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MLC is back....and they don't care about the future?

New campaign featuring Matt Berry focuses on the fact that a glorious retirement isn't built in the future, it's built through choices made today

MLC, part of Insignia Financial, has relaunched its iconic brand with a provocative campaign, fronted by cult comedian Matt Berry, telling Australians they don't care about the future, because retirement is a lifetime in the making.

With 138 years of heritage, MLC is repositioning itself to meet the evolving needs of today's consumers. The relaunch includes a new brand expression – featuring the beloved golden egg – and a provocative new advertising campaign, featuring Matt Berry, challenging Australians to not worry about the future.

Renee Howie, MLC's Chief Customer Officer, said: "MLC is one of Australia's most trusted and enduring financial brands. For generations, Australians have known and loved the golden nest egg MLC is renowned for, and have seen it as a symbol of quality, expertise and a pioneering spirit.

"We're building on our 138 years of experience and expertise as one of the largest retirement providers to Australians, to relaunch MLC as a 'super-into-retirement' brand, as we believe retirement is a lifetime in the making.

"From the moment you start working, you're retiring. But, to most Australians, retirement doesn't feel like a choice they have now, it feels like something that happens to them later.

"Our new advertising campaign is the creative embodiment of this. We're having fun, being a bit cheeky and calling out the fact that at MLC, we don't care about the future – which is not something you hear a lot of super funds say.

"MLC's new campaign opens with the very funny and talented Matt Berry saying, "We don't care about the future", which you might think is counterintuitive for a super fund, but that's the point. We're focussing on the fact that a glorious retirement isn't built in the future, it's built by the choices people make today. It's built day-by-day, and decision-by-decision in the present.

"Through our new tagline, *A Lifetime in the Making*, MLC is reframing how Australians think about superannuation and retirement – shifting the focus from distant outcomes to present-day action. We care about working with our members today, by giving them guidance, advice and investment expertise, so they can shape the retirement they want."

Ms Howie said the relaunch of the MLC brand, which has been out of market for more than five years, also coincides with an updated proposition for members to position the fund more competitively.

"We've been working hard behind the scenes across all areas of our business to ensure that when we relaunched the MLC brand to market, we had a compelling product and value proposition for members. We've reduced administration fees and costs – in fact, MLC MasterKey Pension Fundamentals is ~27% lower than the average superannuation pension product, we offer financial coaching at no extra cost, and we offer eligible pension members a bonus an average of more than \$5,300.

"Our MLC High Growth option has also delivered strong, long-term results over 5, 7, 10 and 15 years – in fact it delivered 9.9% pa over the 15 years to 30 June 2025.

"To coincide with the relaunch, we're also rolling out a range of new member engagement initiatives, an uplifted member experience and a new website with industry-leading tools and calculators."

Ms Howie added: "The MLC brand relaunch is a bold step towards Insignia Financial's 2030 Vision to be Australia's leading and most efficient diversified wealth management company, reaffirming our commitment

to delivering exceptional value and confidence to Australians at every stage of life. Because, as we say in our new campaign, a glorious retirement is a lifetime in the making."

The campaign, which was created by new Australian creative company Princess and directed by Alex Roberts of Finch, launched on 5 October and is rolling out across television, cinema, online video, radio, out-of-home, digital and social channels.

For more information, visit www.mlc.com.au.

ENDS

Disclaimer: MLC High Growth 30 June 2025 Chant West Super Performance Survey High Growth (81-95%) net returns to 30 June 2025. Returns are expressed net of investment fees and tax. Performance returns are annualised for periods greater than one year (p.a. = per annum). The future value of an investment in an investment option will rise or fall with market changes. Past performance is not a reliable indicator of future performance. MLC High Growth option provides a diversified portfolio that's invested in more traditionally-focused growth assets that tend to provide higher levels of long-term capital growth but may also carry the highest risk in the short term. Chant West Pension Fee Survey, June 2025. Based on administration fees and costs (including a \$ based Member Fee, a % based Plan Management Fee, Trustee Levy, and Other administration fees and costs paid from reserves) on a \$250k balance (which is roughly the average pension account balance in non-SMSF funds) for pension products in the Growth Index (61-80% growth assets) which covers 63 pension products including 19 industry fund products. Over a 12-month period to June 2025. We offer a pension bonus after 6 months with MLC Super and you meet the eligibility criteria. On average, eligible pension members receive a \$5,397 pension bonus. Assumes a Pension Bonus rate of 1.25%, which is accurate as of 1 July 2025 (subject to change).

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About MLC

MLC is part of the Insignia Financial Group that provides investments and superannuation solutions to corporate, institutional, and retail customers. Its purpose is to create future confidence for Australians through superannuation, professional financial advice, asset management and modern investment platforms underpinned by leading technologies.

Insignia Financial Ltd is listed in the top 200 companies on the Australian Securities Exchange (ASX: IFL). As one of the largest wealth managers in Australia, with over 175 years' experience in helping Australians secure their financial wellbeing, the Insignia Financial Group provides services to more than 1.5 million clients and has more than \$330.3 billion in funds under management and administration (as at 30 June 2025).

Learn more about MLC at www.mlc.com.au.