

# MLC MasterKey Super Fundamentals

Fact sheet

super**wiser**

**Not all super products are created equal** and with a multitude of super products available, knowing which one to pick and what factors to base your selection decision on can be confusing. SuperWiser's super product assessment methodology considers numerous factors such as company structure, corporate governance, service delivery, investment performance, product fees, personal insurance cover & premium costs as well as projected annual retirement income.

## We've assessed your super product as follows:

### Super Product

MLC Super Fundamentals

### Product Type

Personal

### Product Assessment

Approved

### — NEGATIVES

- Usually expensive on administration fees
- Limitations around investment choice menu
- Weak on service interface

### + POSITIVES

- Product design

Your super is likely to be the second biggest financial benefit, funded by your employer. Managed well, your super can become a serious asset in around ten years.

If you ignore your super for ten years or more, you potentially cost yourself approximately over \$100,000 off your final balance (in today's dollars).

## Why use SuperWiser?

- ✓ We take the hard work out of sorting out your super
- ✓ You give us some simple, super details
- ✓ We compare against other well-known super funds
- ✓ We provide super optimisation advice
- ✓ We arrange optimisation implementation
- ✓ We project super balance milestones
- ✓ We show you performance parameters
- ✓ You now have control of your super

High quality super optimisation advice & implementation service for an affordable price of **\$220** (inc GST).

*"Making informed decisions about your super, sooner rather than later, can potentially increase your projected annual retirement income figure by around 20%"*

Harry Burke - Superannuation Specialist




## Who can I speak to?

Direct your questions to one of our helpful SuperWiser team members.

 1800 467 467

 [yoursuper@superwiser.com.au](mailto:yoursuper@superwiser.com.au)

 [www.superwiser.com.au](http://www.superwiser.com.au)

The information contained within this fact sheet is intended to provide general advice only. It has been prepared without taking into account your objectives, financial situation or personal needs. It is only intended to be general information and may not be relevant to individual circumstances. The information within this fact sheet is believed to be current and is based on the assessment methodology used by Super Simpler Pty Ltd.

We recommend that you seek advice in relation to your own personal financial situation and needs before taking any action.