

MLC MasterKey Unit Trust

Your tax statement

01 July 2019 to 30 June 2020



Customer name MR R CUPITT & MRS L EDWARDS ATF L & B S/F
Customer number 007589229
Customer name LISA MAREE EDWARDS
Customer number 005528696
Customer name ROBERT ALLAN CUPITT
Customer number 005528693
Customer name L & B SUPERANNUATION FUND
Customer number 005528697
Account name MR R CUPITT & MRS L EDWARDS ATF L & B S/F
Tax file number (TFN) Not provided
/ Australian Business Number (ABN) or exemption supplied
Residency status Resident
Investor type* Super Fund

Account number
 035336136

Your tax return

If you have other investments you'll need to add up all the income before you fill out your tax return.

Taxable income amounts derived from all trust investments must be included in your tax return even if they were reinvested (ie not taken as cash). Where the trust has elected to be an Attribution Managed Investment Trust (AMIT) the taxable income amount attributed to you may be greater than the cash distributed.

The tax return label numbers referred here are the white letters inside the coloured boxes on the *Tax Return for Individuals (supplementary section) 2020 (NAT 2679)*, and are only relevant to resident individuals. It is recommended that you speak to your registered tax agent to help you prepare your return. Your tax agent should use the information in this statement rather than the details displayed in the tax agent pre-filing service.

*This information is important for the calculation of your capital gains. Please contact us if your status changes.

Summary for your tax return

	Amount	Tax return label
Non-primary production income	\$3.27	13U
Franked distributions	\$0.00	13C
Deductions relating to non-primary production income (Adviser service fee)	\$0.00	13Y
Franking credits from franked distributions	\$0.00	13Q
Credit for TFN amounts withheld	\$397.44	13R
Assessable foreign source income	\$271.06	20E
Other net foreign source income	\$271.06	20M
Foreign income tax offsets	\$48.74	20O

Your Capital Gains Tax (CGT) information is on page 2.

We're here to help

Call your adviser
JEFFREY PAPPIN
 07 54792757

Visit mlc.com.au or email us at contactmlc@mlc.com.au
 Please supply your account number in your email.

Alternatively you can write to us at:
 Reply Paid
 MLC, PO Box 200,
 North Sydney NSW 2059
 or call a Team Member in our Client Service Centre on **132 652**

Page 1 of 4



Capital Gains and losses - additional information for item 18

Breakdown of capital gains information	Realised capital gains and losses from the sale of units	Capital gains from distributions paid to your account	Total	Tax return label
Discounted capital gains (before discount)	\$0.00	\$629.22		
Indexed capital gains	\$0.00	N/A		
Other capital gains	\$0.00	\$0.00		
Total current year capital gains (before discount and before losses)	\$0.00	\$629.22	\$629.22	18H
Total current year capital gains (after discount but before losses)	\$0.00	\$419.48	\$419.48	You can use your losses to offset your capital gains. Please speak with your registered tax agent.
Capital losses	\$0.74	N/A	\$0.74	

Capital gains and losses

Capital gains shown here include:

- realised capital gains and losses incurred on the sale of units for any withdrawals and/or switches you have made; and
- capital gains from distributions

Please note, capital gains or losses from other investments or prior years will affect your position. As such, we have not shown the "Net Capital Gain" on your statement. You will need to calculate this yourself or in conjunction with your registered tax agent.

300/01/01 E-6314/S-26781/-53562/000000



Detailed breakdown of realised capital gains and losses from the sale of units

MLC calculates your capital gains using the Highest Cost, First Out (HCFO) method. If you'd like to use a different method, please speak with your registered tax agent. The cost bases used to calculate your capital gains have been adjusted to reflect cost base increases and decreases arising from holding interests in an Attribution Managed Investment Trust and cost base decreases from receiving tax deferred and tax free amounts from holding interests in trusts which are not Attribution Managed Investment Trusts.

MLC Platinum Global Fund (closed)

Transaction type	Date sold	Sale proceeds	Discounted capital gains (net)	Indexed capital gains	Other capital gains (gains on assets held for 12 months or less)	Capital losses
Withdrawal	15/06/20	\$3.05	\$0.00	\$0.00	\$0.00	\$0.74
Total			\$0.00	\$0.00	\$0.00	-\$0.74

Total capital gains using either Discounted or Indexed methods

Discounted capital gains	\$0.00
Indexed capital gains	\$0.00
Other capital gains	\$0.00
Total current year capital gains	\$0.00

If you've sold some units that you purchased before 21 September 1999, we've calculated the capital gains you made on these units using both the Discounted method and the Indexed method. We have used the lower gain from each transaction, plus your Other capital gains, to calculate the Total current year capital gains. As we can't take into account any other investments you may have, or any other losses you may have incurred, we suggest you speak with your registered tax agent to determine if the way we have calculated your capital gains is the best outcome for you.



3000/01/01 E-6814/S-26782/1-53563/000000



AMIT Member Annual (AMMA) Statement

MLC Platinum Global Fund (closed)

	Attributed amount	Franking credits / Tax offsets	Taxable income
Australian income			
Unfranked distributions	\$0.00		\$0.00
Unfranked distributions conduit foreign income	\$0.00		\$0.00
Interest Subject to WHT	\$0.50		\$0.50
Other income	\$2.77		\$2.77
TOFA other income	\$0.00		\$0.00
Non-primary production income	\$3.27	\$0.00	\$3.27
Franked distributions	\$0.00	\$0.00	\$0.00
Capital gains			
Discounted capital gains - TAP	\$0.00		\$0.00
Discounted capital gains - Non-TAP	\$314.61	\$0.00	\$314.61
AMIT CGT Gross up amount	\$314.61		
Capital gains - other method - TAP	\$0.00		\$0.00
Capital gains - other method - Non-TAP	\$0.00	\$0.00	\$0.00
Net capital gains			\$314.61
Foreign income			
Assessable foreign source income	\$222.32	\$48.74	\$271.06
Controlled Foreign Company (CFC) income	\$0.00	\$0.00	\$0.00
Australian franking credits from New Zealand companies		\$0.00	\$0.00
Other non-assessable amounts			
Net exempt amounts	\$0.00		
Non-assessable non-exempt amounts	\$0.00		
Other non-assesable amounts	\$313.96		
Gross Cash distribution ⁽¹⁾	\$839.12		
Withholding tax summary			
TFN amounts withheld	\$397.44		
Non-resident - other withholding tax	\$0.00		
Total net cash distribution (after withholding tax)	\$441.68		
AMIT cost base net amount - increase	\$15.74		

(1) Attributed amounts for funds that have opted into AMIT regime may not equal the cash distributed. Please speak with your registered tax agent about this.

MLC MasterKey Unit Trust
**Your statement
to 30 September 2019**



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Residency status Resident
Email Not provided

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Account balance
\$23,592.70

Account number
035336136

Your investment explained
For more information about your investments and investment options, visit our mlc.com.au/fundprofiletool.

Changes affecting your account
Important information about changes affecting your account over the last 12 months is available and published at mlc.com.au/personal/important-updates. Please regularly check the site to make sure you're informed.



Your account at a glance

Opening balance on 01 July 2019	\$23,234.10
Total amounts in	\$0.00
Total amounts out	\$0.00
Fees deducted directly from your account	\$0.00
Movement in investment value	\$358.60
Closing balance on 30 September 2019	\$23,592.70

We're here to help

Call your adviser
JEFFREY PAPPIN
07 54792757

Visit mlc.com.au or email us at contactmlc@mlc.com.au
Please supply your account number in your email.

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Reply Paid
MLC, PO Box 200,
North Sydney NSW 2059
or call a Team Member in our Client
Service Centre on **132 652**.



Summary of your investment account

Opening balance on 01 July 2019

Date	Fund	Percentage	Units	Unit price	Amount
30/06/19	MLC Platinum Global Fund (closed)	100.00%	12,542.83687	\$1.85238	\$23,234.10
		100%			\$23,234.10

Closing balance on 30 September 2019

Date	Fund	Percentage	Units	Unit price	Amount
30/09/19	MLC Platinum Global Fund (closed)*	100.00%	12,542.83687	\$1.88097	\$23,592.70
		100%			\$23,592.70

* This fund is considered a hedge fund by the Australian Securities and Investments Commission because it uses some sophisticated investment techniques. More information about this fund is available in the Product Disclosure Statement available on mlc.com.au.



Your transaction details

Amounts in

Total amounts in					\$0.00
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Amounts out

Total amounts out					\$0.00
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Fees deducted directly from your account

Total fees deducted directly from your account					\$0.00
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Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. -\$132.12
These indirect costs have already been taken into account in the calculation of your Closing balance so you won't see a separate deduction for them.

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. The fees you pay relate to expenses incurred in managing your account, including the cost of investment management activities, record keeping and reporting in accordance with regulatory requirements and MLC's day-to-day member service functions. -\$132.12

How you can make investments



Billers code	85522
Customer reference number	
To allocate your funds	Use
To your pre-nominated investment strategy	3533613601
To the MLC Cash Fund	3533613602



1. Complete and sign an Additional and regular investment form available from mlc.com.au/statements
2. Send the form to us.



Resolving complaints

We can usually resolve complaints over the phone. If we can't, or you're not satisfied with the outcome, please write to us. We'll work to resolve your complaint as soon as possible. For more information, please visit mlc.com.au/complaint



Distribution and performance as at 31 August 2019

MLC MasterKey Unit Trust	Distribution	Compound returns (% pa)					
	Cents per unit						
	Aug qtr 2019	1 year	2 years	3 years	5 years	10 years	Since inception
MLC Horizon 2 - Income Portfolio	0.00	2.67	2.90	2.71	2.99	4.66	5.40
MLC Horizon 3 - Conservative Growth Portfolio	0.00	3.17	5.08	4.98	4.63	5.82	4.80
MLC Horizon 4 - Balanced Portfolio	0.00	3.64	6.70	6.72	6.03	7.02	7.44
MLC Horizon 5 - Growth Portfolio	0.00	3.71	7.47	7.69	6.72	7.58	6.73
MLC Horizon 6 - Share Portfolio#	-	3.93	8.89	9.31	7.96	8.53	5.36
MLC Horizon 7 - Accelerated Growth Portfolio#	-	3.58	10.83	11.90	9.71	10.08	7.99
MLC Australian Share Fund	0.53	5.36	10.03	9.92	7.02	6.58	8.70
MLC Cash Fund	0.71%*						
MLC Global Share Fund#	-	4.30	11.51	11.27	11.24	9.78	6.33
MLC IncomeBuilder TM	1.19	5.36	5.39	5.72	4.16	6.85	8.00
MLC Property Securities Fund	1.16	16.72	14.70	6.93	11.19	10.92	8.40
MLC-Platinum Global Fund^#	-	-0.11	4.13	8.22	8.13	8.53	10.65
MLC-Vanguard Australian Share Index Fund	0.71	7.13	10.34	9.64	6.25	7.04	8.51

Notes:

Returns for periods one year or greater are calculated on an annualised basis. They are net of management fees which may include administration fees, issuer fees and investment fees. They assume reinvestment of all earnings and are prior to any individual tax considerations. Past performance is not a reliable indicator of future performance.

These returns reflect the performance of the investment options within the product and not your individual return. Your individual return will be based on when you have contributed to, and transacted on, your account and how long you were invested for.

'-' denotes no data at this time

*Annualised quarterly performance

^Closed to new investors

#These funds usually distribute annually in May

MLC MasterKey Unit Trust

Your statement to 31 December 2019



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Customer number 005528696
Customer name ROBERT ALLAN CUPITT
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Customer name L & B SUPERANNUATION FUND
Customer number 005528697
Account name MR R CUPITT & MRS L EDWARDS ATF L & B S/F
Residency status Resident
Email Not provided

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Account balance
\$24,864.42

Account number
035336136

Your investment explained
For more information about your investments and investment options, visit our mlc.com.au/fundprofiletool.

Changes affecting your account
Important information about changes affecting your account over the last 12 months is available and published at mlc.com.au/personal/important-updates. Please regularly check the site to make sure you're informed.

Your account at a glance

Opening balance on 01 October 2019	\$23,592.70
Total amounts in	\$0.00
Total amounts out	\$0.00
Fees deducted directly from your account	\$0.00
Movement in investment value	\$1,271.72
Closing balance on 31 December 2019	\$24,864.42

We're here to help

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JEFFREY PAPPIN
07 54792757

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Service Centre on **132 652**.

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Summary of your investment account

Opening balance on 01 October 2019

Date	Fund	Percentage	Units	Unit price	Amount
30/09/19	MLC Platinum Global Fund (closed)	100.00%	12,542.83687	\$1.88097	\$23,592.70
		100%			\$23,592.70

Closing balance on 31 December 2019

Date	Fund	Percentage	Units	Unit price	Amount
31/12/19	MLC Platinum Global Fund (closed)*	100.00%	12,542.83687	\$1.98236	\$24,864.42
		100%			\$24,864.42

* This fund is considered a hedge fund by the Australian Securities and Investments Commission because it uses some sophisticated investment techniques. More information about this fund is available in the Product Disclosure Statement available on mlc.com.au.



Your transaction details

Amounts in

Total amounts in					\$0.00
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Amounts out

Total amounts out					\$0.00
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Fees deducted directly from your account

Total fees deducted directly from your account					\$0.00
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Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. These indirect costs have already been taken into account in the calculation of your Closing balance so you won't see a separate deduction for them.					-\$136.27
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Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. The fees you pay relate to expenses incurred in managing your account, including the cost of investment management activities, record keeping and reporting in accordance with regulatory requirements and MLC's day-to-day member service functions.					-\$136.27
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How you can make investments



Billers code	85522
Customer reference number	
To allocate your funds	Use
To your pre-nominated investment strategy	3533613601
To the MLC Cash Fund	3533613602



1. Complete and sign an Additional and regular investment form available from mlc.com.au/statements
2. Send the form to us.



Resolving complaints

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Distribution and performance as at 30 November 2019

MLC MasterKey Unit Trust	Distribution	Compound returns (% pa)					
	Cents per unit						
	Nov qtr 2019	1 year	2 years	3 years	5 years	10 years	Since inception
MLC Horizon 2 - Income Portfolio	0.03	6.12	2.60	3.21	3.08	4.58	5.39
MLC Horizon 3 - Conservative Growth Portfolio	0.00	10.27	4.72	6.07	4.91	5.84	4.89
MLC Horizon 4 - Balanced Portfolio	0.06	14.09	6.31	8.20	6.54	7.14	7.51
MLC Horizon 5 - Growth Portfolio	0.01	16.06	7.14	9.40	7.37	7.79	6.85
MLC Horizon 6 - Share Portfolio#	-	19.39	8.50	11.39	8.77	8.86	5.62
MLC Horizon 7 - Accelerated Growth Portfolio#	-	25.15	10.37	14.78	10.89	10.56	8.36
MLC Australian Share Fund	1.21	23.76	10.17	11.44	9.06	6.70	8.81
MLC Cash Fund	0.49%*	-	-	-	-	-	-
MLC Global Share Fund#	-	21.56	10.34	14.49	11.06	10.75	6.53
MLC IncomeBuilder TM	2.15	17.01	4.82	5.73	5.08	6.66	8.02
MLC Property Securities Fund	0.00	24.30	10.66	11.36	11.00	10.83	8.34
MLC-Platinum Global Fund^#	-	15.85	1.74	10.75	8.41	9.43	10.79
MLC-Vanguard Australian Share Index Fund	1.87	23.60	9.86	10.91	8.20	6.93	8.59

Notes:

Returns for periods one year or greater are calculated on an annualised basis. They are net of management fees which may include administration fees, issuer fees and investment fees. They assume reinvestment of all earnings and are prior to any individual tax considerations. Past performance is not a reliable indicator of future performance.

These returns reflect the performance of the investment options within the product and not your individual return. Your individual return will be based on when you have contributed to, and transacted on, your account and how long you were invested for.

'-' denotes no data at this time

*Annualised quarterly performance

^Closed to new investors

#These funds usually distribute annually in May

Your statement to 31 March 2020



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 Customer number 007589229
 Customer name LISA MAREE EDWARDS
 Customer number 005528696
 Customer name ROBERT ALLAN CUPITT
 Customer number 005528693
 Customer name L & B SUPERANNUATION FUND
 Customer number 005528697
 Account name MR R CUPITT & MRS L EDWARDS ATF L & B S/F
 Residency status Resident
 Email Not provided

Account balance

\$21,845.86

Account number
035336136

Your investment explained

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Changes affecting your account

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Your account at a glance

Opening balance on 01 January 2020	\$24,864.42
Total amounts in	\$0.00
Total amounts out	\$0.00
Fees deducted directly from your account	\$0.00
Movement in investment value	-\$3,018.56
Closing balance on 31 March 2020	\$21,845.86

We're here to help

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JEFFREY PAPPIN
07 54792757

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Service Centre on 132 652.



Summary of your investment account

Opening balance on 01 January 2020

Date	Fund	Percentage	Units	Unit price	Amount
31/12/19	MLC Platinum Global Fund (closed)	100.00%	12,542.83687	\$1.98236	\$24,864.42
		100%			\$24,864.42

Closing balance on 31 March 2020

Date	Fund	Percentage	Units	Unit price	Amount
31/03/20	MLC Platinum Global Fund (closed)*	100.00%	12,542.83687	\$1.74170	\$21,845.86
		100%			\$21,845.86

* This fund is considered a hedge fund by the Australian Securities and Investments Commission because it uses some sophisticated investment techniques. More information about this fund is available in the Product Disclosure Statement available on mlc.com.au.



Your transaction details

Amounts in

Total amounts in					\$0.00
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Amounts out

Total amounts out					\$0.00
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Fees deducted directly from your account

Total fees deducted directly from your account					\$0.00
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Indirect costs of your investment

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These indirect costs have already been taken into account in the calculation of your Closing balance so you won't see a separate deduction for them.

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. -\$134.02
The fees you pay relate to expenses incurred in managing your account, including the cost of investment management activities, record keeping and reporting in accordance with regulatory requirements and MLC's day-to-day member service functions.



How you can make investments



Biller code	85522
Customer reference number	
To allocate your funds	Use
To your pre-nominated investment strategy	3533613601
To the MLC Cash Fund	3533613602



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Distribution and performance as at 29 February 2020

MLC MasterKey Unit Trust	Distribution	Compound returns (% pa)					
	Cents per unit						
	Feb qtr 2020	1 year	2 years	3 years	5 years	10 years	Since inception
MLC Horizon 2 - Income Portfolio	0.00	2.30	1.95	1.98	1.81	4.27	5.28
MLC Horizon 3 - Conservative Growth Portfolio	0.00	4.16	3.39	4.36	3.25	5.48	4.70
MLC Horizon 4 - Balanced Portfolio	0.00	5.27	4.23	5.71	4.26	6.66	7.34
MLC Horizon 5 - Growth Portfolio	0.00	5.74	4.61	6.44	4.71	7.24	6.63
MLC Horizon 6 - Share Portfolio#	-	6.74	5.26	7.77	5.70	8.21	5.27
MLC Horizon 7 - Accelerated Growth Portfolio#	-	7.69	5.60	9.59	6.81	9.66	7.79
MLC Australian Share Fund	0.27	7.43	6.21	7.59	5.28	6.16	8.55
MLC Cash Fund	0.28%*						
MLC Global Share Fund#	-	10.20	7.72	11.32	7.99	10.15	6.35
MLC IncomeBuilder TM	1.14	2.44	1.23	1.09	0.79	5.86	7.60
MLC Property Securities Fund	0.13	10.93	12.61	7.98	7.24	10.29	8.17
MLC-Platinum Global Fund^#	-	5.18	0.11	8.65	5.73	8.81	10.58
MLC-Vanguard Australian Share Index Fund	0.47	7.07	6.10	6.90	4.56	6.42	8.33

Notes:

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#These funds usually distribute annually in May

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Account balance
\$22,391.46

Account number
035336136

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Your account at a glance

Opening balance on 01 July 2019	\$23,234.10
Amounts in	
Distributions	\$444.73
Total amounts in	\$444.73
Total amounts out	\$0.00
Other transactions	-\$3.05
Fees deducted directly from your account	\$0.00
Movement in investment value	-\$1,284.32
Closing balance on 30 June 2020	\$22,391.46

We're here to help

Call your adviser
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Page 1 of 5



Summary of your investment account

Opening balance on 01 July 2019

Date	Fund	Percentage	Units	Unit price	Amount
30/06/19	MLC Platinum Global Fund (closed)	100.00%	12,542.83687	\$1.85238	\$23,234.10
		100%			\$23,234.10

Closing balance on 30 June 2020

Date	Fund	Percentage	Units	Unit price	Amount
30/06/20	MLC Platinum Global Fund (closed)*	100.00%	12,795.99862	\$1.74988	\$22,391.46
		100%			\$22,391.46

* This fund is considered a hedge fund by the Australian Securities and Investments Commission because it uses some sophisticated investment techniques. More information about this fund is available in the Product Disclosure Statement available on mlc.com.au. An annual update as at 30 June 2020 will also be available on mlc.com.au by 30 September 2020.

Your distributions

Date	Fund	Description	Distribution	Withholding tax	Net distribution
31/05/20	MLC Platinum Global Fund (closed)	Reinvested to MLC Platinum Global Fund (closed)	\$839.12	-\$394.39	\$444.73
	Total		\$839.12	-\$394.39	\$444.73



Your transaction details

Amounts in

Date	Fund	Transaction	Units	Unit price	Amount
01/06/20	MLC Platinum Global Fund (closed)	Income Reinvested	254.88195	\$1.74485	\$444.73
Total amounts in					\$444.73

Amounts out

Total amounts out					\$0.00
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Other transactions

Date	Fund	Transaction	Units	Unit price	Amount
15/06/20	MLC Platinum Global Fund (closed)	Withholding Tax Adjustment Year End	1.72020	\$1.77305	-\$3.05
Total other transactions					-\$3.05

Fees deducted directly from your account

Total fees deducted directly from your account					\$0.00
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Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. -\$521.11
 These indirect costs have already been taken into account in the calculation of your Closing balance so you won't see a separate deduction for them.

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. The fees you pay relate to expenses incurred in managing your account, including the cost of investment management activities, record keeping and reporting in accordance with regulatory requirements and MLC's day-to-day member service functions. **-\$521.11**



How you can make investments



Bill code	85522
Customer reference number	
To allocate your funds	Use
To your pre-nominated investment strategy	3533613601
To the MLC Cash Fund	3533613602



1. Complete and sign an Additional Investment form available from www.mlc.com.au/statements
2. Send the form to us.



Resolving complaints

We can usually resolve complaints over the phone. If we can't, or you're not satisfied with the outcome, please write to us. We'll work to resolve your complaint as soon as possible. For more information, please visit mlc.com.au/complaint



Distribution and performance as at 31 May 2020

MLC MasterKey Unit Trust	Distribution	Compound returns (% pa)					
	Cents per unit						
	May qtr 2020	1 year	2 years	3 years	5 years	10 years	Since inception
MLC Horizon 2 - Income Portfolio	0.89	-3.87	-0.37	0.06	0.87	3.75	5.05
MLC Horizon 3 - Conservative Growth Portfolio	3.13	-1.58	1.08	2.04	2.29	5.08	4.41
MLC Horizon 4 - Balanced Portfolio	6.49	-2.42	1.04	2.58	2.95	6.14	7.10
MLC Horizon 5 - Growth Portfolio	6.58	-2.57	1.16	2.96	3.25	6.72	6.33
MLC Horizon 6 - Share Portfolio#	6.87	-2.84	1.32	3.56	3.94	7.66	4.81
MLC Horizon 7 - Accelerated Growth Portfolio#	0.30	-5.13	0.34	3.72	4.41	8.91	7.09
MLC Australian Share Fund	1.87	-8.03	-0.44	2.75	3.18	5.38	8.09
MLC Cash Fund	0.08%*						
MLC Global Share Fund#	0.12	3.27	4.88	6.31	6.27	9.64	6.16
MLC IncomeBuilder TM	11.62	-18.04	-5.68	-4.42	-2.22	4.53	6.79
MLC Property Securities Fund	0.01	-15.76	-2.11	-0.30	2.86	7.99	7.38
MLC-Platinum Global Fund^ #	6.69	1.24	-2.31	2.63	3.11	7.82	10.23
MLC-Vanguard Australian Share Index Fund	8.60	-7.91	0.23	2.75	2.71	5.71	7.90

Notes:

Returns for periods one year or greater are calculated on an annualised basis. They are net of management fees which may include administration fees, issuer fees and investment fees. They assume reinvestment of all earnings and are prior to any individual tax considerations. Past performance is not a reliable indicator of future performance.

These returns reflect the performance of the investment options within the product and not your individual return. Your individual return will be based on when you have contributed to, and transacted on, your account and how long you were invested for.

'-' denotes no data at this time

*Annualised quarterly performance

^Closed to new investors

#These funds usually distribute annually in May