

1 October 2026



Product name
MLC MasterKey Unit Trust

Dear Investor,

We are notifying you of an important update to our processes.

MasterKey contribution method changes from 1 October 2026

What is changing

We're updating the contribution methods we accept to ensure faster, safer and more reliable processing. From 1 October 2026 onwards, we're phasing out the acceptance of any contributions by cheque.

We recommend making any future investments using BPAY® or Direct Debit.

We're here to help

If you have any questions, you can:

- Visit **mlc.com.au** and use Web Messenger.
- Call **133 652** (+61 3 7073 3056 from outside Australia), 8am to 7pm Sydney time, Monday to Friday.
- Contact us via the MLC app (App Store or Google Play).

Thank you for choosing MLC to look after your MasterKey Unit Trust needs.

Yours sincerely,

Your team at MLC

Important information

This communication is provided by MLC Investments Limited, ABN 30 002 641 661, AFSL 230705 (**MLCI**), as the Responsible Entity and Issuer of the Fund. References to 'MLC', 'we', 'us', or 'our' are references to MLCI. MLCI 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 communication is general in nature and does not take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the relevant Product Disclosure Statement (**PDS**) available at mlc.com.au. You can also obtain the latest copy of the PDS by calling us on 133 652. We recommend you obtain financial advice tailored to your own personal circumstances.