



With you

July 2011



Patricia Sample
"Everlands"
4 Mermaid Rd
STONEHAVEN NSW 2122

Account number: 33333333
Customer number: 007000000

Dear Mrs Sample,

With you, securing your financial future

We're pleased to enclose your annual statement for 2010/11 and thank you for investing your money with us.

With the global events of the past year, you'll know how important it is for your money to be well managed and working for you. And, with our 120 year history of looking after Australians, you can be confident your money's in the right hands.

But you don't need to take our word for it. For a number of years we've been awarded the highest rating for a multi-manager fund by Chant West and 5 stars in Heron Partnership's super fund ratings.

Bring your super together to win a \$600 Apple Store voucher

For the chance to win one of eight Apple Store vouchers, all you have to do is bring your super into the one MLC account. You'll probably save money on fees too.

If you'd like to know more, we've enclosed a flyer which outlines the simple steps you can take to do this and win.

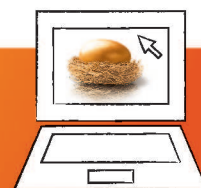
Improved ways to invest your money

We're always looking at new and improved ways we can help you grow your money. So, we've refined our MLC Cash Fund strategy and enclosed more information about this change.

Continued overleaf

**Now you can view copies of your statements and letters online,
and enjoy a wide range of other benefits**

All this, simply by logging on to mlc.com.au. See over to find out more ...



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MLC Nominees Pty Limited

ABN 93 002 814 959 AFSL 230702
The Universal Super Scheme
ABN 44 928 361 101

105-153 Miller Street
North Sydney
NSW 2060 Australia

PO Box 200
North Sydney
NSW 2059 Australia

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

Any questions?

If you have any questions please speak with your plan adviser, or call us on **132 652** between 8am and 6pm AEST/AEDT, Monday to Friday.

Yours sincerely,



Michael Mulholland
General Manager
MLC Business Super

Look what you can do on **mlc.com.au**

Simply log on to **mlc.com.au** for quick, secure and convenient access to your account, and to:

- view your statements and letters, with copies available from 2008
- choose to receive your statements online instead of by post, and
- update your contact details.

Register today

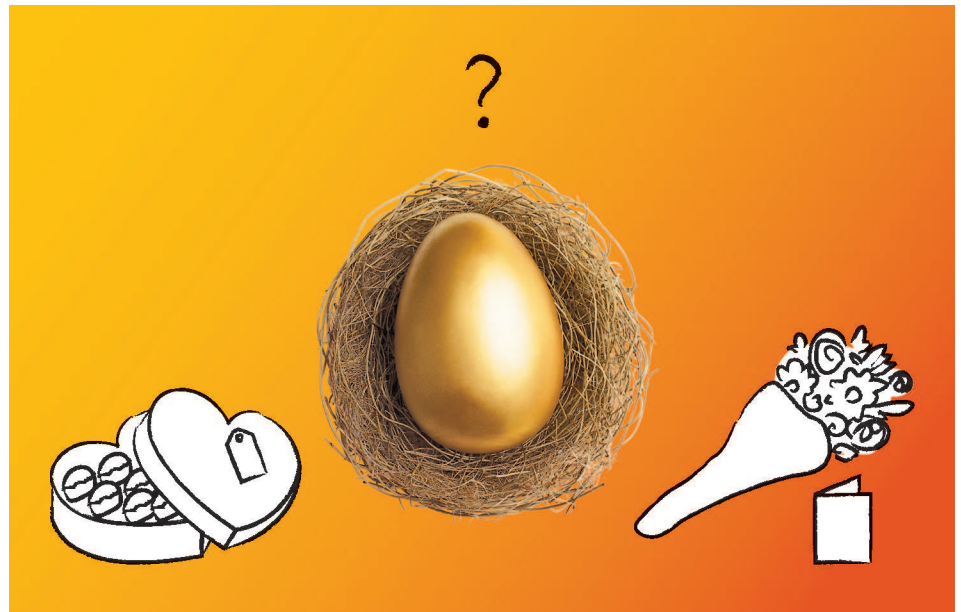
To register for online access simply visit **mlc.com.au/login**



Are you two-timing your super?

For many of us, this time of year, when super statements hit our mailbox, is a reminder we're two-timing our super.

In fact, there are more than three super accounts on average for every working Australian.



With multiple super accounts, you're only cheating yourself

If you have a number of super accounts you're probably paying multiple sets of fees, which can mean a significant difference to your final super balance.

Plus, multiple super accounts mean you're spending time dealing with multiple sets of paperwork.

So it makes sense to consolidate multiple super accounts into 'the one'. With all your super money together in one place it's easier to keep track of, and get a clearer picture of how it's performing.

Plus, by reducing unnecessary fees you can give your super the power to really grow!

Why MLC's 'the one' for your super

At MLC, we've been looking out for Australians for 120 years.

We recognise every investor is different. And we can provide you with an investment solution to meet your particular needs.

We've got the resources to offer you a wide range of investment choice, and our focus is on delivering sustainable results.

Plus, you can protect yourself and your family with MLC, one of Australia's most awarded insurers.

These are just a few reasons why some of Australia's largest companies, and over 1.9 million Australians, invest with us.

We make it easy to bring your super together

We know you've got lots of paperwork right now, so we want to make it easy for you.

We've enclosed a Super Consolidation form, pre-populated with your details. All you have to do is complete one of these forms for each super fund you're consolidating with us.

Things to consider

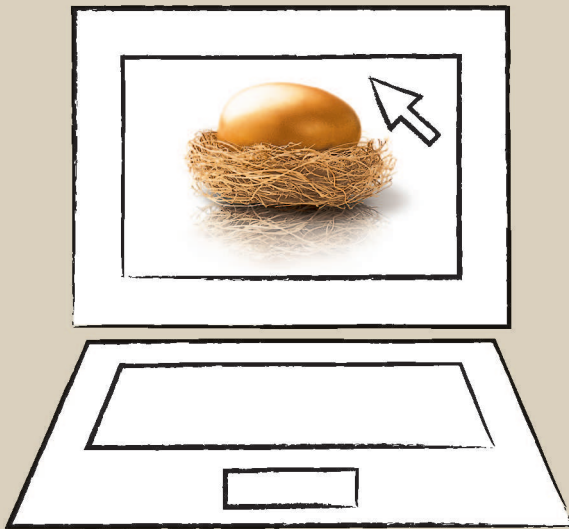
Before you consolidate, there are some things you need to consider. Some funds may charge you exit fees, and it's important to check whether the insurance in your chosen fund is adequate for your needs, and how much it costs.

That's why we always recommend you speak to a financial adviser about your options.



Want a chance to win a \$600 Apple Store voucher?
Turn the page to find out how.

Are you two-timing your super?



Consolidate with MLC to win one of eight Apple Store vouchers!

Now there's even more reason to bring your super together.

Consolidate your super into your MLC MasterKey Business Super account by last mail received on 30 December 2011 and go into the draw* to win one of eight Apple Store vouchers valued at \$600 each. Funds take approximately 30 days to be consolidated once we receive the consolidation request. Consolidated funds must be received by 2 pm on 30 January 2012 to be valid.

You'll receive one competition entry for every fund you consolidate with MLC.

Please visit mlc.com.au for more details and competition terms and conditions.

* Only open to Australian residents aged 18 or over who have any of the following MLC accounts: The Employee Retirement Plan, MLC MasterKey Business Super or MLC Employer Super. Limit one entry per person. Limit one prize per person (excluding SA winners). Starts 18/7/11 and ends last mail received 30/12/11. Draw: 2 pm 30/1/12 at MLC Limited (ABN 90 000 000 402), Level 3, 105-153 Miller St, North Sydney, NSW 2060. Winners published in The Australian 6/2/12. MLC Limited is the promoter. Apple Inc. is not a participant in or sponsor of this Competition. Permits: NSW LTPS/11/6179, ACT TP11/2713.



With you

Request to transfer whole balance of superannuation benefits between funds under the *Superannuation Industry (Supervision) Act 1993*

COMPLETING THIS FORM

- Read the important information page overleaf
- Refer to instructions where indicated with a
- This form is only for whole (not part) balance transfers.

Personal details

Title Mr Mrs Miss Ms Other

Family name

Given names

Other/previous names

*Date of birth Day / Month / Year

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

See 'What happens if I do not quote my tax file number?'

*Gender Male Female

*Contact phone number

Residential address

Address

Suburb

State/territory Postcode

Previous address

If you know that the address held by your FROM fund is different to your current residential address, please give details below.

Address

Suburb

State/territory Postcode

Fund details

FROM

*Fund name

Fund phone number

Membership or account number

Australian business number (ABN)

Superannuation Product Identification Number (SPIN)

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

TO

Fund name

Fund phone number

Membership or account number

Australian business number (ABN)

Superannuation Product Identification Number (SPIN)

*Proof of identity See 'Completing proof of identity'

I have attached a certified copy of my driver's licence or passport

OR

I have attached certified copies of both:

Birth/Citizenship Certificate or Centrelink Pension Card

AND

Centrelink payment letter or Government or local council notice (<1 year old) with name and address

Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- If the TO fund is a self managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

*Signature

*Date Day / Month / Year

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Important information

There are some things you might need to consider when transferring your super to MLC:

- The fund you're transferring from might charge exit or withdrawal fees, so it's a good idea to check
- How your benefits entitlements (including insurance cover/amounts) are affected
- You can arrange for your employer to pay your contributions into your MLC super. Just fill out the Fund Choice form available from mlc.com.au

What happens if I do not quote my tax file number (TFN)?

You don't have to provide us with your TFN, but we can only accept personal contributions to your super if we have your TFN recorded. Also, your money may be taxed at the highest marginal tax rate plus the Medicare levy, rather than at the concessional tax rate of 15%. For more information, please visit ato.gov.au

Completing proof of identity

You'll need to provide documentation with your request to prove you're the owner of the super funds you're consolidating. Please include a **certified** copy of either:

- your driver's licence or passport

OR

- your birth/citizenship Certificate or Centrelink Pension card

AND

- a Centrelink payment letter or Government or local council notice (less than one year old) showing your name and address.

Has your name changed?

If a different name for you is recorded with any of your FROM funds, you'll also need to include either:

- your marriage certificate

OR

- a Deed poll or Change of Name certificate.

There are a number of people authorised to certify your documents for you. Some of these are:

Chiropractor	Optometrist	Veterinary surgeon
Dentist	Pharmacist	Nurse
Legal practitioner	Physiotherapist	Teacher employed on a full-time basis
Medical practitioner	Justice of the Peace	Police officer

For a full list of people authorised to certify your documents, please visit mlc.com.au

Final checklist

Make sure you can put a tick next to each of these before you send your completed Request to transfer whole balance of superannuation benefits between funds form back to us:

- Have you read the important information?
- Have you completed a separate form for each of the funds you want to consolidate with us?
- Have you completed all the mandatory fields on the form(s)?
- Have you signed and dated the form(s)?
- Have you attached an original copy of your proof of identity to each form, including any change of name documents if necessary?

Any questions?

If you have any questions, or want some help filling out the form, please call us on **132 652** between 8 am and 6 pm (AEST/AEDT), Monday to Friday.

Send us your form

Please mail your signed and dated form to us, with the certified copies of the required documents, at:
Reply Paid, MLC Limited, PO Box 200, North Sydney, NSW 2059 (no stamp required).

Your annual statement to 30 June 2011



With you

Plan name	ABC Growings	
Name	Patricia Sample	
Salary	\$107,005.00	
Account start date	20/11/00	
Tax file number (TFN)/ exemption supplied	Yes	
Beneficiary nomination received	Yes	You can check your beneficiary details on page 2.
Email	psample@abc.org.au	

Account balance **\$69,224.13**

Account number
33333333

Customer number
007000000

Any questions?

Call your adviser
FEL SHERRY
02 94138249

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
MLC MasterKey
PO Box 200
North Sydney NSW 2059

or call us on 132 652.

Your account at a glance

Opening balance on 1 July 2010	\$58,146.25
Payments in	\$7,452.48
Payments out	\$0.00
Insurance premiums	-\$1,993.95
Government contributions tax	-\$818.76
Fees paid directly from your account	-\$394.24
Fees rebated to your account	\$326.79
Investment earnings	\$6,505.56

Closing balance on 30 June 2011 **\$69,224.13**

Your closing balance consists of:

Money you generally can't access until you retire or reach age 65 (Preserved)	\$69,224.13
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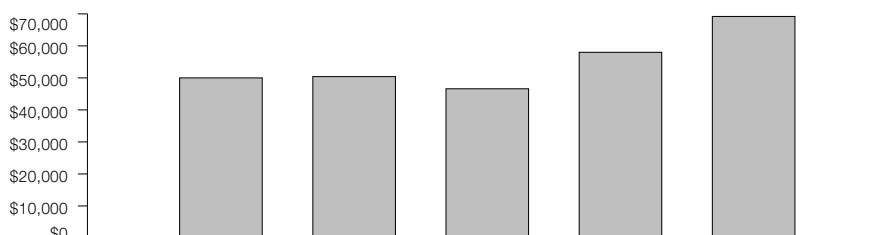
Your account explained

For more information about your benefits and the choice of investment options in MLC MasterKey Business Super, please visit mlc.com.au/info or call us.

You can also find out more on managing your account in the How to Guide on mlc.com.au/info

How your account balance has changed

Account balance over the last five years	30 June 2007	30 June 2008	30 June 2009	30 June 2010	30 June 2011
	\$50,148.33	\$50,645.79	\$46,681.38	\$58,146.25	\$69,224.13



/691/01/01/0000111/0001451

MLC MasterKey Business Super
**Your annual statement
to 30 June 2011**



With you

Your beneficiaries

Name	Type of nomination	Relationship	Percentage	When lapses
Challon Sample	Non-Binding	Spouse	100.00%	Doesn't lapse

Why update your beneficiaries?

Keeping your beneficiary nomination up to date ensures that if anything happens to you, your money's paid as you wish.

For more information, or to obtain a form to update your beneficiaries, please visit mlc.com.au/info or call us.

Your insurance* and benefits at 30 June 2011

	Your insured amount	Benefit payable
Death	\$357,484.00	\$426,708.13
Total and Permanent Disablement	\$357,484.00	\$426,708.13

* Any insurance paid will be 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 2011 and may be subject to change.

If you died, or became totally and permanently disabled, we'd pay you or your beneficiaries the Benefit payable. This is the sum of your insured amount where applicable and your account balance.

Left or changed your employer?

Please contact us if you have left or changed your employer, as you may no longer be insured. Any claim you submit may be declined, even though you continue to pay your premiums.

For more information about maintaining your insurance after leaving your employer, please visit mlc.com.au/info and refer to the MLC MasterKey Business Super Insurance Guide or call us.

MLC MasterKey Business Super
**Your annual statement
to 30 June 2011**



With you

Your investment summary

Opening balance on 1 July 2010

	Percentage	Units	Unit price	Value
MLC Horizon 5 - Growth Portfolio	100.00%	2,811.35798	\$20.68262	\$58,146.25
Total account balance	100%			\$58,146.25

Closing balance on 30 June 2011

	Percentage	Units	Unit price	Value
MLC Horizon 5 - Growth Portfolio	100.00%	3,022.66718	\$22.90167	\$69,224.13
Total account balance	100%			\$69,224.13

Your future contributions and rollovers will be invested as follows:

	Percentage
MLC Horizon 5 - Growth Portfolio	100.00%

**How the investment options you hold
performed to 30 June 2011**

	Date of inception	Compound returns % pa *			
		One year	Five years	Ten years	Since inception
MLC Horizon 5 - Growth Portfolio	30/04/01	7.74	0.15	2.83	2.87

* Returns for periods one year or greater are calculated on an annualised basis. All returns are calculated net of investment, issuer and administration fees and taxes.

Fund Profile Tool

Our Fund Profile Tool gives detailed information on your investment options including manager and asset allocations, performance and commentary. Simply visit mlc.com.au/fundprofiletool



Closing your account

If you want to close your account, we first need to check your employment status and make sure no further employer contributions are due to be paid to your account.

Your performance information

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.

The returns shown are the options you held at 30 June 2011. Returns for all options can be found by visiting mlc.com.au/info



MLC MasterKey Business Super
**Your annual statement
to 30 June 2011**



Your transaction summary

Payments in

	Date	Amount
Compulsory Employer Contribution	14/07/10	\$740.80
Compulsory Employer Contribution	16/08/10	\$1,111.20
Compulsory Employer Contribution	15/09/10	\$740.80
Compulsory Employer Contribution	15/10/10	\$740.80
Compulsory Employer Contribution	12/11/10	\$740.80
Compulsory Employer Contribution	15/12/10	\$740.80
Compulsory Employer Contribution	19/01/11	\$1,111.20
Compulsory Employer Contribution	16/02/11	\$763.04
Compulsory Employer Contribution	16/03/11	\$763.04

Subtotal **\$7,452.48**

Total payments in **\$7,452.48**

Payments out

	Amount
Total payments out	\$0.00

Insurance premiums

	Amount
Death Insurance Premiums Debited	-\$985.05
Total and Permanent Disablement Insurance Premiums Debited	-\$1,008.90
Total insurance premiums	-\$1,993.95

Your premiums

Your premiums are based on your individual circumstances, for example your age. Premiums generally increase with age.

For more information please visit mlc.com.au/info and refer to the MLC MasterKey Business Super Insurance Guide or call us.

Government contributions tax

	Amount
Contributions Tax	-\$1,117.87
Contributions Tax Credited	\$299.11
Total government contributions tax	-\$818.76

Continued overleaf

MLC MasterKey Business Super
**Your annual statement
to 30 June 2011**



Your transaction summary

Fees

Fees paid directly from your account

	Amount
Account Fee	-\$64.70
Employer Contribution Fee Debit	-\$43.97
Employer Service Fee Debited	-\$244.50
Tax Debited on Fee(s)	-\$41.07

Total fees paid directly from your account **-\$394.24**

Fees rebated to your account

	Amount
Large Plan Fee Rebate	\$241.93
Servicing Rebate	\$31.84
Tax Credited on Fee(s)	\$53.02

Total fees rebated to your account **\$326.79**

Other management costs* **-\$1,184.00**

Total fees you paid **-\$1,251.45**

This approximate amount includes all the fees and costs which affected your investment during the period.

* This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.

Your fees and costs

You pay fees directly from your account and also other management costs. These are an estimate of any fees and costs which are built into the unit price of each of your investments.

Total fees you paid are the sum of the fees you've paid directly (minus any rebates) and Other management costs.

For more information about your fees and costs, please visit mlc.com.au/info or call us.





With you

Additional information about your Employer Plan

Employer Plan name ABC Growings
Employer Plan number 1222222

Your fees
These fees are net of the tax benefit we receive and pass on to you, unless specifically stated otherwise.

Current fees

Type of fee	Amount / Percentage
Account fee (monthly)	\$5.50
Employer contribution fee*	0.50%
Employer service fee (per annum)*	0.680%

* These are the actual fees on your account that have been agreed between your employer and the Plan adviser.

Contribute to your super at any time

At MLC we make it easy to contribute to your super.



Billercode: 919688

Contributions your employer makes	Reference number
Compulsory	333333301
Voluntary	333333302
Salary Sacrifice	333333303

Contributions you make	Reference number
Personal	333333304
Spouse	333333305



1. Complete and sign a Direct Debit Request Schedule on the form available from mlc.com.au/info
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, read the Complaint Resolution Guide on mlc.com.au/info



Your annual report

The annual report for your fund will be available on mlc.com.au later in the year. If you'd like to receive a printed copy, please call us and we'll mail one to you.

MLC MasterKey Business Super

This is your reference guide to the changes we've made on 6 June 2011.



Improvement to the MLC Cash Fund

We've made some changes to the MLC Cash Fund to maintain competitive cash based returns. The following table details the changes:

MLC Cash Fund	
Current	New
<p>Investment objective</p> <p>The Fund is designed to be a complete portfolio for the cash asset class, and aims to deliver growth by using investment managers who invest and diversify across many companies and securities within the asset class.</p>	<p>Investment objective</p> <p>Aims to provide competitive returns relative to the Reserve Bank of Australia's Cash Rate Target.</p>
<p>About the investment option</p> <p>The Fund invests in Australian government, bank and company issued securities with high credit quality and high levels of liquidity.</p> <p>MLC Limited guarantees that the unit price of the Fund will not fall (before the deduction of tax and fees).</p>	<p>About the investment option</p> <p>The Fund invests in deposits with banks (including National Australia Bank) and other comparable high quality securities. It's possible, from time to time, for a high proportion of the Fund to be invested in securities issued by one bank.</p> <p>MLC Limited guarantees the value of your investment in the MLC Cash Fund (before the deduction of fees and tax).</p>
<p>Market Benchmark</p> <p>UBS Australian Bank Bill Index</p>	<p>Market Benchmark</p> <p>Reserve Bank of Australia's Cash Rate Target</p>

Any questions?

If you have any questions please speak to your financial adviser or call us on **132 652** between 8 am and 6 pm (AEST) Monday to Friday.

