant positions on the policy committee an election will be held.

Electorial officer details

This nomination form must be returned to:

Name	<input type="text"/>
Company	<input type="text"/>
Position	<input type="text"/>
Department	<input type="text"/>
Address (this field is mandatory)	<input type="text"/>
	<input type="text"/>
Work Phone	<input type="text"/>
Mobile Phone	<input type="text"/>
Email address	<input type="text"/>
Return by	Date (DD/MM/YY) <input type="text"/>

Nominee

I, (full name of nominated candidate)

Declare that I want to be nominated as a Member representative on the policy committee, and that I am a Plan member of the Name of Super Fund

I confirm that I have never been convicted of an offence involving dishonesty and have never been bankrupt.

<input type="text"/>	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

Nominated by

I, (full name of nominator)

Declare that I am a Plan member and want to nominate the above as a Member representative on the policy committee.

<input type="text"/>	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

Seconded

I, (full name of nominator)

Declare that I am a Plan member and want to nominate the above as a Member representative on the policy committee.

<input type="text"/>	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

Dear Plan member

Notice to vote for nominees

Thank you for your Member representative nominations for the policy committee. We now encourage everyone to vote for the people who will represent the Plan members.

The Member representative election will take place on:

Date:

Time:

Place:

Please ensure you bring your ID with you when you vote.

Enclosed is your ballot paper with the list of nominees for Member representative positions.

If you have any questions please contact the Electoral Officer:

Yours sincerely

Ballot paper for electing Member representatives to the policy committee

Date:

Time:

Place:

Below, in alphabetical order, is the list of candidates to be Member representatives on the policy committee.

Voting Instructions

In your order of preference, please number all candidates in the box next to their name.
eg mark '1' against your first choice, '2' against your second and so on.

Vote Choice	Name of Nominated Member in alphabetical order	Department/Location
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Notice of the establishment of a policy committee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

MLC Super Fund
ABN 70 732 426 024

Plan Details

Plan number

Plan name

Employer's name

Policy Committee Details

Date committee established

Date (DD/MM/YY)

Date of first meeting (if known)

Date (DD/MM/YY)

Date of next meeting (if known)

Date (DD/MM/YY)

You will need to nominate one person as the contact for the policy committee.

Name of committee contact

Position of committee contact

Address

State

Postcode

Email address of committee contact

Member Representatives

The policy committee members are as follows:

Name

Date of appointment (DD/MM/YY)

Name

Date of appointment (DD/MM/YY)

Member Representatives cont...

Name

Date of appointment (DD/MM/YY)

Name

Date of appointment (DD/MM/YY)

Employer Representatives

Name

Date of appointment (DD/MM/YY)

Name

Date of appointment (DD/MM/YY)

Name

Date of appointment (DD/MM/YY)

Name

Date of appointment (DD/MM/YY)

Declaration

In accordance with the provisions of the Trust Deed, the member and employer representatives listed on this form have been elected to the policy committee.

Committee contact to sign on behalf of the policy committee.

	Date (DD/MM/YY)
	<input type="text"/>

Return this form and any attachments to:

MLC

PO Box 200
North Sydney NSW 2059

Fax: 02 9964 3334

How to contact us

If you have any questions, please contact your financial adviser, or call us on 132 652 any business day between 8.00 am – 6.00 pm (Sydney time).

Postal address

MLC
PO Box 200 North Sydney NSW 2059

Website

For details on our range of products and services visit:
mlc.com.au

Notice of the voting results

Dear Plan member

Results of the election for Member representatives to the policy committee have now been completed.

The following Plan members have been elected:

What you should do next

We'll soon be announcing the date for the next policy committee meeting.

If you have any questions or concerns about your Plan you should talk to your Member representative. They can then raise these at the next meeting.

Yours sincerely

Dear Plan member

Policy committee meeting notice

The next policy committee meeting for has been scheduled for

Why is a policy committee important?

- A policy committee gives you a say in how your Plan is run, and
- lets us know about your views.

Any question?

If you have any questions or concerns about your Plan you should talk to your Member representative. They can then raise these at the next meeting.

Who are your Plan Member representatives?

Yours sincerely

What you need to do ...

To run the meeting

In this section you'll find:

- Policy committee agenda
- Policy committee sample meeting minutes

Step 1 – Send meeting date and agenda to policy committee representatives

A meeting agenda should be set, approved by the Chairperson, and distributed to all policy committee representatives and other relevant parties. This should be done at least three working days before the meeting.

Step 2 – During the meeting

The Record Keeper will take note of the attendees and record the minutes of the meeting. An example layout of policy committee meeting minutes is included in this toolkit (see page 22).

The time and date of the next meeting should be decided before the meeting ends.

Step 3 – After the meeting

The meeting minutes must be verified and signed by the Chairperson and Record Keeper as an accurate account of the meeting. These should be sent to us within 30 days of the meeting.

How to contact us

If you have any questions, please contact your financial adviser, or call us on 132 652 any business day between 8.00 am – 6.00 pm (Sydney time).

Postal address

MLC
PO Box 200
North Sydney NSW 2059

Website

For details on our range of products and services visit:
mlc.com.au

Policy committee agenda

Date:

Time:

Place:

In attendance:

Plan Member representatives

Employer representatives

Guests

1. Confirm minutes of previous meeting are correct
2. Review the documentation provided to Plan members
3. Discuss the investment performance of the Plan
4. Discuss issues/concerns that have been submitted by Plan members
5. General business
6. Decide next meeting date
7. Close

Sample Company Ltd
Sample SuperFund

Policy committee meeting minutes

Date: 20 November 2010

Time: 3.00 pm

Place: Board Room, Sample Company Ltd

In attendance:

Member representatives

Kelly Sample

Patricia Sample

Mike Sample

David Sample

Employer representatives

Jason Sample

Brian Sample

Sarah Sample

Rosalind Sample

The results of the recent election were confirmed.

The Employer representatives and elected Member representatives were all in attendance.

The Record Keeper is: Patricia Sample

The Trustee will be provided with a copy of these minutes.

The next meeting will be held on 20 April 2010

The meeting closed at 4.30 pm

Full name of Record Keeper

Mike Sample

Full name of Chairperson

Jason Sample

Signature of Record Keeper

Signature of Chairperson

More information

Q&As for employers about policy committees

When should meetings be held?

You should hold a meeting at least once a year.

You'll need to give members at least seven days notice that a meeting will be held.

What positions need to be filled?

The Employer representatives need to be agreed by the employer management team.

An Electoral Officer needs to be appointed to ensure Member representatives are elected to the policy committee. The Electoral Officer should be an Employer representative.

A Secretary or Record Keeper should be appointed to take minutes and give a copy of these to committee members. A Chairperson also needs to be chosen to lead the committee. The Chairperson takes the lead in planning and facilitating meetings. These appointments can be made from either Member or Employer representatives

For a quick guide to the three main policy committee roles and their responsibilities (see page 8).

What needs to be done before each meeting?

You need to send the **Policy committee meeting notice** (see page 19) to Plan members and any other relevant parties to tell them about the meeting. This gives them a chance to raise questions or topics to be discussed.

Before the committee meets, an agenda should be set. All committee representatives and any other relevant parties should be advised of the meeting and given the chance to offer input.

The previous meeting's minutes should also be checked for any outstanding items.

What needs to be done during the meeting?

Discuss any questions raised by Plan members about the investment performance, investment strategy and operation of the Plan.

How many representatives must be at a meeting?

We recommend at least half the Employer representatives and Member representatives are present at a meeting. They can be counted as present if they join through a telephone or video link as well as in person.

How many policy committee members must vote in favour of a resolution for it to be valid?

The policy committee can only act on a resolution if two thirds of the representatives have voted for it in the meeting. Each representative has one vote.

Can the committee ask a super fund representative to attend?

Yes, a representative will attend if you want them to. Please contact your Plan adviser or call us on **132 652** to arrange.

What should be done after each meeting?

A copy of the meeting minutes should be sent to the committee and the Trustee.

How long are representatives elected for?

Up to three years for Member representatives, after which they can stand for re-election or a new Member representative can be elected. Replacement Member representatives should be appointed within 90 days.

There is no restriction on how long an Employer representative can serve.

If an Employer representative stops being a member of the policy committee a new representative must be appointed within 60 days.

When should a representative leave?

Representatives must give up their position if they cease to be a member of the Plan, resign, become insolvent, are incapable of holding the position due to physical or mental incapacity, or if they're convicted of an offence involving fraud or misconduct.

What happens if a Member representative ceases to be a member of the Plan prior to serving the full term?

The policy committee has 90 days to select Member representatives who were nominated but weren't elected. They can be called up to complete the term of the member who left the Plan. Alternatively, you can ask Plan members to nominate again.

Do we need to tell the Trustee?

All changes to the policy committee must be reported to us. This ensures annual reporting reflects the correct representatives for members to approach.

Any questions?

If you'd like more information contact your Plan adviser or call us on 132 652.



**For more information call
us from anywhere in
Australia on 132 652 or
contact your adviser**

Postal address

PO Box 200
North Sydney NSW 2059

Registered office

Ground Floor, MLC Building
105–153 Miller Street
North Sydney NSW 2060

mlc.com.au

Important information

This pack is intended to provide general information only and has been prepared by NULIS Nominees (Australia) Limited ABN 80 008 515 633, AFSL 236465, without taking into account any particular person's objectives, financial situation or needs. Investors should, before acting on this information, consider the appropriateness of this information having regard to their personal objectives, financial situation or needs. We recommend investors obtain financial advice specific to their situation before making any financial, investment or insurance decision.

NULIS Nominees (Australia) Limited has its registered offices at 105–153 Miller Street North Sydney NSW 2060 and is a member of the IOOF of companies.

NULIS Nominees (Australia) Limited ABN 80 008 515 633, AFSL 236465 is the product issuer and is the Trustee of the MLC Super Fund, ABN 70 732 426 024 and MLC MasterKey Business Super.

Information about MLC MasterKey Business Super is contained in the Product Disclosure Statement (PDS). Copies of the PDS are available from our registered offices, by calling us on 132 652 or by visiting mlc.com.au

Persons should consider the PDS in deciding whether to acquire, or to continue to hold, an investment in MLC MasterKey Business Super.