

MLC Simple Choice portfolios

Actively-managed investment options designed to deliver returns consistent with their objectives, while managing risk

Why invest in MLC Simple Choice portfolios?

- **Broad range of investment options:** investors can select the investment option with the right mix of growth and defensive assets for their investment needs
- **Defined asset allocation:** growth and defensive assets are actively managed within a defined range, meaning investors will always know where their money is invested
- **Experience and track record:** MLC is a pioneer of multi-manager investing in Australia, with over 35 years investing over multiple market cycles. The investment options are designed and managed using MLC's market-leading investment approach, leveraging MLC's experience in helping investors achieve their financial goals
- **Risk-management focus:** risk is actively-managed using MLC's unique investment approach, which uses a forward-looking approach when managing risk
- **Multi-manager approach:** MLC use many specialist investment managers from around the world to identify some of the best investment opportunities so investors can be confident their money is in good hands and access a diversified range of investment thinking
- **Extensive diversification:** the investment options have been diversified across mainstream asset classes, with some exposure to private equity and alternative assets and strategies so investors are well diversified aiming to minimise risk, and could use the investment option as their whole portfolio

What are your portfolios invested in?

Your portfolios are invested across:



Australian shares



Global shares



Property



Fixed income



Cash



Infrastructure



Alternatives



Private equity

Who might the portfolios be suitable for?

The Simple Choice portfolios may be suited to investors who:

- want investing to be made easy with a range of investment options that are diversified across different asset classes, providing different levels of investment risk and potential return
- want their investment to at least keep pace with or exceed changes in the costs of living, over the long term
- understand returns may be higher or lower than its objective
- value active management

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| MLC Simple Choice portfolios | | |
|----------------------------------|---|---------------------------|
| Investment option | Option details | Standard Risk Measure |
| MLC Stable | <p>Defensive assets: 50-80%</p> <p>Growth assets: 20-50%</p> <p>Minimum time to invest: 3 years plus</p> <p>Investment objective: Aims to grow by more than inflation +1.5% pa (after fees and tax) over 5 years.</p> | <p>Low to medium</p> |
| MLC Conservative Balanced | <p>Defensive assets: 30-60%</p> <p>Growth assets: 40-70%</p> <p>Minimum time to invest: 5 years plus</p> <p>Investment objective: Aims to grow by more than inflation +2.25% pa (after fees and tax) over 7 years.</p> | <p>Medium</p> <p>High</p> |
| MLC Balanced | <p>Defensive assets: 10-35%</p> <p>Growth assets: 65-90%</p> <p>Minimum time to invest: 7 years plus</p> <p>Investment objective: Aims to grow by more than inflation +3% pa (after fees and tax) over 10 years.</p> | <p>High</p> |
| MLC Growth | <p>Defensive assets: 5-25%</p> <p>Growth assets: 75-95%</p> <p>Minimum time to invest: 7 years plus</p> <p>Investment objective: Aims to grow by more than inflation +3.5% pa (after fees and tax) over 10 years.</p> | <p>High</p> |
| MLC High Growth | <p>Defensive assets: 0-20%</p> <p>Growth assets: 80-100%</p> <p>Minimum time to invest: 7 years plus</p> <p>Investment objective: Aims to grow by more than inflation +4%pa (after fees and tax) over 10 years.</p> | <p>High</p> |
| MLC Aggressive | <p>Defensive assets: 0-10%</p> <p>Growth assets: 120-135%*</p> <p>Minimum time to invest: 7 years plus</p> <p>Investment objective: Aims to grow by more than inflation +4.5% pa (after fees and tax) over 10 years.</p> <p>*includes gearing of 20-35%</p> | <p>High</p> |

Why do Australian investors trust MLC Asset Management?



Over 35 years'

managing portfolios using a multi-manager approach.



Over \$150 billion*

in assets under management.



More than 100**

investment professionals, both in-house specialists and those in external investment management companies. Our portfolios offer access to investment managers, experience and expertise most individual investors can't tap into.

What are the risks?

All investments carry different levels of risk and these should be considered prior to investing. Many factors influence an investment's value. These include, but aren't limited to: investment market sentiment; economic conditions; changes in inflation, interest rates or the value of the Australian dollar; company specific issues; liquidity; risks associated with certain investment techniques, such as derivatives and currency management. For more information about the risks of investing in the portfolios, please refer to the relevant Product Disclosure Statement.

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Find out more

For more information please visit mlc.com.au or contact **1300 738 355**

*MLC Asset Management is a business division in the Insignia Financial Group of companies. It includes a range of businesses and partners that in aggregate manage over A\$150bn assets under management as at 30 June 2024.

**As at June 2024.

Important information

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