



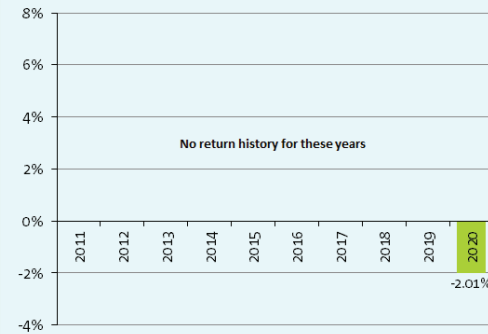
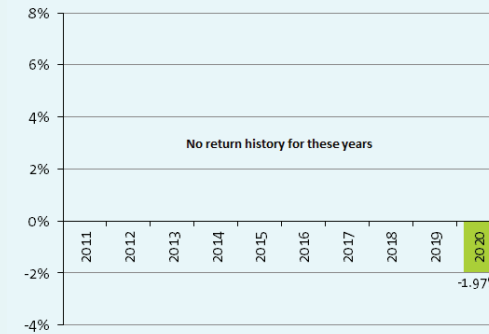
MySuper Product Dashboard

As at 1 February 2021



MySuper 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.

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 ¹	To outperform inflation, measured by the Consumer Price Index, by 4.80% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.78% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.74% pa after fees and taxes, over any 10 year period.
Net Return	The one year net return to 30 June 2020 was -2.03%.	The one year net return to 30 June 2020 was -2.01%.	The one year net return to 30 June 2020 was -1.97%.
Comparison between Return target and Return  The one year net return to 30 June for each of the years shown. There are no prior year returns because MySuper commenced on 22 March 2019.			
Level of investment risk ¹ (estimated number of negative annual returns)	High (between 4 and 5 years in 20 years).	High (between 4 and 5 years in 20 years).	High (between 4 and 5 years in 20 years).
Statement of fees and other costs ²	\$658 pa	\$658 pa	\$658 pa

- 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.
- 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 Estimated Indirect Cost Ratio. 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




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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	Age 57	Age 58	Age 59
Return target ¹	To outperform inflation, measured by the Consumer Price Index, by 4.71% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.67% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.64% pa after fees and taxes, over any 10 year period.
Net Return	The one year net return to 30 June 2020 was -1.94%.	The one year net return to 30 June 2020 was -1.91%.	The one year net return to 30 June 2020 was -1.87%.
Comparison between Return target and Return  <p>Net Return The one year net return to 30 June for each of the years shown. There are no prior year returns because MySuper commenced on 22 March 2019.</p>			
Level of investment risk ¹ (estimated number of negative annual returns)	Medium to high (between 3 and 4 years in 20 years).	Medium to high (between 3 and 4 years in 20 years).	Medium to high (between 3 and 4 years in 20 years).
Statement of fees and other costs ²	\$658 pa	\$658 pa	\$658 pa

- 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.
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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	Age 60	Age 61	Age 62
Return target ¹	To outperform inflation, measured by the Consumer Price Index, by 4.60% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.57% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.51% pa after fees and taxes, over any 10 year period.
Net Return	The one year net return to 30 June 2020 was -1.84%.	The one year net return to 30 June 2020 was -1.81%.	The one year net return to 30 June 2020 was -1.74%.
Comparison between Return target and Return	<p>Net Return The one year net return to 30 June for each of the years shown. There are no prior year returns because MySuper commenced on 22 March 2019.</p>		
Level of investment risk ¹ (estimated number of negative annual returns)	Medium to high (between 3 and 4 years in 20 years).	Medium to high (between 3 and 4 years in 20 years).	Medium to high (between 3 and 4 years in 20 years).
Statement of fees and other costs ²	\$658 pa	\$658 pa	\$658 pa

- 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.
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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	Age 63	Age 64	Age 65 and over
Return target ¹	To outperform inflation, measured by the Consumer Price Index, by 4.41% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.32% pa after fees and taxes, over any 10 year period.	To outperform inflation, measured by the Consumer Price Index, by 4.26% pa after fees and taxes, over any 10 year period.
Net Return	The one year net return to 30 June 2020 was -1.67%.	The one year net return to 30 June 2020 was -1.59%.	The one year net return to 30 June 2020 was -1.55%.
Comparison between Return target and Return	<p>Net Return The one year net return to 30 June for each of the years shown. There are no prior year returns because MySuper commenced on 22 March 2019.</p>		
Level of investment risk ¹ (estimated number of negative annual returns)	Medium to high (between 3 and 4 years in 20 years).	Medium to high (between 3 and 4 years in 20 years).	Medium to high (between 3 and 4 years in 20 years).
Statement of fees and other costs ²	\$648 pa	\$648 pa	\$638 pa

- 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.
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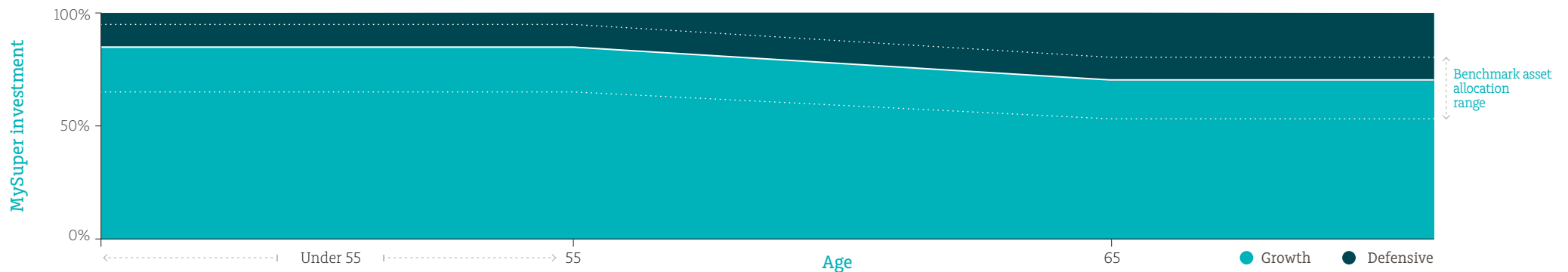
Explanatory notes

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 85% growth assets and 15% 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 70% growth assets and 30% defensive assets.



To find out more about how MySuper works, please read the Product Disclosure Statement and Investment Menu available on 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). A copy of the Product Disclosure Statement (PDS) for your MLC Super product is available by clicking 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.