



MLC INDEX PLUS PORTFOLIOS

Low-cost, diversified funds that are active where it matters most

Why invest in Index Plus 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's proprietary Investment Futures Framework helps manage risk and makes sure the portfolios are ready for many futures

What are your portfolios invested in?

Your portfolios are invested across:



Australian shares



Global shares



Listed property



Fixed income



Cash



Alternatives

How are they managed?

1. Active approaches
2. Index Enhanced
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 Index Plus may be suitable for?

MLC Index Plus 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 (i.e. index investing)
- Are looking to grow their wealth over the longer term
- Understand that there can be fluctuations in income and the value of your investment

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ASSET MANAGEMENT

Three MLC Index Plus portfolios for different goals and risk appetites

1. MLC Index Plus Conservative Growth portfolio

Total growth assets: 40-60% **Total defensive assets:** 40-60%
Investment time: 4 years plus **Management fee:** 0.29

2. MLC Index Plus Balanced portfolio

Total growth assets: 60-80% **Total defensive assets:** 20-40%
Investment time: 5 years plus **Management fee:** 0.29

3. MLC Index Plus Growth portfolio

Total growth assets: 75-95% **Total defensive assets:** 5-25%
Investment time: 6 years plus **Management fee:** 0.29

Our Investment Futures Framework prepares your portfolio for what lies ahead

- A powerful and proprietary **Investment Futures Framework** 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?



35 years'

managing portfolios using a multi-manager approach.



Over \$154 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 Funds, please refer to the relevant Product Disclosure Statement.

Find out more

For more information on the Funds, please visit mlcam.com.au/indexplus, speak to your financial adviser or contact us on **1300 738 355**

*MLC Asset Management is a business division in the NAB group of companies. It includes a range of businesses and partners that in aggregate manage over A\$154bn assets under management as at 31 March 2020. **As at October 2019.

Important information

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You should obtain a Product Disclosure Statement (PDS) relating to the MLC Index Plus portfolios issued by MLCI and consider it before making any decision about whether to acquire or continue to hold those products. A copy of the PDS is available upon request by phoning 1300 738 355 or on our website at mlcam.com.au/MLCWholesale. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market.

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