

# MLC Low Cost portfolios

Low cost are diversified investment options that balance active and index management

## Why invest in MLC Low Cost portfolios?

- Balancing active and index management to keep costs low and find opportunities for return
- Complete diversified portfolio solutions, spreading risk and opportunity
- Simplified, competitive pricing
- Access to the expertise of some of the world's best managers – including in-house specialists and external managers
- 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

## What are your portfolios invested in?

Your portfolios are invested across:



Australian shares



Global shares



Property



Fixed income



Cash



Infrastructure



Alternatives

## How are they managed?

1. Active approaches
2. Enhanced index
3. Index

## Active management where it matters most, without the extra cost

- We **actively manage asset allocation** to make responsive, effective decisions about the mix of assets and strategies in the portfolios
- We use **active fixed income strategies** because indexing exposes investors to the most indebted countries and companies in the world
- Our **active currency** approach boosts portfolio diversification, helping us manage risk

## MLC Low Cost portfolios may be suitable for?

MLC Low Cost portfolios are designed for investors who

- ✓ Want to access a portfolio that is well-diversified across asset classes
- ✓ Are cost-conscious and might also want to rely on the market for returns (ie index investing)
- ✓ Want their investment to exceed changes in the costs of living, over the long term
- ✓ Understand that there can be fluctuations in income and the value of your investment

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## Three MLC Low Cost investment options for different goals and risk appetites

### 1. MLC Low Cost Conservative Balanced

Total growth assets: 40–60% Total defensive assets: 40–60%  
Minimum suggested time to invest: 5 years plus Management fee: 0.29% pa

### 2. MLC Low Cost Balanced

Total growth assets: 60–80% Total defensive assets: 20–40%  
Minimum suggested time to invest: 7 years plus Management fee: 0.29% pa

### 3. MLC Low Cost Growth

Total growth assets: 75–95% Total defensive assets: 5–25%  
Minimum suggested time to invest: 7 years plus Management fee: 0.29% pa

## Our investment approach prepares your portfolio for what lies ahead

- A powerful and proprietary investment approach helps make sure our portfolios 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 portfolios defend and grow
- It's not just set and forget – we actively monitor our portfolios to give investors what we believe are the best investment opportunities

## 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 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.

## Find out more

For more information please visit [mlc.com.au](https://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 June 2024.

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