

Plum Super

Your annual benefit statement

at 30 June 2020

Your transaction summary

(continued)

Additional explanation of fees and costs

Taxes and tax benefit

The benefits of tax deductions are passed back to you in the form of a tax credit added to your account.

Buy-sell spread

Buy-sell spreads may vary daily and depending on market conditions at the time, may increase significantly. We recommend you regularly check the buy-sell spreads of an investment option available by logging into your account at plum.com.au. The buy-sell spread is not a direct charge to your account, but is reflected in the unit price of each investment option when there's a transaction on your account and reduces the net return on your investment.

Borrowing (gearing) costs

Some investment options incur borrowing (or gearing) costs, where borrowing is part of the investment strategy of funds that the superannuation fund invests into. Borrowing costs include costs in relation to a loan arrangement, including upfront costs to establish the arrangement and ongoing costs such as interest payments. They are an additional cost to you and are not included in the *Total fees you paid* above.

For more information about the borrowing costs incurred by each investment option, please refer to the *PDS, Fee Brochure* (where applicable) and *Investment Menu* located at plum.com.au

Alternatively, if the borrowing costs for your investment option cannot be found in the above documents, please refer to *Borrowing costs* located at plum.com.au

Fee cap for low-balance accounts

If your account balance is less than \$6,000 at the end of the fund's income year or on the date your account closes, the combined administration and investment fees, and indirect costs charged will be capped at 3% pa of your account balance. Any amount you pay above this cap must be refunded.

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Your beneficiaries

Name	Type of Nomination	Relationship	Percentage
Bountheum Sonthavong	Non-binding	Brother	30.00%
Bounthen Sonthavong	Non-binding	Brother	30.00%
Bountho Sonvathong	Non-binding	Brother	40.00%

Why update your beneficiaries?

Keeping your beneficiary nomination up to date ensures that if anything happens to you, your wishes are known. You can update your beneficiaries at any time by completing a Beneficiary Nomination form available online at plum.com.au/links/benform

Your insurance and benefits at 30 June 2020

Death	Your insured amount	Benefit payable
Total and permanent disablement	\$0.00	\$137,543.61
	\$0.00	\$137,543.61

Your insurance cover is subject to the terms and conditions in the insurance policy document and is based on the information provided to us. The insurance amount reflects your situation at 30 June 2020 and may have changed since then. Log in to your account at plum.com.au to view your current insurance details.

If you were to die, or became totally and permanently disabled, we'd pay you or your beneficiaries the Benefit payable under the policy.

Have you thought about insurance?

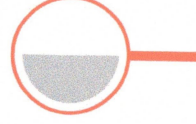
Choosing insurance that suits you and the amount you need, will depend on your personal circumstances. Some things to consider include your income, your debt and how many dependants you have. To find out about the insurance available in your super go to plum.com.au/superinsurance



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, refer to our complaints procedures in the *General Questions* section of plum.com.au/links/feedback



Your Annual Report

The current fund *Annual Report* is available on plum.com.au. If you would like to receive a printed copy please call us and we'll mail one to you, free of charge.

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Your transaction summary
 (continued)

Fees	Date	Amount
Fees paid directly from your account		
Deductible Member fee	29/02/2020	-\$6.50
Deductible Plan management fee	29/02/2020	-\$84.53
Deductible Member fee	31/03/2020	-\$6.50
Deductible Plan management fee	31/03/2020	-\$80.43
Deductible Member fee	30/04/2020	-\$6.50
Deductible Plan management fee	30/04/2020	-\$82.26
Government Levy Cost Recovery	13/05/2020	-\$7.07
Deductible Member fee	31/05/2020	-\$6.50
Deductible Plan management fee	31/05/2020	-\$82.87
Deductible Member fee	30/06/2020	-\$6.50
Deductible Plan management fee	30/06/2020	-\$79.21
Total fees paid directly from your account		-\$1,087.83

Further information about the fees and costs that you pay are set out in the PDS available at plum.com.au

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 as a fee. Indirect costs are reflected in the daily unit price of each investment option, and include investment fees that are not reflected as transactions on this statement.

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. **-\$2,129.83**

The total fees you paid shown above do not include:

- 1) The property operating costs that you may have incurred during the period. Property operating costs are costs such as rates, utilities and staff costs that may be incurred where an investment option has exposure to unlisted property.*
- 2) The buy-sell spread fee on your transactions, because it is not reasonably practicable for us to include the buy-sell spread fee that you incurred during the period. Please refer to the *Additional explanation of fees and costs* below for further information.*
- 3) Any borrowing costs you may have incurred as described below under *Additional explanation of fees and costs*.*

* All these fees and costs have already been taken into account in the calculation of your closing balance so you won't see a separate deduction for them.

Features and benefits differ from product to product, so it is important to make sure, when comparing the total fees, you are comparing similar features and benefits. Your financial adviser can help you with this comparison.

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Your investment options' historical returns

Investment option

International Shares - Neutral

5Yr Return % p.a.*	10Yr Return % p.a.*	Inception Date	Return Since Inception Date % p.a.*
7.3%	10.7%	01/01/1999	4.9%

Please remember, past performance of the above investment options is not a reliable indicator of future performance.

*Returns for periods one year or greater are calculated on an annualised basis.

The historical returns stated above are the compound average effective rate of net earnings for the investment option. One year or more performance figures for investment options introduced during the reporting period were unavailable at the time of printing. All returns are calculated net of tax and investment fees. The historical returns stated above are the returns for the Fund which may differ from your personal earning rate.

Returns for all investment options can be found by visiting plum.com.au

Go to plum.com.au/yoursuperfund to access the MySuper dashboard.



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Your transaction summary

30 June 2019 to 30 June 2020

Payments out	Date	Amount
Partial withdrawal - MR B SONTHAVONG	29/06/2020	-\$10,000.00
Total payments out		-\$10,000.00

Government contribution tax

The Government charges a standard tax rate of 15% on all concessional superannuation contributions into your accumulation account. To find out more, please visit ato.gov.au

Government contributions tax	Date	Amount
Tax on Contributions	31/07/2019	\$13.49
Tax on Contributions	31/08/2019	\$13.38
Tax on Contributions	30/09/2019	\$13.48
Tax on Contributions	31/10/2019	\$13.60
Tax on Contributions	30/11/2019	\$13.91
Tax on Contributions	31/12/2019	\$13.86
Tax on Contributions	31/01/2020	\$14.12
Tax on Contributions	29/02/2020	\$13.66
Tax on Contributions	31/03/2020	\$13.04
Tax on Contributions	30/04/2020	\$13.31
Tax on Contributions	31/05/2020	\$14.47
Tax on Contributions	30/06/2020	\$12.85
Total contribution tax paid		\$163.17

Fees	Date	Amount
Fees paid directly from your account		
Deductible Plan management fee	31/07/2019	-\$83.44
Deductible Member fee	31/07/2019	-\$6.50
Deductible Member fee	31/08/2019	-\$6.50
Deductible Plan management fee	31/08/2019	-\$82.67
Deductible Member fee	30/09/2019	-\$6.50
Deductible Plan management fee	30/09/2019	-\$83.40
Deductible Member fee	31/10/2019	-\$6.50
Deductible Plan management fee	31/10/2019	-\$84.15
Deductible Plan management fee	30/11/2019	-\$86.25
Deductible Member fee	30/11/2019	-\$6.50
Deductible Plan management fee	31/12/2019	-\$85.89
Deductible Member fee	31/12/2019	-\$6.50
Deductible Plan management fee	31/01/2020	-\$87.66
Deductible Member fee	31/01/2020	-\$6.50

Your fees and costs

Fees can be charged in two different ways:

- fees deducted directly from your account; and
- indirectly, which are included in the calculation of unit prices for each investment option

For more information about your fees, costs and taxes, simply visit the member secure area of plum.com.au or call us on **1300 55 7586**.

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at 30 June 2020



Your BPAY reference number: 1004990451

Contributions your employer makes

Compulsory
Salary sacrifice

Biller code

37523
37515

Contributions you make

Personal
Spouse

Biller code

37754
37762

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Your investment summary

Opening balance on 30 June 2019

	Units	Unit Price	Value
International Shares - Neutral	60,993.346	\$2.4043	\$146,646.30
Total account balance			\$146,646.30

Closing balance on 30 June 2020

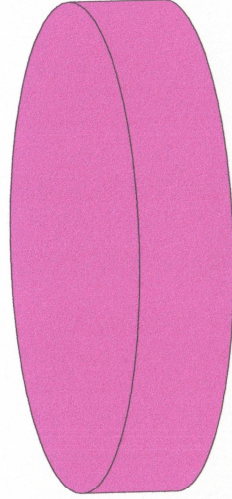
	Units	Unit Price	Value
International Shares - Neutral	56,493.038	\$2.4347	\$137,543.61
Total account balance			\$137,543.61

Your future contributions and rollovers will be invested as follows

	Percentage
International Shares - Neutral	100.00%

Your account balance by asset class

■ 100.00% Global Shares



The asset allocation displayed is based on the strategic asset allocation of the investment options in which you were invested as at 30 June 2020.

How the investment options you held performed to 30 June 2020

Investment option	Start date	Unit price at start date	End date	Unit price at end date	Earning Rate *	Number of units held	Value
International Shares - Neutral	30/06/2019	\$2.4043	30/06/2020	\$2.4347	1.3%	56,493.038	\$137,543.61
Total							\$137,543.61

* These earning rate(s) are estimated based on the unit price at the start and end of the period during which your investments were held. Your individual return depends on when and how you specifically transacted on your account and how long you were invested for.

The right investment choice

Did you know we offer a broad range of investment options to choose from?

If you'd like more information on available investment options, including asset allocation, performance and commentary, simply visit plum.com.au or call us on 1300 55 7586.

Plum Super Your annual benefit statement at 30 June 2020



R05

Mr Bounthong Sonthavong
PO Box 609
VIRGINIA SA 5120

**Superannuation
benefit
\$137,543.61**

Your details

Plan Name	Plum Personal Plan
Name	Bounthong Sonthavong
Member number	100499045
Date joined employer	5 May 1993
Date joined Plan	10 December 2008
Eligible service date	5 May 1993
Tax File Number (TFN) supplied	Yes
Beneficiary nomination received	Yes
Personal email	TONGSONTHAVONG@GMAIL.COM
Work email	Not Provided
Phone	Not Provided
Mobile	0469 782 185

It's important your details are accurate as they may impact your benefits. To update any of your personal details log in to plum.com.au or call a Team Member in our Client Service Centre on **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday.

Alternatively, you can write to us at:
Plum Super
GPO Box 63
MELBOURNE VIC 3001

Your benefits at a glance

Superannuation benefit at 30 June 2019:	\$146,646.30
Superannuation benefit at 30 June 2020:	\$137,543.61
Death benefit at 30 June 2020:	\$137,543.61
Total and permanent disablement benefit at 30 June 2020:	\$137,543.61

Are you on track with your super?

Visit our website and consider using the super calculator to help you determine just how long your super could last you, based on your income needs. Our calculator can help you:

- estimate how long your money at retirement will last,
- see whether you have enough money to cover living and other expenses each year, and
- see how different decisions may affect your retirement income.

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MLC Super Fund
ABN 70 732 426 024

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MELBOURNE VIC 3001

Telephone
Fax
Web

1300 55 7586
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plum.com.au

Plum Super Your annual benefit statement at 30 June 2020

Your superannuation benefit at a glance

Opening balance at 30 June 2019	\$146,646.30
Payments in	\$0.00
Payments out	-\$10,000.00
Insurance premiums	\$0.00
Government contributions tax	\$163.17
Fees paid directly from your account	-\$1,087.83
Investment earnings [^]	\$1,821.97
Closing balance at 30 June 2020	\$137,543.61

About your closing balance

Your closing balance is calculated by multiplying the number of units held by the relevant unit withdrawal (sell) price as at the date of this statement. The underlying assets of each investment option can rise and fall on a daily basis with fluctuations in the investment markets.

[^] Investment earnings are net of investment management fees, tax and indirect costs.

Superannuation benefit at 30 June 2020

Your superannuation benefit consists of:

Preserved (money you generally can't access until you retire or reach age 65)	\$137,543.61
Restricted non - preserved (money subject to access rules)	\$0.00
Unrestricted non - preserved (money you can generally access at anytime)	\$0.00

Your withdrawal benefit as at 30 June 2020 may be different to your closing balance due to any fees and taxes (excluding lump sum benefit tax) that would have applied if you closed your account on 30 June 2020. Before leaving the fund, you should seek information from us about the latest withdrawal benefit, as this amount may be different from the figure shown in this statement.

Lump sum benefit tax may be applicable if cash withdrawals are made.

Your total contribution to the Plan for this financial year

Your total contribution to the Plan from 1 July 2019 to 30 June 2020 amount to:

Concessional contributions: \$0.00
Non-concessional contributions: \$0.00

These totals do not include any amounts that are not yet allocated to your account.

Your account explained

You can contact us at any time and we'll help you to understand your contribution levels, benefits and investment options. Please visit plum.com.au or call us on 1300 55 7586.

You can also find out more on managing your account on plum.com.au

The Trustee is obliged to provide you with any further information you reasonably require to understand your superannuation benefit entitlements.

