



MLC Navigator Retirement Plan Series 2

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5 May 2020 as the investments were not performing in line with their investment objectives, or were closed and had been replaced by a wholesale version with lower fees: 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 lack



Notice date	Nature of communication	Description
		<p>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.
14 Dec 20	Invesco Wholesale Global Property Securities Fund - Hedged - GTU0041AU	To advise members that the Fund had terminated on the 14 November 2020, with the final distribution paid on 8 December 2020.
29 Jan 21	Trustee sell down	<p>To advise members that the Trustee had decided to sell member holdings in the following investments where the members still have holdings after 26 February 2021 as the investments were not performing in line with their investment objectives:</p> <ul style="list-style-type: none"> • ADV0013AU – Maple-Brown Abbott Australian Share Fund Retail • ADV0078AU - Maple-Brown Australian Geared Equity Fund • ETL0093AU – Alpha Enhanced Yield Fund • JBW0009AU – Yarra Australian Equities Fund
29 Jan 21 – 3 Feb 21	Updates to members' accounts	<p>Advising members of:</p> <ul style="list-style-type: none"> • updates to the Access Pre Select Fund • the removal of Group Insurance commissions and investment manager rebates • an increase to the amount of accounts that can be used in family account linking • updates to the Cash Account interest rate, and • updates to the Core Investment List.
12 Feb 21	Redpoint Global Infrastructure Fund PPL0031AU	To advise members that the Fund had terminated on the 23 November 2020, with the final distribution paid on 5 December 2020.
19 Feb 21	Aberdeen Standard Australian Fixed Income Fund CRS0004AU & Aberdeen Standard Diversified Fixed Income Fund CSA0062AU	To advise members that the Funds had terminated on the 15 January 2021, with the final distribution to be paid late January 2021.



Notice date	Nature of communication	Description
5 Mar 21	Maple-Brown Abbott Australian Geared Equity Fund – ADV0078AU	<p>To advise members that the Fund terminated on the 19 February 2021, with members' units to be transferred to the Maple-Brown Abbott Australian Share Fund – ADV0046AU.</p> <p>Members were informed that MLC processed the termination to cash and would not be processing the unit transfer to Maple-Brown Abbott Australian Share Fund – ADV0046AU.</p>
19 Mar 21	Trustee sell down	<p>To advise members that the Trustee had decided to sell member holdings in the following investments where the members still have holdings after 20 April 2021 as the investments were not performing in line with their investment objectives:</p> <ul style="list-style-type: none"> • FSF0007AU Colonial First Managed Investment – Future Leaders • MPL0801AU Maple-Brown Abbott Pooled Superannuation Trust • RFA0823AU BT Pooled Super Trusts Selection – BT Active Balanced
27 Apr 21	Fund termination	To advise Members holding the Perpetual Direct Equity SMA model portfolio (NUN0964AU) that the model is being terminated effective 1 June 2021.
24 May 21 – 18 Jun 21	Sale of NAB's wealth division, including NULIS Nominees (Australia) Limited, to IOOF Holdings Ltd (IOOF).	<p>Informing members that:</p> <ul style="list-style-type: none"> • the sale of NAB's wealth division, including NULIS Nominees (Australia) Limited, to IOOF has received regulatory approval, and • the current privacy policy is being replaced by the IOOF privacy policy.
10 Jun 21	Trustee sell down	<p>To advise members that the Trustee had decided to sell member holdings in the following investments where the members still have holdings after 12 July 2021.</p> <p>Some of the investment options have shown periods of underperformance against their benchmarks and/or peers; and/or, had negative ratings or no ratings by our nominated external research partners.</p> <ul style="list-style-type: none"> • Armytage Strategic Opportunities Fund (APIR Code: TGP0005AU) • CFCL Personal Super Investment Growth Bond - Fixed Interest (APIR Code: LGL0403AU) • CFCL Personal Super Investment Growth Bond - Stable (APIR Code: LGL0405AU) • Advance Balanced Multi-Blend Fund (APIR Code: ADV0023AU) • Man OM-IP 15seven Continuing Redeemable Shares (APIR Code: MAN0019CK) • Ventura Global Opportunities Fund - \$A hedged – Class A (APIR Code: VEN0008AU) • Ventura Australian Opportunities Fund - Class A (APIR Code: VEN0026AU) • Ventura Australian Opportunities Fund (APIR Code: RIM0033AU)



Notice date	Nature of communication	Description
		<ul style="list-style-type: none"> Ventura Australian Shares Fund - Class A (APIR Code: VEN0030AU) Prime Value Imputation Fund (APIR Code: PVA0022AU) Ventura International Shares Fund - Class A (APIR Code: VEN0031AU) AQR Wholesale Managed Futures Fund (APIR Code: PER0634AU) Investors Mutual Australian Smaller Companies Fund (APIR Code: IML0001AU) Macquarie True Index Global Bond Fund (APIR Code: MAQ0266AU) Solaris Core Australian Equity Fund (Performance Fee Option) (APIR Code: WHT0017AU) Macquarie Treasury Fund (APIR Code: MAQ0055AU) AMP Capital Equity Fund (Class A) (APIR Code: AMP0370AU) Macquarie (Wholesale) Master Cash Fund (APIR Code: MAQ0187AU) BT Investment Funds - BT International (APIR Code: BTA0024AU) Colonial First State Wholesale Target Return Income (APIR Code: FSF0694AU)
21 Jul 21	Fund termination	To advise Members holding the Arrowstreet Emerging Markets Fund (MAQ0477AU) that the fund has terminated effective 31 May 2021.
21 Jul 21	Fund termination	To advise Members holding the Maple-Brown Abbott Sharemarket Fund (ADV0066AU) that the fund has terminated effective 23 April 2021.
27 Oct 21	Fund termination	To advise Members holding the T. Rowe Price Australian Equity Fund (ETL0328AU) of the change in buy/sell fees from 11 August 2021.
8 Nov 21	Trustee sell down	<p>To advise members that the Trustee had decided to sell member holdings in the following investments where the members still have holdings after 1 December 2021.</p> <p>Some of the investment options have shown periods of underperformance against their benchmarks and/or peers; and/or, had negative ratings or no ratings by our nominated external research partners.</p> <ul style="list-style-type: none"> ING Wholesale Super - Capital Stable (APIR Code: MMF0028AU) MIF Capital Stable Fund (Accum) (APIR Code: NFS0328AU) Super Rollover Portfolio MIF Capital Stable (APIR Code: NFS0442AU) CG Super R/O Bond MIF Capital Maintenance (APIR Code: NFS0412AU) Super Rollover Portfolio MIF Australian Equities (APIR Code: NFS0433AU) Super Rollover Portfolio MIF Growth (APIR Code: NFS0443AU) CGSuper R/O Bond MIF Growth (APIR Code: NFS0415AU) MIF Capital Guaranteed Fund (Accum) (APIR Code: NFS0341AU)



Notice date	Nature of communication	Description
		<ul style="list-style-type: none"> • MIF Australian Shares Fund (Accum) (APIR Code: NFS0339AU) • MIF Capital Guaranteed Fund (Pension) (APIR Code: NFS0334AU) • MIF Growth Fund (Accum) (APIR Code: NFS0330AU) • CGSuper R/O Bond MIF Capital Secure (APIR Code: NFS0413AU) • State Street International Equities Index (Hedged) Trust (APIR Code: SST0022AU) • State Street Australian Listed Property Index Trust (APIR Code: SST0007AU) • Zurich Wholesale Superannuation - Managed Growth (APIR Code: ZUR0209AU) • BT Pooled Super Trusts - BT Balanced Returns PST (APIR Code: BTA0004AU) • ING OA Inv Portfolio - ING Emerging Companies (APIR Code: MMF0013AU) • Access Pre Select Balanced (APIR Code: NUN0030AU) • Access Pre Select High Growth (APIR Code: NUN0034AU) • Access Pre Select Conservative (APIR Code: NUN0032AU) • ING Wholesale Emerging Companies Trust (APIR Code: MMF0112AU) • Antares Listed Property Fund (APIR Code: NFS0209AU) • Colonial First State Managed Investment - Developing Companies (APIR Code: FSF0035AU) • Aberdeen International Equity Fund (APIR Code: EQI0015AU) • Aberdeen Actively Hedged International Equities Fund (APIR Code: CRS0005AU) • Colonial First State Wholesale Worldwide Leaders (APIR Code: FSF0047AU) • JPMorgan Global Macro Opportunities (APIR Code: PER0758AU) • Aberdeen Fully Hedged International Equities Fund (APIR Code: CSA0135AU) • Templeton Global Equity Fund (APIR Code: FRT0004AU) • Platinum International Technology Fund (APIR Code: PLA0101AU) • BT Investment Funds - BT Future Goals (APIR Code: BTA0044AU) • Yarra Income Plus Fund (APIR Code: JBW0016AU) • Colonial First State Wholesale - CFS Global Tech & Comms (APIR Code: FSF0143AU) • Advance International Shares Multi-Blend Fund (APIR Code: ADV0028AU) • Pandal Japanese Share Fund (APIR Code: BTA0130AU) • Macquarie Master Balanced Fund (APIR Code: MAQ0058AU) • Macquarie Master Capital Stable Fund (APIR Code: MAQ0059AU) • Macquarie Master Property Securities Fund (APIR Code: MAQ0063AU) • UBS International Bond Fund (APIR Code: SBC0819AU)



Notice date	Nature of communication	Description
		<ul style="list-style-type: none">• Ellerston Australian Market Neutral Fund (APIR Code: ECL0013AU)• BlackRock Wholesale Australian Share Fund (APIR Code: PWA0823AU)• Watermark Absolute Return Fund – B Class (APIR Code: ETL5025AU)• Macquarie Master Enhanced Fixed Interest Fund (APIR Code: MAQ0180AU)• BlackRock Australian Share Fund (APIR Code: PWA0014AU)• Pental European Share Fund (APIR Code: BTA0124AU)• UBS International Share Fund (APIR Code: SBC0822AU)• KFM Income Fund (APIR Code: VEN0007AU)• Legg Mason Tactical Allocation Trust - Class A (APIR Code: SSB0130AU)• Schroder Global Active Value Fund (Hedged) (APIR Code: SCH0032AU)• Macquarie Asia New Stars No.1 (APIR Code: MAQ0640AU)• AMP Capital Ethical Leaders International Share Fund (APIR Code: AMP0455AU)• AMP Capital Wholesale Global Equity Value Fund (APIR Code: NML0348AU)• ING Wholesale Capital Stable Trust (APIR Code: MMF0114AU)