

Fixed Rate Funds

Interest rates for week beginning

04 May 2020



The rates shown are annual effective rates.

Rates are reviewed by MLC at least weekly. MLC retains the right to review rates more frequently.

Both the MLC Fixed Rate Funds and NAB Fixed Rate Funds invest 100% in Australian bank deposits and/or Australian bank fixed income securities, including non-NAB and NAB assets. The MLC and NAB Fixed Rate Funds aim to provide a fixed rate of interest for the term selected.

Who can invest in the MLC and NAB Fixed Rate Funds?

You can only invest in the MLC and NAB Fixed Rate Funds through one of the following products:

- MLC MasterKey Allocated Pension (Gold Star),
- MLC MasterKey Allocated Pension (Five Star), or
- MLC MasterKey Term Allocated Pension.

In addition, you can only invest up to 80% of your pension account in these funds. Refer to the relevant Product Disclosure Statement for further information.

Withdrawal fee

The MLC and NAB Fixed Rate Funds have a withdrawal fee that becomes payable if you withdraw your investment before the agreed term expires.

The withdrawal fee is calculated as 1% of the amount withdrawn multiplied by the remaining term divided by 365 days. The fee is deducted from your balance at the time that you withdraw the funds.

More information

You can contact us on **132 652** between 8 am and 6 pm AEST AEDT on any working day.

The following rates are valid until 3 pm on: **08 May 2020**

	MLC MasterKey Allocated Pension						MLC MasterKey Term Allocated Pension		
	Gold Star			Five Star					
Term	1 year	2 year	3 year	1 year	2 year	3 year	1 year	2 year	3 year
MLC and NAB Fixed Rate Funds gross rate (% pa)	1.40	1.00	1.10	1.40	1.00	1.10	1.40	1.00	1.10
Less indicative investment fee (% pa)	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05
Less administration fee (% pa)	-1.32	-1.32	-1.32	-1.32	-1.32	-1.32	-1.32	-1.32	-1.32
Net fixed rate of interest (% pa)	0.03	0.00	0.00	0.03	0.00	0.00	0.03	0.00	0.00

Allocated Pension, Term Allocated Pension are issued by NULIS Nominees (Australia) Limited which has the registered address of Ground Floor, 105-153 Miller Street, North Sydney 2060.

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