

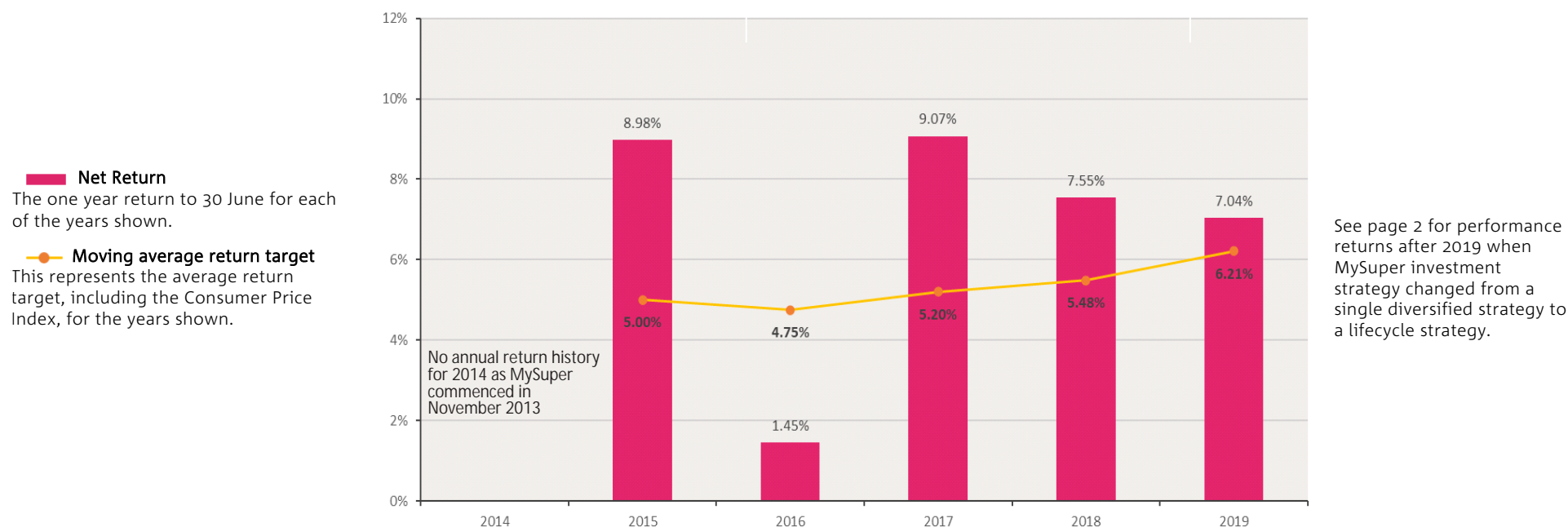
# MLC MySuper Product Dashboard

As at 29 September 2023



The dashboard below relates to the MySuper product with a single diversified strategy. The MySuper product commenced in November 2013 with a single diversified investment strategy. Consequently the first full year of annual returns was for the financial year ended 30 June 2015 (2015 financial year).

The MySuper product investment strategy changed to a lifecycle investment strategy on 22 March 2019. Please see the following pages for the dashboard information for the MySuper product with a lifecycle investment strategy.



The net return for 2019 is based on the combination of (1) the net return achieved from 1 July 2018 to 21 March 2019 when the MySuper product had a single diversified strategy, and (2) the net return achieved from 22 March 2019 to 30 June 2019 when the MySuper product had a lifecycle investment strategy. The return from 22 March 2019 to 30 June 2019 represents the return for the MySuper Growth Portfolio where 100% of Under 55 age cohort are invested into.

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The dashboards below relate to the MySuper product with a lifecycle investment strategy. Each graph correspondences to one of the lifecycle cohorts within the MySuper product.

The MySuper lifecycle investment strategy has been designed to change with you as you get older. MySuper invests in higher growth investments when you're younger to give your super more opportunity to grow. From your 55th birthday, we'll gradually replace a portion of the higher growth investments with more defensive investments until your 65th birthday. After 65, we'll maintain your growth and defensive investments in MySuper. This means that between the ages of 55 and 65, there will be a gradual reduction in the return target, level of investment risk and statement of fees and other costs.

MLC MySuper uses a combination of the three investment portfolios (MySuper Growth, MySuper Conservative Growth, MySuper Cash Plus), to provide a mix of growth and defensive assets which changes depending on your age. When you're under age 55 you'll be 100% invested in MySuper Growth. From age 55, we add a second portfolio, MySuper Conservative Growth, where a portion of your MySuper balance will be invested. Shortly after you turn 62, you'll be invested across three portfolios, with a portion of your MySuper balance invested in MySuper Cash Plus. The allocation to each portfolio is based on which lifecycle you are invested into. Members cannot amend the asset allocation of the underlying investment portfolios for lifecycle cohorts or invest directly into the underlying investment portfolios.

The MySuper Conservative Growth and MySuper Cash Plus were formed when the MySuper product investment strategy changed to a lifecycle strategy on 22 March 2019. Therefore there is no previous performance history for these investment options. Equally as the lifecycles were created when the MySuper product investment strategy changed to a lifecycle strategy on 22 March 2019, there is no performance history for the lifecycle cohorts before 2019.

Use this dashboard to compare our MySuper option with other MySuper products. Depending on your age, you should reference the table that applies to you.

Product dashboard	Under Age 55	Age 55	Age 56
Return target <sub>1</sub>	Aims to grow by more than inflation +3.5% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.5% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.4% pa (after fees and tax) over 10 years.
Net Return	The one year net return to 30 June 2023 was 7.71%.	The one year net return to 30 June 2023 was 7.65%.	The one year net return to 30 June 2023 was 7.57%.
Comparison between Return target and Return	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>
Level of investment risk <sub>1</sub> (estimated number of negative annual returns)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)
Statement of fees and other costs <sub>2</sub>	\$693 pa	\$693 pa	\$693 pa

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Product dashboard	Age 57	Age 58	Age 59
Return target <sup>1</sup>	Aims to grow by more than inflation +3.4% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.4% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.3% pa (after fees and tax) over 10 years.
Net Return	The one year net return to 30 June 2023 was 7.48%.	The one year net return to 30 June 2023 was 7.40%.	The one year net return to 30 June 2023 was 7.31%.
Comparison between Return target and Return	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>
Level of investment risk <sup>1</sup> (estimated number of negative annual returns)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)
Statement of fees and other costs <sup>2</sup>	\$693 pa	\$693 pa	\$693 pa
Product dashboard	Age 60	Age 61	Age 62
Return target <sup>1</sup>	Aims to grow by more than inflation +3.3% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.3% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.2% pa (after fees and tax) over 10 years.
Net Return	The one year net return to 30 June 2023 was 7.23%.	The one year net return to 30 June 2023 was 7.14%.	The one year net return to 30 June 2023 was 7.02%.
Comparison between Return target and Return	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>
Level of investment risk <sup>1</sup> (estimated number of negative annual returns)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)
Statement of fees and other costs <sup>2</sup>	\$688 pa	\$688 pa	\$688 pa

# MLC MySuper Product Dashboard

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Product dashboard	Age 63	Age 64	Age 65 and over
Return target <sup>1</sup>	Aims to grow by more than inflation +3.2% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3.1% pa (after fees and tax) over 10 years.	Aims to grow by more than inflation +3% pa (after fees and tax) over 10 years.
Net Return	The one year net return to 30 June 2023 was 6.86%.	The one year net return to 30 June 2023 was 6.71%.	The one year net return to 30 June 2023 was 6.63%.
Comparison between Return target and Return	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>	<p>See page 1 for return history before 2020 when MySuper had a single diversified strategy.</p>
Level of investment risk <sup>1</sup> (estimated number of negative annual returns)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)	High (between 4 and 6 years in 20 years)
Statement of fees and other costs <sup>2</sup>	\$678 pa	\$673 pa	\$668 pa

**1** The return target is net of administration fees, investment fees and taxes and is the mean annualised estimate of the expected percentage rate of return of a representative member that exceeds inflation (measured by the CPI) over 10 years. The return target and level of investment risk measures are calculated using a model based on how we generally expect investment markets to perform over the long term. The actual performance will vary from our model, and from year to year. The actual return received in any year will be different to the return target, and may be negative. Returns are not guaranteed and actual returns may vary from any return target described in this communication.

**2** The statement of fees and other costs is for a representative member who is fully invested in MySuper, who doesn't incur any activity fees during the year and who has an account balance of \$50,000 throughout that year. It excludes investment gains/losses on the \$50,000 balance. Fees and costs reported comprise Administration Fees, Investment Fees and Transaction Costs. If your employer has negotiated it, lower fees may apply in your circumstances. For more information about MySuper, its fees and other costs, please refer to the current Product Disclosure Statement available on [mlc.com.au](http://mlc.com.au)

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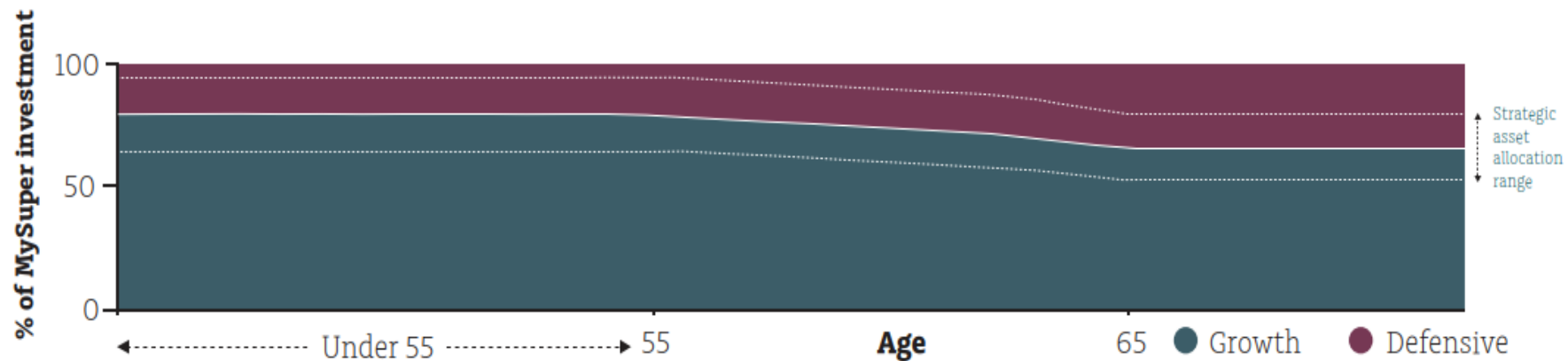
## Explanatory notes

### How MySuper changes as you get older

When you're younger than 55, your MySuper balance will have more growth assets, with a long-term allocation of 79% growth assets and 21% defensive assets.

When you turn 55, we'll gradually move some of your balance towards more defensive assets that may help reduce the impact of market ups and downs. We'll make this gradual shift from when you're 55 until you turn 65.

After 65 you'll reach a long-term allocation of 67% growth assets and 33% defensive assets.



To find out more about how MySuper works, please read the Product Disclosure Statement and Investment Menu available on [mlc.com.au](http://mlc.com.au)

## Important Information

NULIS Nominees (Australia) Limited (ABN 80 008 515 633 AFSL 236465) is the Trustee of MLC Super Fund (ABN 70 732 426 024). NULIS is part of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). A copy of the Product Disclosure Statement (PDS) for your MLC Super product is available by clicking [mlc.com.au](http://mlc.com.au) or calling **132 652**. You should consider the PDS when deciding whether to acquire or continue holding the product. This information is of a general nature only and does not take your specific needs or circumstances into consideration. You should consider the appropriateness of the advice having regard to your personal situation before making any financial decisions. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market. Returns are not guaranteed and actual returns may vary from any target returns described in this communication.

Preparation date  
10 October 2023

Issued by The Trustee  
NULIS Nominees (Australia) Limited

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