

MFMRF

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

Newsletter November 2021

Welcome to the second edition of the MFMRF newsletter and all our new members. We hope that you are all keeping safe and well and coping with the ever-changing restrictions, routines, and responsibilities; no doubt you are relieved that things are slowly returning to normal. Rest assured that we are looking after your retirement funds. Despite the challenges arising from recent extended lockdown and restrictions, the Fund is continuing to perform solidly. The Fund's return for the quarter ending 30 September 2021 was 1.6% after fees and taxes.

If you were a member as at 30 June 2021, you should now have received a copy of your Annual Member's Statement and the Fund's Annual Report. If you have not received these, please contact the Fund Administrator at petermay@pfsconsulting.com.au. Please also note that the 2021 Annual Members Meeting will be held on Thursday 9 December 2021 (see notice on the next page) and all members are invited to attend.

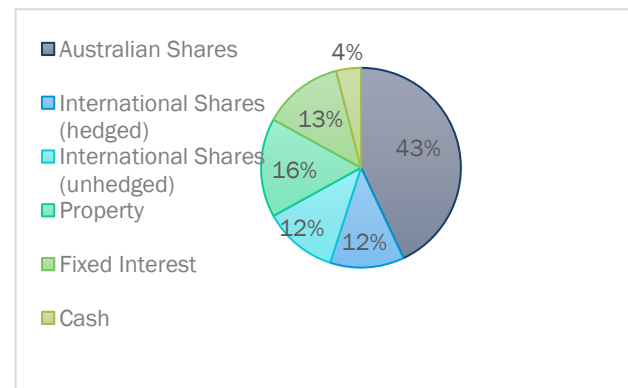
Quarterly Investment performance:

The September 2021 quarter returns remain competitive despite the impact of the Delta Covid strain on economic markets.

The Fund's return for the quarter ending 30 September 2021 was 1.6% after fees and taxes as shown in the table below:

Period to 30 September 2021	Fund Return
3 months	1.6%

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



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.

Notice of Annual Members' Meeting

The Trustee of Manildra Flour Mills Retirement Fund Pty Ltd (ABN 74 065 680 195, AFSL 530609) ("the Fund"), invites you to attend the third Annual Members' Meeting of the Fund.

Date: Thursday 9 December 2021
Location: 6 Frank Street, Gladesville NSW
Time: 10:30 – 11:00am

Those present and available for questions include all directors of the Trustee, the Fund's auditors, the Fund's actuary and the Fund's external risk and compliance consultant.

The Agenda for this meeting is as follows:

1. Welcome and summary of the financial year to 30 June 2021 by the Chairman;
2. Questions from members.

Attendance Options:

1. Attendance in person (if permissible under NSW Government Health Orders)
2. Attendance via Teams. For this option please register with the Fund Secretary in advance of the meeting by email to Belinda.burton@manildra.com.au before 5pm on Thursday 2 December 2021. You will then be sent a Teams invitation.

Questions

Where possible, questions should be sent to the Fund Secretary prior to the meeting to ensure the information is available for a response. Questions received on the day may be answered at or after the meeting.

Know your Trustees:

The Directors of the MFMRP 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:



Peter Stretton

Peter has worked in the Manildra Group for 25 years (24 as CFO and 12 as a Director of the Group) He also has a very good understanding of the superannuation industry having been involved as a trustee of corporate superannuation funds for 34 years. As a member of MFMRP, Peter has a good insight into the concerns of the other members and is readily available to discuss his experience.

When not in lock-down, Peter enjoys playing golf, going to the gym, travelling and other social activities in his free time. He has 4 adult children and is patiently waiting for his first grandchild.

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Member's Outcomes Assessment

Please note that a summary of the outcomes assessment will be available on the website at the end of December.

For more information about the Fund

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