

July 2021



Emporium Super Pl <Atf Nu-Start S/F>  
16 Stirling Tce  
TOODYAY WA 6566

Account number  
035370703

Product name  
MLC MasterKey Unit Trust

Dear Investors,

## Your 30 June 2021 annual statement

Your 30 June 2021 annual statement is enclosed.

In this statement you'll find:

- Your balance
- All payments in and out, including fees and your transaction summary.

### 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](https://mlc.com.au/forms_and_brochures).

### 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](https://mlc.com.au/buysellspreads)

### We're here to help

If you have any questions regarding your investment, including general advice, please visit [mlc.com.au](https://mlc.com.au) or call us on **132 652** between 8am to 6pm (AEST/AEDT), Monday to Friday.

Yours sincerely,

Sam Wall  
General Manager  
Wealth Products & Platforms  
MLC Wealth

### We are here to help



Chat with us online at [mlc.com.au](https://mlc.com.au) or call us on **132 652** for more information.



Go online at [mlc.com.au](https://mlc.com.au) to register for online statements.



Update your details online at [mlc.com.au](https://mlc.com.au) today.

Issuer/Operator  
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MLC MasterKey Unit Trust  
**Your annual statement**  
**01 July 2020 to 30 June 2021**



**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** Not provided

We're missing some of your contact details. To update your details, log in at [mlc.com.au](http://mlc.com.au) or call us.

Account balance  
**\$101,665.38**

Account number  
035370703

**Your investment explained**

For more information about your investments and investment options, visit our [mlc.com.au/fundprofiletool](http://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](http://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](http://mlc.com.au) or call us.

**Your account at a glance**

<b>Opening balance on 01 July 2020</b>	<b>\$84,589.18</b>
Amounts in	
Distributions	\$5,672.84
<b>Total amounts in</b>	<b>\$5,672.84</b>
<b>Total amounts out</b>	<b>\$0.00</b>
Fees deducted directly from your account	\$0.00
Fees rebated to your account	\$197.49
Movement in investment value	\$11,205.87
<b>Closing balance on 30 June 2021</b>	<b>\$101,665.38</b>

**We're here to help**

Visit [mlc.com.au](http://mlc.com.au) or email us at [contactmlc@mlc.com.au](mailto: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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**Emporium Super Pl <Atf Nu-Start S/F>**  
**Account number 035370703**





Summary of your investment account

Opening balance on 01 July 2020

Date	Fund	Percentage	Units	Unit price	Amount
30/06/20	MLC Horizon 4 - Balanced Portfolio	100.00%	58,119.32012	\$1.45544	\$84,589.18
		<b>100%</b>			<b>\$84,589.18</b>

Closing balance on 30 June 2021

Date	Fund	Percentage	Units	Unit price	Amount
30/06/21	MLC Horizon 4 - Balanced Portfolio	100.00%	61,737.73698	\$1.64673	\$101,665.38
		<b>100%</b>			<b>\$101,665.38</b>

Your distributions

Date	Fund	Description	Distribution
31/05/21	MLC Horizon 4 - Balanced Portfolio	Reinvested to MLC Horizon 4 - Balanced Portfolio	\$5,672.84
	<b>Total</b>		<b>\$5,672.84</b>





**Your transaction details**

**Amounts in**

Date	Fund	Transaction	Units	Unit price	Amount
02/06/21	MLC Horizon 4 - Balanced Portfolio	Income Reinvested	3,489.80159	\$1.62555	\$5,672.84
<b>Total amounts in</b>					<b>\$5,672.84</b>

**Amounts out**

<b>Total amounts out</b>					<b>\$0.00</b>
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**Fees deducted directly from your account**

<b>Total fees deducted directly from your account</b>					<b>\$0.00</b>
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**Fees rebated to your account**

Date	Fund	Transaction	Units	Unit price	Amount
15/07/20	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	21.54243	\$1.48405	\$31.97
17/08/20	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	21.55394	\$1.49949	\$32.32
15/09/20	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	22.15557	\$1.48676	\$32.94
15/10/20	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	21.13810	\$1.52615	\$32.26
16/11/20	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	20.85720	\$1.56780	\$32.70
15/12/20	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.71092	\$1.58987	\$4.31
15/01/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.67123	\$1.62472	\$4.34
15/02/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.67144	\$1.65454	\$4.42
15/03/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.67498	\$1.65235	\$4.42
15/04/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.69357	\$1.69292	\$4.56
17/05/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	2.70748	\$1.70269	\$4.61
15/06/21	MLC Horizon 4 - Balanced Portfolio	Asset Based Commission Rebate	5.23841	\$1.64936	\$8.64
<b>Total fees rebated to your account</b>					<b>\$197.49</b>

*Continued overleaf*



Your transaction details

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.

-\$1,559.99

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.

-\$1,362.50

How you can make investments



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



1. Complete and sign an Additional Investment form available from [www.mlc.com.au/statements](http://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](http://mlc.com.au/complaint)





**Distribution and performance as at 31 May 2021**

MLC MasterKey Unit Trust	Distribution	Compound returns (% pa)					
	Cents per unit						
	May qtr 2021	1 year	2 years	3 years	5 years	10 years	Since inception
MLC Horizon 2 - Income Portfolio	3.02	8.30	2.03	2.44	2.41	4.00	5.16
MLC Horizon 3 - Conservative Growth Portfolio	5.45	13.70	5.79	5.12	5.12	5.69	4.86
MLC Horizon 4 - Balanced Portfolio	9.74	19.43	7.95	6.84	6.96	7.22	7.45
MLC Horizon 5 - Growth Portfolio	9.34	23.20	9.56	8.03	8.15	8.12	6.89
MLC Horizon 6 - Share Portfolio#	8.92	27.03	11.10	9.26	9.64	9.36	5.83
MLC Horizon 7 - Accelerated Growth Portfolio#	4.44	38.98	14.82	11.85	12.61	11.49	8.60
MLC Australian Share Fund	17.17	30.20	9.43	8.87	9.15	7.48	8.70
MLC Cash Fund	0.00%*						
MLC Global Share Fund#	0.00	26.69	14.38	11.70	11.63	12.31	6.72
MLC IncomeBuilder	10.39	31.78	3.92	5.44	4.71	7.11	7.66
MLC Property Securities Fund	0.52	24.03	2.22	5.93	4.64	9.71	7.84
MLC-Platinum Global Fund^#	19.27	29.67	14.58	7.36	10.13	11.01	10.89
MLC-Vanguard Australian Share Index Fund	6.55	26.47	7.92	8.31	8.49	7.25	8.42

**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 performance. For details on MLC Cash Fund performance and historical performance information, visit [mlc.com.au/mlccashfund](http://mlc.com.au/mlccashfund)

^Closed to new investors

#These funds usually distribute annually in May

