

MLC MasterKey Unit Trust
Your annual statement
01 July 2021 to 30 June 2022



Customer name EMPORIUM SUPER PL <ATF NU-START S/F>
Customer number 007555175
Customer name EMPORIUM SUPERANNUATION PTY
Customer number 005882539
Customer name NUSTART NPS
Customer number 005637956
Account name EMPORIUM SUPER PL <ATF NU-START S/F>
Residency status Resident
Email emporium04@bigpond.com

Account balance

\$94,132.13

Account number

035370703

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 quarterly and annual statements

For copies of your recent quarterly and annual statements, please log in at mlc.com.au or call us.

Your account at a glance

Opening balance on 01 July 2021	\$101,665.57
Amounts in	
Distributions	\$6,490.51
Total amounts in	\$6,490.51
Total amounts out	\$0.00
Fees deducted directly from your account	\$0.00
Fees rebated to your account	\$97.37
Movement in investment value	-\$14,121.32
Closing balance on 30 June 2022	\$94,132.13

We're here to help

Further information is available on request. 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** between 8am and 6pm (AEST/AEDT), Monday to Friday.

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Summary of your investment account

Opening balance on 01 July 2021

Date	Fund	Percentage	Units	Unit price	Amount
30/06/21	MLC Horizon 4 - Balanced Portfolio	100.00%	61,737.73698	\$1.64673	\$101,665.57
		100%			\$101,665.57

Closing balance on 30 June 2022

Date	Fund	Percentage	Units	Unit price	Amount
30/06/22	MLC Horizon 4 - Balanced Portfolio	100.00%	66,082.21036	\$1.42447	\$94,132.13
		100%			\$94,132.13

Your distributions

Date	Fund	Description	Distribution
31/08/21	MLC Horizon 4 - Balanced Portfolio	Reinvested to MLC Horizon 4 - Balanced Portfolio	\$623.66
30/11/21	MLC Horizon 4 - Balanced Portfolio	Reinvested to MLC Horizon 4 - Balanced Portfolio	\$86.99
31/05/22	MLC Horizon 4 - Balanced Portfolio	Reinvested to MLC Horizon 4 - Balanced Portfolio	\$5,779.86
	Total		\$6,490.51



Your transaction details

Amounts in

Date	Fund	Transaction	Units	Unit price	Amount
02/09/21	MLC Horizon 4 - Balanced Portfolio	Income Reinvested	369.96742	\$1.68572	\$623.66
02/12/21	MLC Horizon 4 - Balanced Portfolio	Income Reinvested	52.07152	\$1.67059	\$86.99
06/06/22	MLC Horizon 4 - Balanced Portfolio	Income Reinvested	3,863.25097	\$1.49611	\$5,779.86
Distributions subtotal					\$6,490.51
Total amounts in					\$6,490.51

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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Fees rebated to your account

Date	Fund	Transaction	Units	Unit price	Amount
15/07/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.25684	\$1.66070	\$8.73
16/08/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.25600	\$1.69140	\$8.89
15/09/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.29793	\$1.68368	\$8.92
15/10/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.29111	\$1.66317	\$8.80
15/11/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.27300	\$1.69922	\$8.96
15/12/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.25734	\$1.67766	\$8.82
17/01/22	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.39467	\$1.68500	\$9.09

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Your transaction details

Date	Fund	Transaction	Units	Unit price	Amount
15/02/22	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.36968	\$1.64442	\$8.83
15/03/22	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.44082	\$1.59167	\$8.66
19/04/22	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.36144	\$1.63016	\$8.74
16/05/22	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.94431	\$1.56913	\$4.62
15/06/22	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	3.04033	\$1.41761	\$4.31
Total fees rebated to your account					\$97.37

NOTE: Asset Based Commission Rebate shown in the table above is the Fee Rebate you are entitled to as referred to in the PDS. This is not a commission, but a rebate on your management fees. The fee refund shown in the table above is the Fee Refund you are entitled to, as referred to in the PDS. Both the Fee Rebate and Fee Refund are calculated based on the combined account balance you, and any eligible linked investor have, in MLC MasterKey accounts. These are paid to you as additional units. For more information on the rebates and refunds applicable to you, please refer to the PDS located at mlc.com.au/pds



Fees and costs summary

Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement). \$0.00

Fees and costs deducted from your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. -\$1,260.93

TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs that affected your investment during the period.¹ -\$1,260.93

¹This does not include the fees and costs incurred for transfers to New Zealand accounts as explained below.

Additional explanation of fees and costs

Fees deducted directly from your account

If we incur any third-party costs or charges in providing specialised services requested by yourself or your authorised representative, these may be passed onto you and will appear in your list of transactions. A cheque dishonour fee may be charged to you should your bank refuse to pay cash for a cheque you have written and presented for payment.

Fees and costs deducted from your investment

This may include performance fee amounts which are based on the most recently available historical estimate of fees and costs. The actual amounts incurred may be different due to the performance of your investment and any changes to your investment strategy.

The below provides an explanation of fees and costs that make up the 'Fees and costs deducted from your investment':

- 1) Management fees and costs: This includes fees charged by MLCI, fees paid to investment managers appointed directly by MLCI and other expenses incurred in operating the investment option such as custody costs, registry costs, auditing fees and tax return fees.
- 2) Buy/sell spreads applied on your transactions: The buy-sell spread represents the estimated transaction costs incurred when buying or selling underlying assets in relation to investment options. Buy/sell spreads are reflected in the entry/exit price for the investment option.
- 3) Performance fees are payable to investment managers when the investment performance exceeds a specified level.
- 4) Other fees and costs that include any other investment manager expense recoveries and management costs of underlying investment managers.
- 5) Transaction costs that have not been recovered by a buy-sell spread set by your investment options(s).

Taxes and tax benefits

Investing in a managed investment scheme is likely to have tax consequences. You will receive an Attributed Managed Investment Trusts (AMIT) Member Annual Statement (AMMA) as at 30 June containing your personal tax information about the income and tax offsets of the managed investment scheme that are attributed to you. The tax payable on that income (if any) depends on your circumstances and applicable tax rate. If you have not provided your Tax File Number, we may need to withhold additional taxes which are then paid to the ATO.

If you are a non-resident or have provided a foreign address, then tax may also need to be withheld by us and then paid to the ATO.

Transfers to New Zealand bank accounts

A \$20.00 special request fee may apply after your units have been redeemed from your account for the cost incurred of transferring to an overseas bank account. This amount will appear in your withdrawal confirmation.

For more information about fees and costs you need to be aware of, please refer to the PDS or contact us.



How you can make investments



Biller code	85522
Customer reference number	
To allocate your funds	Use
To your pre-nominated investment strategy	3537070301
To the MLC Cash Fund	3537070302



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



Resolving complaints

If you have a complaint, we can usually resolve it quickly over the phone on **132 652**.

If you'd prefer to put your complaint in writing you can email us at complaints@mlc.com.au or send a letter to GPO Box 4341, Melbourne, VIC, 3001. We'll conduct a review and provide you with a response in writing.

If you're not satisfied with our resolution, or we haven't responded to you in 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides an independent financial services complaint resolution process that's free to consumers. You can contact AFCA at any time in writing to GPO Box 3, Melbourne, VIC 3001, at their website (afca.org.au), by email at info@afca.org.au or by phone on **1800 931 678** (free call).

To view our complaints management policy visit mlc.com.au/complaint



Distribution and performance as at 31 May 2022

	Distribution	Compound returns (% pa)					
	Cents per unit						
MLC MasterKey Unit Trust	May qtr 2022	1 year	2 years	3 years	5 years	10 years	Since inception
MLC Horizon 2 - Income Portfolio	0.22	-2.31	2.85	0.56	1.17	3.28	4.90
MLC Horizon 3 - Conservative Growth Portfolio	3.57	-1.88	5.62	3.17	3.46	5.38	4.53
MLC Horizon 4 - Balanced Portfolio	9.29	-1.53	8.44	4.70	4.89	7.19	7.17
MLC Horizon 5 - Growth Portfolio	8.89	-0.75	10.58	6.01	5.94	8.39	6.61
MLC Horizon 6 - Share Portfolio#	9.97	-0.17	12.61	7.21	7.09	9.94	5.53
MLC Horizon 7 - Accelerated Growth Portfolio#	1.61	-1.69	16.89	9.03	8.80	12.31	8.05
MLC Australian Share Fund	18.72	3.58	16.13	7.45	7.91	9.25	8.54
MLC Cash Fund	0.00%*						
MLC Global Share Fund#	0.02	-3.19	10.75	8.20	8.06	11.99	6.42
MLC IncomeBuilder	13.95	9.11	19.91	5.63	4.66	8.42	7.71
MLC Property Securities Fund	1.02	3.51	13.31	2.65	4.93	9.64	7.71
MLC-Platinum Global Fund^#	17.78	-9.32	8.43	5.98	4.91	10.57	10.10
MLC Australian Share Index Fund	19.92	3.82	14.59	6.54	7.33	8.80	8.28

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 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 performance. For details on MLC Cash Fund performance and historical performance information, visit mlc.com.au/mlccashfund

^Closed to new investors

#These funds usually distribute annually in May

