



MLC Navigator Retirement Plan

Notice date	Nature of communication	Description
11 Nov 19	Fund manager change	To advise members of the fund manager change in two funds: <ul style="list-style-type: none"> CRS0004AU – Aberdeen Standard Australian Fixed Income Fund CSA0062AU – Aberdeen Standard Diversified Fixed Income Fund
06 Apr 20	Trustee sell down	To advise members that the Trustee had decided to sell member holdings in the following investments where the members still have holdings after 5 May 2020 as the investments were not performing in line with their investment objectives, or were closed and had been replaced by a wholesale version with lower fees: <ul style="list-style-type: none"> BLK0001AU Blackrock Multi Opportunity Absolute Return Fund CNA0806AU – Invesco Wholesale Diversified Growth Fund – Class A CNA0812AU - Invesco Wholesale Australian Smaller Companies Fund – Class A EQI0004AU Merlon Australian Share Income Fund FAI0014AU Tower Wholesale Performance Portfolio WMF0001AU Watermark Market Neutral Trust ZUR0583AU Zurich Investments Small Companies Fund
22 Apr 20	COVID-19 response	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. 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. For further information please visit mlc.com.au/coronavirus
12 May 20	Fund termination	To advise members of the termination of the Kinetic Emerging Companies Fund (APIR: HOW0036AU)
25 May 20	New Core Investment List feature	To advise members of the new Core Investment List feature, giving access to a focused range of investment options and a simpler fee structure, effective 16 March 2020.
12 Jun 20	Fund termination	To advise members of the termination of the BWA Cash Management Account (APIR: BOW0001AU)
09 Jul 20	Fund termination	To advise members of the termination of the AMP Capital Wholesale Global Equity – Growth Fund (APIR: NML0138AU)
14 Aug 20	Trustee sell down	To advise members that the Trustee had decided to sell member holdings in the following investments where the members still have holdings after 14 September 2020 as the investments were not performing in line with their investment objectives, or there was a



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		<p>lack of information regarding the fund's performance and it had low funds under management:</p> <ul style="list-style-type: none">• BTA0025AU BT Investment Funds - BT European Share• FSF0079AU – Lazard Wholesale Select Australian Equity• MMF0012AU - ING Blue Chip Imputation Trust• PRU0806AU CPSL Investment Portfolio DIP – Capital Safe (TP)• PRU0808AU CPSL Investment Portfolio DIP – Balanced (TP)• SCH0040AU Schroder Global Blend
25 Sept 20	Updates to members' accounts	Advising members of updates to their fees and costs and their product name.