



MLC International Shares Index

MLC International Shares Index will be available from 26 May 2023. See the investment description below for more information.

	MLC International Shares Index	
Investment objective	Aims to track the Benchmark (before fees and tax).	
Benchmark	MSCI World (ex-Australia) Index (net dividends reinvested), in Australian dollars.	
How the investment option is managed	The fund provides exposure to many of the world's largest companies listed in major developed countries. It offers low-cost access to a broadly diversified range of securities that allows investors to participate in the long-term growth potential of international companies. The fund is exposed to the fluctuating values of foreign currencies, as there will not be any hedging of foreign currencies to the Australian dollar.	
The investment option may be suited to you if...	<ul style="list-style-type: none">• you want to invest in a portfolio of global shares that produces similar returns to the market• you want long-term growth in the value of your investment• you understand that there can be very large fluctuations in the value of your investment, and• you're comfortable having foreign currency exposure.	
Minimum suggested time to invest	7 years.	
Asset allocation	Asset class International Shares	Strategic asset allocation 100%
Standard Risk Measure	High (estimate of 4 to 6 negative annual returns in any 20 year period).	



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Investment fees and costs (% pa)	The investment fees and costs are made up of:	MasterKey Business Super/Personal Super MasterKey Super & Pension Fundamentals Super & Pension pre-retirement phase	MasterKey Super & Pension Fundamentals Retirement phase MasterKey Term Allocated Pension
	Performance fee	0.00	0.00
	Plus other investment fees and costs	0.25	0.25
	Equals investment fees and costs	0.25	0.25
Transaction costs (% pa)		0.00	0.00
Buy-sell spreads (%/%)		0.05/0.05	0.05/0.05

Administration fees and costs apply in addition to the fees and costs shown in this table. Please refer to the relevant **Product Disclosure Statement, Investment Menu, and Fee Brochure** for further information about fees and costs, including how the figures shown above are calculated.

Return to mlc.com.au/investmentchanges to see the full list of changes.

Important information

This communication is provided by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 (NULIS) as Trustee of the MLC Super Fund ABN 70 732 426 024. NULIS is part of the group of companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate. The information in this communication is general in nature and does not take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the relevant Product Disclosure Statement (PDS). You can obtain the latest copy of the PDS and Target Market Determination by calling us on **132 652** or on the website at mlc.com.au. We recommend you obtain financial advice tailored to your own personal circumstances. Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, and any applicable participation agreement and insurance policy, which govern your rights and obligations as a member. You can find more information on the MLC Super Fund, the Trustee and executive remuneration, and other Fund documents at mlc.com.au/yoursuperfund. The information in this communication is current as at 27 March 2023 and may be subject to change.