

MLC Flexible portfolios

Targeting returns above inflation while managing market uncertainty

Why invest in MLC Flexible portfolios?



Focus on preserving and growing wealth

We aim to preserve and grow our portfolios, helping smooth the bumps in your clients' investment journey.



More confidence in investment outcomes

We manage risk differently, providing more certainty around your clients' investment outcome – especially important when they're close to or in retirement.



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.

MLC Flexible portfolios are designed for investors who:

- Are pre-retirement or in retirement
- Want greater confidence in achieving their financial goals
- Want to reduce significant negative impacts to their portfolio and achieve a smoother path of returns
- Are looking for returns above inflation, while limiting the risk of negative returns
- Require either a core/satellite investment or a whole-of-portfolio solution

What sets our portfolios apart?

- Our experience and track record
- Extensive diversification
- Access to unique strategies
- Flexible asset allocation

MLC Flexible portfolios at a glance

MLC Flexible portfolios target returns above inflation, subject to limiting the risk of negative returns.



Risk profile

MLC Flexible Moderate

Aims to grow by more than inflation +2-3% pa (after fees and tax), subject to limiting the risk of negative returns, over 5 years.



Risk profile

MLC Flexible Assertive

Aims to grow by more than inflation +3-4% pa (after fees and tax), subject to limiting the risk of negative returns, over 7 years.

Our investment approach prepares your portfolio for what lies ahead

- A powerful and proprietary investment approach helps make sure our investment options are strong and risk-adjusted, for many possible global investment scenarios and market conditions.
- A focus on opportunities for return and managing risk, carefully selecting long-term strategies, assets and managers to help our investment options defend and grow.
- It's not just set and forget – we actively monitor our investment options to give investors what we believe are the best investment opportunities.

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 investment options, please refer to the relevant Product Disclosure Statement.

Why do Australian investors trust MLC Asset Management?



Over 35 years'

managing investment options 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 investment options offer access to managers, experience and expertise most individual investors can't tap into.

Find out more

For more information, please visit mlc.com.au or contact us on **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 30 June 2024.

Important information

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