Plum Super

Your annual benefit statement at 30 June 2025

044

Bianca Vessey
88 Framara Drive
KELSO QLD 4815

Superannuation withdrawal benefit
$162,097.20

Your details

Plan Name	National Australia Bank Group Superannuation Fund A
Name	Bianca Vessey
Member number	108178405
Date joined employer	11 July 2011
Date joined Plan	22 September 2022
Eligible service date	1 February 2010
Tax File Number (TFN) supplied	Yes
Beneficiary nomination received	Yes
Personal email	Bianca.P.Vessey@hotmail.com
Work email	Not Provided
Phone	0474505906
Mobile	0474505906

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 withdrawal benefit at 30 June 2024:	$143,380.18
Superannuation withdrawal benefit at 30 June 2025:	**$162,097.20**
Death benefit at 30 June 2025:	**$715,702.96**
Total and Permanent Disablement benefit at 30 June 2025:	**$715,702.96**

Are you on track with your super?

Visit plum.com.au/tools-and-resources/calculators and consider using the Personal 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.



Fast track your super
Get your super sorted with our seven tips

Go to plum.com.au/fasttrack

Plum Super
Your annual benefit statement at 30 June 2025

Your superannuation benefit at a glance

Opening balance at 30 June 2024	$143,380.18
Payments in	$5,734.74
Payments out	$0.00
Insurance premiums charged to your account*	-$199.32
Fees and costs charged to your account	-$154.64
Net tax	-$807.12
Investment earnings^	$14,143.36
Closing balance at 30 June 2025	**$162,097.20**

About your closing balance

Your closing benefit is calculated by multiplying the number of units held by the relevant unit withdrawal (sell) price as at the date of this statement.

* To maintain your insurance cover in your super account, you'll need to have sufficient funds in your account to pay for your insurance premiums. The insurance premiums shown combine the insurance premiums charged by the insurer, and the insurance fees charged by us. The total insurance fees for the period of this statement was -$11.28. Further information about this fee is in the Cost of insurance section of your plan's Insurance Guide, which is part of the PDS. Contact us to obtain a copy of your Insurance Guide.

^ Investment earnings are net of investment fees and costs, transaction costs and tax on investment earnings.

Superannuation withdrawal benefit at 30 June 2025 — $162,097.20

Your superannuation withdrawal benefit consists of:

Preserved (money you generally can't access until you retire or reach age 65)	$162,097.20
Restricted non - preserved (money subject to access rules)	$0.00
Unrestricted non - preserved (money you can generally access at anytime)	$0.00

About your withdrawal benefit
Your withdrawal benefit is calculated by multiplying the number of units held by the relevant unit withdrawal (sell) price as at the date of this statement.

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 account explained

Further information in relation to the financial product is available on request. You can contact us at any time and we'll help you to understand your benefits and your contribution, insurance and investment options. Please visit plum.com.au or call us on 1300 55 7586 for further information.

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.

Plum Super
Your annual benefit statement at 30 June 2025

Your total contributions to the Plan for this financial year

Your total contributions to the Plan from 1 July 2024 to 30 June 2025 amount to:

Concessional contributions: $5,734.74^

Non-concessional contributions: $0.00

The total value of contributions made to your account for Australian Taxation Office (ATO) reporting purposes may not align to the total annual contributions included in this annual statement. Contributions received for the period ending 30 June 2024 that couldn't be allocated to your account until 1 July 2024 or after, will appear in this statement. Similarly, contributions received for the period ending 30 June 2025, that couldn't be allocated to your account until 1 July 2025 or after, will not appear in this statement. Please note, we've correctly reported your contributions to the Australian Taxation Office, so you don't need to do anything. If you have any questions, please contact us.

^ This amount includes any fees and premiums paid by your employer on your behalf.

Your BPAY reference number: 1081784058

Contributions your employer makes	**Biller code**
Compulsory	807024
Salary sacrifice	807016

Contributions you make	**Biller code**
Personal	807008
Spouse	807032

To help you complete a choice of fund form, and for electronic rollovers and contributions, your Plum Super USI number is 70732426024151

Plum Super
Your annual benefit statement at 30 June 2025

Your investment summary

Opening balance on 30 June 2024

	Units	Unit Price	Value
NAB Staff MySuper	69,659.513	$2.0583	$143,380.18
Total account balance			**$143,380.18**

Closing balance on 30 June 2025

	Units	Unit Price	Value
NAB Staff MySuper	71,768.888	$2.2586	$162,097.20
Total account balance			**$162,097.20**

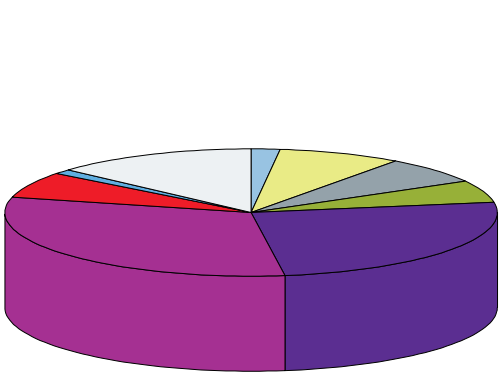
Your future contributions and rollovers will be invested as follows

	Percentage
NAB Staff MySuper	100.00%

Check how your super is invested

We offer a broad range of investment options to choose from. Choosing the right options at the right time could make your money work harder for you. If you'd like more information on available investments options including asset allocation, performance and commentary, simply visit plum.com.au/statements or call us on 1300 55 7586.

Your account balance by asset class



- 1.90% Cash
- 8.10% Infrastructure
- 6.80% Fixed income - diversified
- 5.60% Property
- 25.40% Australian Shares
- 31.10% Global Shares
- 6.60% Private Equity
- 1.20% Alternatives and other
- 13.30% Fixed income - credit

The asset allocation displayed is based on the strategic asset allocation of the investment options in which you were invested as at 30 June 2025.

Plum Super
Your annual benefit statement
at 30 June 2025

How the investment options you held performed to 30 June 2025

Investment option	*Start date*	*Unit price at start date*	*End date*	*Unit price at end date*	*Earning Rate **	*Number of units held*	*Value*
NAB Staff MySuper	30/06/2024	$2.0583	30/06/2025	$2.2586	9.7%	71,768.888	$162,097.20
Total							***$162,097.20***

* 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 transacted on your account and how long you were invested for.

Your investment options' historical returns

Investment option	*5Yr Return % p.a.#*	*10Yr Return % p.a.#*	*Inception Date+*	*Return Since Inception Date % p.a.#*
NAB Staff MySuper	8.9%	7.2%	01/01/2014	7.3%

+ “Inception Date” is the date the investment option first commenced in the MLC Super Fund.

Returns for periods one year or greater are calculated on an annualised basis. Returns are based on MLC Super Fund end of month redemption prices and are net of tax, investment fees and costs, and transaction costs. Please remember, past performance of the above investment option/s is not a reliable indicator of future performance.

Returns for all investment options can be found by logging into your account online at **plum.com.au**

Go to **plum.com.au/nab/mysuper** to access the ***NAB Staff MySuper*** dashboard.

Plum Super
Your annual benefit statement at 30 June 2025

Your transaction summary

30 June 2024 to 30 June 2025

Payments in	Date	Amount
Employer contribution - NORTHERN TRADING PTY T/A KEYMOTORS	17/07/2024	$44.00
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	26/07/2024	$170.12
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	20/08/2024	$330.94
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	27/09/2024	$614.26
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	14/10/2024	$212.38
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	01/11/2024	$298.98
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	29/11/2024	$295.89
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	27/12/2024	$282.49
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	06/01/2025	$77.32
Employer contribution - NAVIGATE FINANCE AND WEALTH PTY LTD	22/01/2025	$65.98
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	14/02/2025	$207.50
Salary sacrifice contribution	28/02/2025	$20.73
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	28/02/2025	$238.35
Salary sacrifice contribution	14/03/2025	$18.04
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	14/03/2025	$207.50
Salary sacrifice contribution	28/03/2025	$20.73
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	28/03/2025	$238.35
Salary sacrifice contribution	11/04/2025	$17.53
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	11/04/2025	$201.70
Salary sacrifice contribution	30/04/2025	$32.60
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	30/04/2025	$374.95
Salary sacrifice contribution	09/05/2025	$35.29
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	09/05/2025	$405.81
Salary sacrifice contribution	23/05/2025	$35.29
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	23/05/2025	$405.81
Salary sacrifice contribution	06/06/2025	$35.29

Plum Super
Your annual benefit statement at 30 June 2025

Payments in	Date	Amount
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	06/06/2025	$405.81
Salary sacrifice contribution	20/06/2025	$35.29
Employer contribution - COMMONWEALTH BANK OF AUSTRALIA	20/06/2025	$405.81
Total payments in		**$5,734.74**

Insurance premiums	Date	Amount
Insurance premiums	31/07/2024	-$16.93
Insurance premiums	31/08/2024	-$16.93
Insurance premiums	30/09/2024	-$16.38
Insurance premiums	31/10/2024	-$16.93
Insurance premiums	30/11/2024	-$16.38
Insurance premiums	31/12/2024	-$16.93
Insurance premiums	31/01/2025	-$16.93
Insurance premiums	28/02/2025	-$15.29
Insurance premiums	31/03/2025	-$16.93
Insurance premiums	30/04/2025	-$16.38
Insurance premiums	31/05/2025	-$16.93
Insurance premiums	30/06/2025	-$16.38
Total Insurance premiums charged to your account		**-$199.32**

Your premiums

Your premiums are based on your individual circumstances and generally increase with age. For more information about premiums, please refer to the Insurance Guide or call us.

Net tax^	Date	Amount
Net tax	31/07/2024	-$27.68
Net tax	31/08/2024	-$45.20
Net tax	30/09/2024	-$87.78
Net tax	31/10/2024	-$27.39
Net tax	30/11/2024	-$84.85
Net tax	31/12/2024	-$37.89
Net tax	31/01/2025	-$16.99
Net tax	28/02/2025	-$65.79
Net tax	31/03/2025	-$68.22
Net tax	30/04/2025	-$89.62
Net tax	31/05/2025	-$127.81
Net tax	30/06/2025	-$127.90
Total Net tax		**-$807.12**

^ Tax is payable on taxable contributions and any fee rebates, and certain fees and insurance premiums may be deductible, thus reducing the tax payable.

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

Plum Super
Your annual benefit statement at 30 June 2025

Fees	Date	Amount
Administration fees and costs - Member fee	31/07/2024	-$6.50
Administration fees and costs - Plan management fee	31/07/2024	-$3.71
Administration fees and costs - Trustee levy	31/07/2024	-$2.43
Administration fees and costs - Member fee	31/08/2024	-$6.50
Administration fees and costs - Plan management fee	31/08/2024	-$3.74
Administration fees and costs - Trustee levy	31/08/2024	-$2.45
Administration fees and costs - Member fee	30/09/2024	-$6.50
Administration fees and costs - Plan management fee	30/09/2024	-$3.68
Administration fees and costs - Trustee levy	30/09/2024	-$2.49
Administration fees and costs - Member fee	31/10/2024	-$6.50
Administration fees and costs - Plan management fee	31/10/2024	-$3.83
Administration fees and costs - Trustee levy	31/10/2024	-$2.51
Administration fees and costs - Member fee	30/11/2024	-$6.50
Administration fees and costs - Plan management fee	30/11/2024	-$3.78
Administration fees and costs - Trustee levy	30/11/2024	-$2.56
Administration fees and costs - Member fee	31/12/2024	-$6.50
Administration fees and costs - Plan management fee	31/12/2024	-$3.91
Administration fees and costs - Trustee levy	31/12/2024	-$2.56
Administration fees and costs - Member fee	31/01/2025	-$6.50
Administration fees and costs - Plan management fee	31/01/2025	-$4.00
Administration fees and costs - Trustee levy	31/01/2025	-$2.61
Administration fees and costs - Member fee	28/02/2025	-$6.50
Administration fees and costs - Plan management fee	28/02/2025	-$3.57
Administration fees and costs - Trustee levy	28/02/2025	-$2.59
Administration fees and costs - Member fee	31/03/2025	-$6.50
Administration fees and costs - Plan management fee	31/03/2025	-$3.89
Administration fees and costs - Trustee levy	31/03/2025	-$2.55
Administration fees and costs - Member fee	30/04/2025	-$6.50
Administration fees and costs - Plan management fee	30/04/2025	-$3.80
Administration fees and costs - Trustee levy	30/04/2025	-$2.57
Administration fees and costs - Member fee	31/05/2025	-$6.50
Administration fees and costs - Plan management fee	31/05/2025	-$4.06
Administration fees and costs - Trustee levy	31/05/2025	-$2.65
Administration fees and costs - Member fee	30/06/2025	-$6.50
Administration fees and costs - Plan management fee	30/06/2025	-$4.00
Administration fees and costs - Trustee levy	30/06/2025	-$2.70
Total fees and costs charged to your account		**-$154.64**

Plum Super
Your annual benefit statement at 30 June 2025

Fees and Costs Summary

Fees deducted directly from your account **-$353.96**

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

Fees and costs deducted from your investment **-$1,334.00**

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*.

TOTAL FEES AND COSTS YOU PAID **-$1,687.96**

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

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.

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, certain fees and costs charged to you in relation to administration and investment are capped at 3% pa of your account balance. Any amount you pay above this cap must be refunded.

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.

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.

Plum Super
Your annual benefit statement at 30 June 2025

Your beneficiaries

Name	Type of Nomination	Relationship	Percentage
Jerriah Stokes	Non-binding	Spouse	100.00%

You may need to update your beneficiaries

You should review your beneficiary nomination at least every year to make sure it's still valid and reflects your situation today. If we have your binding beneficiary nomination, we will pay a death benefit in accordance with it. If provided, it requires us to pay your dependants and/or your legal personal representative as long as it has not expired and is otherwise valid. Review or change your nomination at any time at **plum.com.au/beneficiary**

Your insurance and benefits at 30 June 2025

	Your insured amount	Benefit payable
Death	$553,605.76	$715,702.96
Total and Permanent Disablement	$553,605.76	$715,702.96

Your insurance cover is subject to the terms and conditions in the group insurance policy document and is based on the information provided to us. The insurance amount reflects your situation at 30 June 2025 and may have changed since then. Log in to your account at **plum.com.au** to view your current insurance details.

For more information on insurance including an explanation for any change in your premiums, the policy's standard exclusions, the impact of insurance premiums on retirement savings, our rules for automatic cessation of cover and what to do in the event of a claim, see **plum.com.au/superinsurance**

Important information about your cover

Your cover will automatically cease when you reach the maximum age for insurance cover in your plan. Please check your Insurance Guide to be aware of your plan's maximum insurable age.

Insurance to suit your needs

You can apply to change, increase, decrease or cancel your insurance cover to meet your individual needs. Also, if your circumstances change, such as you get married or buy a new home, you may want to boost your insurance cover.

To find out more, go to **plum.com.au/superinsurance** speak to your financial adviser or call us on **1300 55 7586**.

If you're not sure how much insurance you need, use our Insurance needs calculator **plum.com.au/insurancecalculator** or speak to your financial adviser.

Plum Super
Your annual benefit statement at 30 June 2025

Important information

This statement has been prepared by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236 465 (NULIS), trustee of the MLC Super Fund ABN 70 732 426 024. NULIS is part of the group of companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

It is important to note that the amounts shown in this statement may change during the period of your membership in the Plan and your final benefit when you leave the Plan may also be different. Before leaving the fund, you should seek additional information from us about your withdrawal benefit at that time. The information contained in the member statement is current as at the preparation date. Some of the information (including share and unit prices) can change quickly. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market. In some cases we have relied on information provided by third parties. While we believe the information in this statement is accurate and reliable, this is not guaranteed.

Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, and any applicable participation agreement and group insurance policy, which govern your rights and obligations as a member. Any errors or omissions will be corrected in later statements.

NULIS is not a registered tax agent. To determine your tax obligations, it is recommended that you seek appropriate tax advice from a registered tax agent.

Any advice in this annual statement is general in nature and has been prepared without taking into account your objectives, financial situation or individual needs. Before acting on any advice, you should consider the relevant Product Disclosure Statement ('PDS'), consider the product's appropriateness to you having regard to your personal objectives, financial situation and needs, and consider obtaining independent advice. The relevant PDS is available at **plum.com.au** or can be obtained by calling **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday.

Plum Super
Your annual benefit statement at 30 June 2025

Resolving complaints

We value your feedback and we're committed to resolving any concerns you may have. If you have a complaint, our service representatives can usually resolve it quickly over the phone on 1300 55 7586.

If you'd prefer to put your complaint in writing, you can email or send a letter using the contact details below.

Email: complaints@mlc.com.au
In writing: The Complaints Resolution Manager
GPO Box 4341
Melbourne VIC 3001

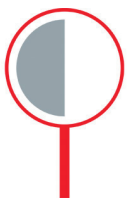
An assigned case manager will conduct a fair review and provide you with a full response in writing.

Further Help- The Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response or the management of your complaint, or if your complaint has not been resolved within the relevant maximum timeframe, you may also be able to lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
In writing: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.



Your Fund Information Report

The current Fund Information 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 at no additional cost.