

## MasterKey investment menu changes

From 1 October 2019 we're changing some of the buy-sell spreads and investment fees in the investment options available through:

- MLC MasterKey Super and Pension
- MLC MasterKey Super and Pension Fundamentals
- MLC MasterKey Business Super (including Personal Super) and
- MLC MasterKey Unit Trust (and MLC MasterKey Investment Service).

### Why are we making the changes?

We regularly review the buy-sell spreads and investment fees to ensure that they represent the actual costs incurred by the underlying investment options. Refer to the relevant PDS available from forms and documents at [mlc.com.au](http://mlc.com.au) for more information on these fees and costs.

### What are the changes?

#### 1 October 2019 changes:

Investment option	Super/Pension and/or Unit Trust (UT)	Change
MLC-Platinum Global Fund (closed)	Super/pension UT	Buy/sell spread increase from 0.00%/0.00% to 0.15%/0.15%
MLC Horizon 4 – Balanced portfolio	Super/pension UT	Buy/sell spread decrease from 0.10%/0.05% to 0.05%/0.05%
MLC Horizon 6 – Share portfolio	Super/pension UT	Buy/sell spread decrease from 0.10%/0.10% to 0.10%/0.05%
Altrinsic Global Equities Trust	Super/pension	Buy/sell spread decrease from 0.20%/0.20% to 0.15%/0.15%
Fairview Equity Partners Emerging Companies Fund	Super/pension	Buy/sell spread decrease from 0.30%/0.30% to 0.25%/0.25%
MLC Property Securities Fund	Super/pension UT	Buy/sell increase from 0.10%/0.10% to 0.15%/0.10%
MLC Global Property Fund	Super/pension	Buy/sell increase from 0.10%/0.10% to 0.15%/0.05%

MLC Global Share Fund	Super/pension	Increase investment fee from 0.85% p.a. to 0.88% p.a.
MLC Hedged Global Share Fund	Super/pension	Increase investment fee from 0.90% p.a. to 0.96% p.a.
Altrinsic Global Equities Trust	Super/pension	Decrease investment fee from 1.25% p.a. to 0.99% p.a.
MLC Inflation Plus - Conservative	Super/pension	Decrease investment fee from 0.75% p.a. to 0.65% p.a.
MLC Inflation Plus – Moderate	Super/pension	Decrease investment fee from 0.90% p.a. to 0.85% p.a.
MLC Inflation Plus - Assertive	Super/pension	Decrease investment fee from 1.20% p.a. to 0.95% p.a.

**26 August 2019 changes:**

MLC Platinum Asia fund	Super/pension	Buy/sell spread decrease from 0.25%/0.25% to 0.20%/0.20%
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**What do I need to do?**

You don't need to take any action.

**We're here to help**

If you have questions, please speak to your financial adviser or call us on 132 652 between 8am and 6pm AEST, Monday to Friday.