

July 2022



Mr P Vollert Atf Vollert Super Fund
46 Wentworth Pde
BALMORAL QLD 4171

Account number

035405800

Product name

MLC MasterKey Unit Trust

Dear Investors,

Your 30 June 2022 annual statement

Your 30 June 2022 annual statement is enclosed.

In this statement you'll find:

- Your balance
- Your transaction details, including amounts in and out, fees deducted directly from your account and fees rebated to your account

Making additional investments

You can make deposits by direct debit, BPAY® or cheque. Please refer to the **How you can make investments** in your statement for the biller code and reference number. For more information on how to make additional investments, refer to the **How to guide** available at mlc.com.au/forms_and_brochures

Annual Financial Report

The 2022 MLC MasterKey Unit Trust Annual Financial Report will be available online by 31 August 2022. It can be viewed or downloaded by clicking Annual, Audit and Financial reports at mlc.com.au/statements Alternatively, if you'd like us to send you a free printed copy each year please call us on **132 652** or email us at contactmlc@mlc.com.au If you change your preference, please call us.

Your September 2021 quarterly statement

The balances and transactions shown on your September 2021 quarterly statement were correct, however, the estimated fees shown under "Fees and costs deducted from your investment" were inadvertently understated. The issue has been corrected and the annual statements reflect the corrected amounts.

Your statement may have been impacted if you held any of the following funds during the period 1 July 2021 to 30 September 2021. We are sorry for any inconvenience this may have caused you.

- MLC MasterKey Unit Trusts Horizon 2 - Income Portfolio
- MLC MasterKey Unit Trusts Horizon 3 - Conservative Growth Portfolio
- MLC MasterKey Unit Trusts Horizon 4 - Balanced Portfolio
- MLC MasterKey Unit Trusts Horizon 5 - Growth Portfolio
- MLC MasterKey Unit Trusts Horizon 6 - Share Portfolio
- MLC MasterKey Unit Trusts Horizon 7 - Accelerated Growth Portfolio
- MLC MasterKey Unit Trusts Australian Share Fund
- MLC MasterKey Unit Trusts Global Share Fund
- MLC-Platinum Global Fund (closed)

Issuer/Operator
MLC Investments Limited
ABN 30 002 641 661
AFSL 230705

PO Box 200
North Sydney NSW 2059

Tel 132 652
Fax (02) 9964 3334
mlc.com.au

The "Fees and costs deducted from your investment" figure is an estimate of the amounts deducted from the investments. These fees are reflected in the daily unit price. They are not deductions from your account and they are not shown as transactions in your statement. Please refer to the annual statement for more details.

Important information regarding buy-sell spread

For the current buy-sell spreads for your investment you will need to go to mlc.com.au/buysellspreads

We're here to help

If you have any questions, please speak to your financial adviser DAVID SARTOR 07 32581111, visit mlc.com.au or call us on **132 652** between 8am and 6pm (AEST/AEDT), Monday to Friday.

Yours sincerely,



Frank Lombardo
Chief Operating and Technology Officer

MLC MasterKey Unit Trust

Your annual statement

01 July 2021 to 30 June 2022



Customer name MR P VOLLERT ATF VOLLERT SUPER FUND
Customer number 007587603
Customer name VOLLERT SUPERANNUATION FUND
Customer number 005702528
Customer name PETER VOLLERT
Customer number 010378463
Account name MR P VOLLERT ATF VOLLERT SUPER FUND
Residency status Resident
Email peter@vollert.com.au

Account balance
\$134,772.94
Account number
035405800

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	\$151,607.93
Amounts in	
Distributions	\$13,208.88
Total amounts in	\$13,208.88
Total amounts out	\$0.00
Fees deducted directly from your account	\$0.00
Fees rebated to your account	\$151.20
Movement in investment value	-\$30,195.07
Closing balance on 30 June 2022	\$134,772.94

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.

Otherwise, speak to your adviser
DAVID SARTOR
07 32581111

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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 Platinum Global Fund (closed)	100.00%	74,220.50773	\$2.04267	\$151,607.93
		100%			\$151,607.93

Closing balance on 30 June 2022

Date	Fund	Percentage	Units	Unit price	Amount
30/06/22	MLC Platinum Global Fund (closed)*	100.00%	82,071.37965	\$1.64214	\$134,772.94
		100%			\$134,772.94

* 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 2022 will also be available on mlc.com.au by 30 September 2022.

Your distributions

Date	Fund	Description	Distribution
31/05/22	MLC Platinum Global Fund (closed)	Reinvested to MLC Platinum Global Fund (closed)	\$13,208.88
	Total		\$13,208.88



Your transaction details

Amounts in

Date	Fund	Transaction	Units	Unit price	Amount
06/06/22	MLC Platinum Global Fund (closed)	Income Reinvested	7,774.20522	\$1.69907	\$13,208.88
Total amounts in					\$13,208.88

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 Platinum Global Fund (closed)	Asset Based Commission Rebate	6.40450	\$2.03295	\$13.02
16/08/21	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.33422	\$2.04919	\$12.98
15/09/21	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.31416	\$2.07154	\$13.08
15/10/21	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.47866	\$1.98652	\$12.87
15/11/21	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.11408	\$2.06572	\$12.63
15/12/21	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.29391	\$2.07343	\$13.05
17/01/22	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.20969	\$2.12571	\$13.20

Continued overleaf

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



Your transaction details

Date	Fund	Transaction	Units	Unit price	Amount
15/02/22	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.34788	\$2.09676	\$13.31
15/03/22	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.83175	\$1.82091	\$12.44
19/04/22	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.36418	\$1.85884	\$11.83
16/05/22	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.46681	\$1.86336	\$12.05
15/06/22	MLC Platinum Global Fund (closed)	Asset Based Commission Rebate	6.50686	\$1.65057	\$10.74
Total fees rebated to your account					\$151.20

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
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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.	-\$1,402.32
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TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs that affected your investment during the period. ¹	-\$1,402.32
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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 3540580001

To the MLC Cash Fund 3540580002



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 Cents per unit	Compound returns (% pa)					
		1 year	2 years	3 years	5 years	10 years	Since inception
MLC MasterKey Unit Trust	May qtr 2022						
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

