



Are you ready for 30 June 2014?

With the end of financial year approaching, now's the time to make the most of opportunities to maximise super and tax benefits for your clients.

Payment method cut-off dates

To make sure your clients' contributions are received by end of financial year, please refer to the table below for specific cut-off dates and times.

Payment method	Cut-off dates and times for 2014
BPAY® and Electronic Fund Transfer (EFT)	To be received by: 30 June, 5 pm
Credit card payments¹	To be received by:
Online, mail or fax	25 June, 5 pm
By phone	30 June, 3 pm
Cheque payments	30 June, 3 pm

¹ Payment type does not apply to MLC Wrap, MLC Wrap Series 2, MLC Navigator, MLC Navigator Series 2 and MLC Navigator Access.

Important information

Please allow 3–5 days for financial institutions to process BPAY® and EFT payments. Please check with your financial institution that funds will be received by this date.

End of year drop off locations

We'll be accepting cheque payments at selected NAB branches.

Please click here for branch locations and opening hours.



Please click here for branch locations and opening hours.

Make contributions online and save time

There are three electronic payment methods to choose from:



via mlc.com.au and n-link



EFT



BPAY®

Are you ready for 30 June 2014?

Year end super contributions and cut-off dates

To help you and your clients with EOFY contributions, we've outlined information on cut-off dates and payment methods by product.

	MLC MasterKey Super ¹ and MLC MasterKey Business Super ²	MLC MasterKey Superannuation (Gold Star and Five Star)	MLC Wrap ³ , MLC Navigator ⁴ and MLC Navigator Access
	What you'll need to make payment	What you'll need to make payment	What you'll need to make payment
BPAY 	<p>1. Biller code: 919688</p> <p>2. Customer Reference Number: this can be found by logging into mlc.com.au, searching and selecting your client's account, clicking on Account details then BPAY® details.</p>	<p>1. Biller codes:</p> <p>72785 for Employer (including Salary Sacrifice)</p> <p>72793 for Personal (including intent to claim a tax deduction).</p> <p>2. Customer Reference Number: this can be found by logging into mlc.com.au, searching and selecting your client's account, clicking on Account details then BPAY® details.</p>	<p>1. Biller codes:</p> <p>10959 for MLC Wrap Super and MLC Wrap Super Series 2</p> <p>14613 for MLC Wrap Self Managed Super and MLC Wrap Self Managed Series 2</p> <p>514117 for MLC Navigator Retirement Plan and MLC Navigator Retirement Plan Series 2</p> <p>2. Customer Reference Number: which is the relevant contribution code and your client's BPAY® reference number. Contribution codes and your client's BPAY® reference number can be found in the account details tab in n-link, by clicking on BPAY® details, or on your client's statement.</p>
	To be received by: 30 June, 5pm	To be received by: 30 June, 5pm	To be received by: 30 June, 5pm
Electronic Funds Transfer (EFT) 	<p>1. BSB:</p> <p>032-841 for Employer (including Salary Sacrifice)</p> <p>032-842 for Personal (including intent to claim a tax deduction).</p> <p>2. Your client's 7 digit MLC account number.</p>	<p>1. BSB:</p> <p>032-841 for Employer (including Salary Sacrifice)</p> <p>032-842 for Personal (including intent to claim a tax deduction).</p> <p>2. Your client's 8 digit MLC account number.</p>	<p>1. Your client's unique EFT identification number</p> <p>2. Our NAB account details:</p> <p>To make an EFT payment your client needs to register via mlc.com.au/eft</p> <p>Once registered, you can find these details in n-link under account details and Allocated EFT.</p>
	To be received by: 30 June, 5pm (MLC MasterKey Super and Super Fundamentals only)	To be received by: 30 June, 5pm	To be received by: 30 June, 5pm

¹ Includes MLC MasterKey Super Fundamentals.

² Includes MLC MasterKey Personal Super.

³ Includes MLC Wrap Series 2.

⁴ Includes MLC Navigator Series 2.

Are you ready for 30 June 2014?

Continued from previous page

	MLC MasterKey Super ¹ and MLC MasterKey Business Super ²	MLC MasterKey Superannuation (Gold Star and Five Star)	MLC Wrap ³ , MLC Navigator ⁴ and MLC Navigator Access
	What you'll need to make payment	What you'll need to make payment	What you'll need to make payment
One-off Direct Debit 	1. log into mlc.com.au , select your client's account, select Transact , then select Additional investment , OR 2. Your client can complete an Additional and regular investment form .	1. log into mlc.com.au , select your client's account, select Transact , then select Additional investment , OR 2. Your client can complete an Additional and regular investment form .	1. log into mlc.com.au , select your client's account, select Transact , then select Additional investment , OR 2. Your client can complete an Additional and regular investment form .
	Cut off date: 24 June, 3 pm (MLC MasterKey Super and Super Fundamentals only)	Credit card cut off date: 24 June, 3 pm Non credit card cut off date: 19 June, 3 pm	Mail cut off date: 27 June, 3 pm n-link cut off date: 30 June, 2 pm
Credit card payments 	1. log into mlc.com.au , select your client's account, select Transact , then select Additional investment , OR 2. Your client can complete an Additional and regular investment form .	1. log into mlc.com.au , select your client's account, select Transact , then select Additional investment , OR 2. Your client can complete an Additional and regular investment form .	Payment type does not apply to MLC Wrap, MLC Wrap Series 2, MLC Navigator, MLC Navigator Series 2 and MLC Navigator Access.
	Online and mail cut off date: 25 June, 5 pm Phone cut off date: 30 June, 5 pm	Online and mail cut off date: 25 June, 5 pm Phone cut off date: 30 June, 5 pm	

Please allow 3–5 days prior to 30 June for BPAY or EFT payments to reach MLC. Please check with your financial institution that funds will be received by this date.

All times referenced above are in AEST.



Are you ready for 30 June 2014?

Contributions by cheque

For all client cheque contributions, please make sure you provide a completed **Additional and regular investments form**, and a cheque made payable to the relevant payee as outlined below.

Cheques can be submitted at one of our **NAB** branch locations.

Products	Make cheques payable to:	Address to:
<ul style="list-style-type: none"> • MLC MasterKey Super • MLC MasterKey Super Fundamentals • MLC MasterKey Business Super (including Personal Super) • MLC Superannuation (Gold Star and Five Star) 	MLC Nominees Pty Ltd	MLC MasterKey PO Box 200 North Sydney NSW 2059
<ul style="list-style-type: none"> • MLC Wrap Super • MLC Wrap Super Series 2 • MLC Wrap Investments • MLC Wrap Investments Series 2 • MLC Wrap Self Managed Super • MLC Wrap Self Managed Super Series 2 • MLC Navigator Retirement Plan • MLC Navigator Retirement Plan Series 2 • MLC Navigator Investment Plan • MLC Navigator Investment Plan Series 2 • MLC Navigator Access Super and Pension • MLC Navigator Access Investment • MLC Navigator Super Solutions - Lump sum option 	The relevant product name (eg 'MLC Wrap Super')	MLC Limited GPO Box 2567 Melbourne VIC 3001
All other off sale products	MLC Nominees Pty Ltd	MLC MasterKey PO Box 200 North Sydney NSW 2059

Branch locations and hours

A selection of NAB branches will be accepting year end contributions by cheque from Monday 23 June to Monday 30 June. MLC Offices do not accept cheque contributions.

Please select the icon next to your closest location for directions to appear.

Sydney

NAB branch North Sydney
Ground level, 105 Miller St
(Corner Mount and Miller St)
North Sydney NSW 2060

Hours:
Mon–Thu 9.30 am – 4.00 pm
Fri 9.30 am – 5.00 pm

NAB branch Sydney CBD
Ground level
345 George St
Sydney NSW 2000

Hours:
Mon–Thu 9.30 am – 4.00 pm
Fri 9.30 am – 5.00 pm

Hobart

NAB branch Hobart
76 Liverpool St
Hobart TAS 7000

Hours:
Mon–Thu 9.00 am – 4.00 pm
Fri 9.00 am – 5.00 pm

Brisbane

NAB branch Brisbane
Ground level
308–322 Queen St
Brisbane QLD 4000

Hours:
Mon 9.00 am – 5.00 pm
Tue 9.00 am – 4.00 pm
Wed–Fri 9.00 am – 5.00 pm

Melbourne

NAB branch Melbourne
National Bank House
Ground level
500 Bourke St
Melbourne VIC 3000

Hours:
Mon–Thu 9.30 am – 4.00 pm
Fri 9.30 am – 5.00 pm

NAB branch Melbourne CBD
Ground level
330 Collins St
Melbourne VIC 3000

Hours:
Mon–Fri 9.30 am – 5.00 pm

Adelaide

NAB branch Adelaide
Ground level
22–28 King William St
Adelaide SA 5000

Hours:
Mon–Thu 9.30 am – 4.00 pm
Fri 9.30 am – 5.00 pm

Perth

NAB Branch Perth
Ground Level
100 St Georges Terrace
Perth WA 6000

Hours:
Mon–Thu 9.30 am – 4.00 pm
Fri 9.30 am – 5.00 pm



Are you ready for 30 June 2014?

New account applications

If your clients would like to open a new super account before the end of financial year, we'll need to receive their paper application form and cheque contribution before 5 pm on 30 June 2014.

Changes to Direct Debit arrangements

If your clients would like to change their ongoing Direct Debit arrangements before the end of financial year, please submit a change request on Adviser online or using an **Additional and regular investment form** by the following cut off dates:

Platform	Payments need to be received by:
MLC MasterKey	24 June ¹ , 3 pm
MLC Wrap	24 June, 3 pm
MLC Wrap Series 2	
MLC Navigator	
MLC Navigator Series 2	
MLC Navigator Access	

¹ An earlier cut-off applies for non credit card direct debit arrangements for MLC MasterKey Superannuation Gold Star and Five Star – 19 June, 3 pm.

Important information:

- Registered to BPAY Pty Ltd ABN 69 079 137 518. For more information about making a contribution or end of financial year strategies, contact your financial adviser. Any advice in this communication has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on any advice in this communication, speak to your financial adviser before considering whether contributing is appropriate to your objectives, financial situation and needs. We also recommend you obtain a copy of the PDS.



MLC companies are subsidiaries of National Australia Bank Limited ABN 12 004 044 937. An investment with MLC is not a deposit or liability of, and is not guaranteed by, National Australia Bank Limited.

Pension payment delays

MLC Wrap and MLC Navigator

Due to end of financial year processes, pension payments due between Tuesday 1 July and Thursday 3 July 2014 for MLC Wrap and MLC Navigator Public Offer Funds, will be slightly delayed. These payments are expected to be made no later than Friday 4 July 2014. Please allow up to three business days for your clients to receive payment.

MLC MasterKey

Due to end of financial year processes, pension payments due the first week of July will be slightly delayed.

Pension payments for MLC MasterKey are expected to be made by Monday 7 July 2014. Please allow up to three business days for your clients to receive payment.

In-specie transfer requests for MLC Wrap and Navigator

The cut-off date for in-specie transfer requests is 16 May. After this date we'll still accept in-specie transfer requests, however as these requests can be complex and involve external parties we can't guarantee they will be finalised before 30 June 2014.

Transfer requests for MLC Wrap Self Managed Super

We are still accepting Self Managed Super Fund requests, however as the cut off date for these requests has already passed we can't guarantee they will be finalised before 30 June 2014.

Please note: If we establish a new SMSF or transfer in an existing SMSF prior to 30 June 2014, the fund will be charged the full Annual Self Managed Super Fund Fee (please refer to the MLC Wrap Self Managed Super Service Guide for more information). You may like to consider sending in requests in the new financial year.