

MFMRF

Manildra Flour Mills Retirement Fund Pty Limited
www.super.manildra.com.au

Newsletter July 2021 (v2)

Welcome to the first edition of the MFMRF newsletter. We hope that you are all keeping safe and well despite the current lock-downs and uncertainties. Rest assured that we are looking after your retirement funds. In contrast to the challenging returns of 2020, the Fund has experienced a year of exceptional rebound and achieved excellent returns for the financial year ending 30 June 2021. The Fund's Fund Earning Rate for the year to 30 June 2021 is 23.2% per annum for non-pension accounts and 24.4% per annum for pension accounts.

The 2021 Annual Report to Members together with your Annual Member's Statement will be sent to you in early September. We strongly recommend that you to read this report and your benefit statement carefully so that you fully understand the operations and benefits of the Fund. Please note that we will now be distributing these documents electronically. Therefore, please ensure that you provide our Fund Administrator with your preferred email address. Printed versions of the Annual Report and your Annual Member's Statement are available on request.

Annual Investment performance:

The June 2021 quarter returns continued the remarkable rebound from the last financial year. This continued the excellent return achieved by the Fund in the current financial year.

The Fund's full-year return for the year ending 30 June 2021 was 23.2%

MFMRF annualised investment returns (after fees and taxes) to 30 June 2021 are:	
3 years	8.81%
5 years	9.97%
10 years	8.30%

Superannuation is a long-term investment. Past performance is not a reliable indicator of future performance. Markets go up and down and downturns are a normal part of the economic cycle. The returns shown are net of fees and taxes.

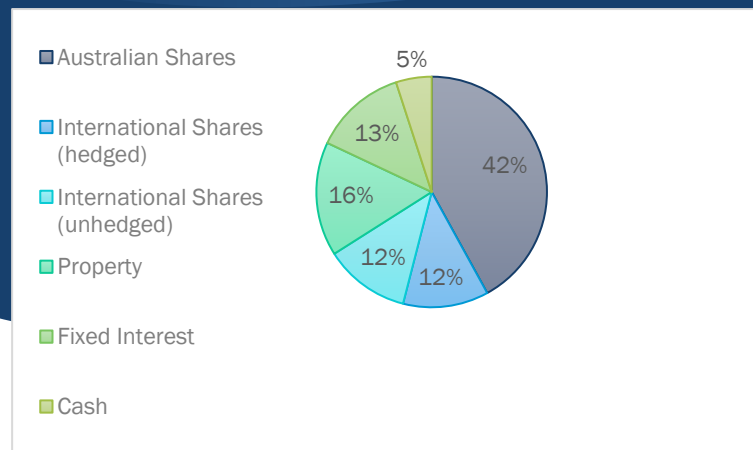
Your return may not be the same as the return shown. It will depend on whether you were a member for the entire period, any changes you have made and the timing of those changes and any contributions paid. This is due to investment return fluctuations throughout the period.

This document was prepared by Manildra Flour Mills Retirement Fund Pty Limited (ABN 74 065 680 195; AFSL 530609) the Trustee of the Manildra Flour Mills Retirement Fund (ABN 32 448 411 930; RSE Licence number L0003155;).

Disclaimer: This document does not take into account your financial situation, objectives or needs. No director of the Trustee nor any of its advisers are licensed to provide personal financial advice. Before making any decision about your superannuation, you should obtain advice from a licensed financial adviser, read the relevant Product Disclosure Statement and consider any relevant risk.

Asset allocation:

The Fund's strategic asset allocation as at 30 June 2021 is as follows:



Contribution Caps from 1 July 2021:

Contributions	Limit
Concessional Contributions	\$27,500
Non-Concessional Contributions	\$110,000

From 1 July 2021, the minimum contribution paid by your employer has also increased to 10% of your ordinary time earnings.

Know your Trustees:

The Directors of the MFMRF are Peter Stretton, Mark Andrews, Christian Papalia and Belinda Burton. Get to know each of them a bit better over the next few editions of our newsletter:



Belinda Burton LLB, LLM, GAICD, JP (NSW)

Belinda has been involved with the MFMRF since 2008, first as an external governance, risk and compliance consultant then as Independent Director and taking on the role of Fund Secretary in January 2021. Belinda is also the President of the Abbotsleigh Old Girls Union.

Outside of work, Belinda is busy with 2 teenaged girls, keeps bees and chickens and in her spare time enjoys cooking, baking, fashion blogging, reading, travelling, bushwalking and yoga.

Did you know you can retain your membership in the MFMRF even after you retire?

You can remain in the Fund after retiring either by retaining your accumulation account or by moving to an account-based pension. You can also receive a pre-retirement pension, giving you partial access to your superannuation savings while still employed. For more information, please refer to the **Pension Product Disclosure Statement** available on our website.

For more information about the Fund

Refer to www.super.manildra.com.au for more information about the Fund, relevant forms, PDS and notices.

Have you provided us with your preferred email address?

If not, please advise the Fund Administrator at petermay@pfsconsulting.com.au.

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