



## MLC MasterKey Term Allocated Pension

Notice date	Nature of communication	Description
19 Aug 19	To inform members of a fee rebate provided they meet certain conditions	If the balance of a super or pension account is below \$6,000 at the end of a financial year or when it is closed, and the fees and costs exceed 3% pa of the account balance, we'll refund the difference. This will be done on a pro-rata basis if an account is only open for part of the financial year.
09 Sept 19	To inform members of a fee rebate provided they meet certain conditions	If the balance of a super or pension account is below \$6,000 at the end of a financial year or when it is closed, and the fees and costs a member paid exceeded 3% pa of the account balance, we'll refund the difference as at the relevant date.
04 Oct 19	Investment objective and fee changes	To advise members of investment objective changes and investment fee reduction to the MLC Inflation Plus – Assertive Portfolio.
09 Mar 20	Changes to fees	To advise members of changes to fees for the MLC Cash Fund Administration fee and investment fee.
22 Apr 20	COVID-19 response	<p>A communication to all members and investors triggered by COVID-19, explaining the temporary government financial relief initiatives applicable to their product - early access to super and a reduction in the minimum drawdown required in account-based pensions.</p> <p>Members and investors are also informed that the buy-sell spread on many investment options was increasing due to volatile market conditions, and directed to the website for current information.</p> <p>For further information please visit <a href="https://mlc.com.au/coronavirus">mlc.com.au/coronavirus</a></p>
12 Oct 20	Important information about members' Adviser Service Fee	To let some members know that we're cancelling their Adviser Service Fee arrangement.
19 Nov 20	Changes to fees and costs, and investments.	Advising members in MLC MasterKey Term Allocated Pension of changes to their fees and costs, and investments.