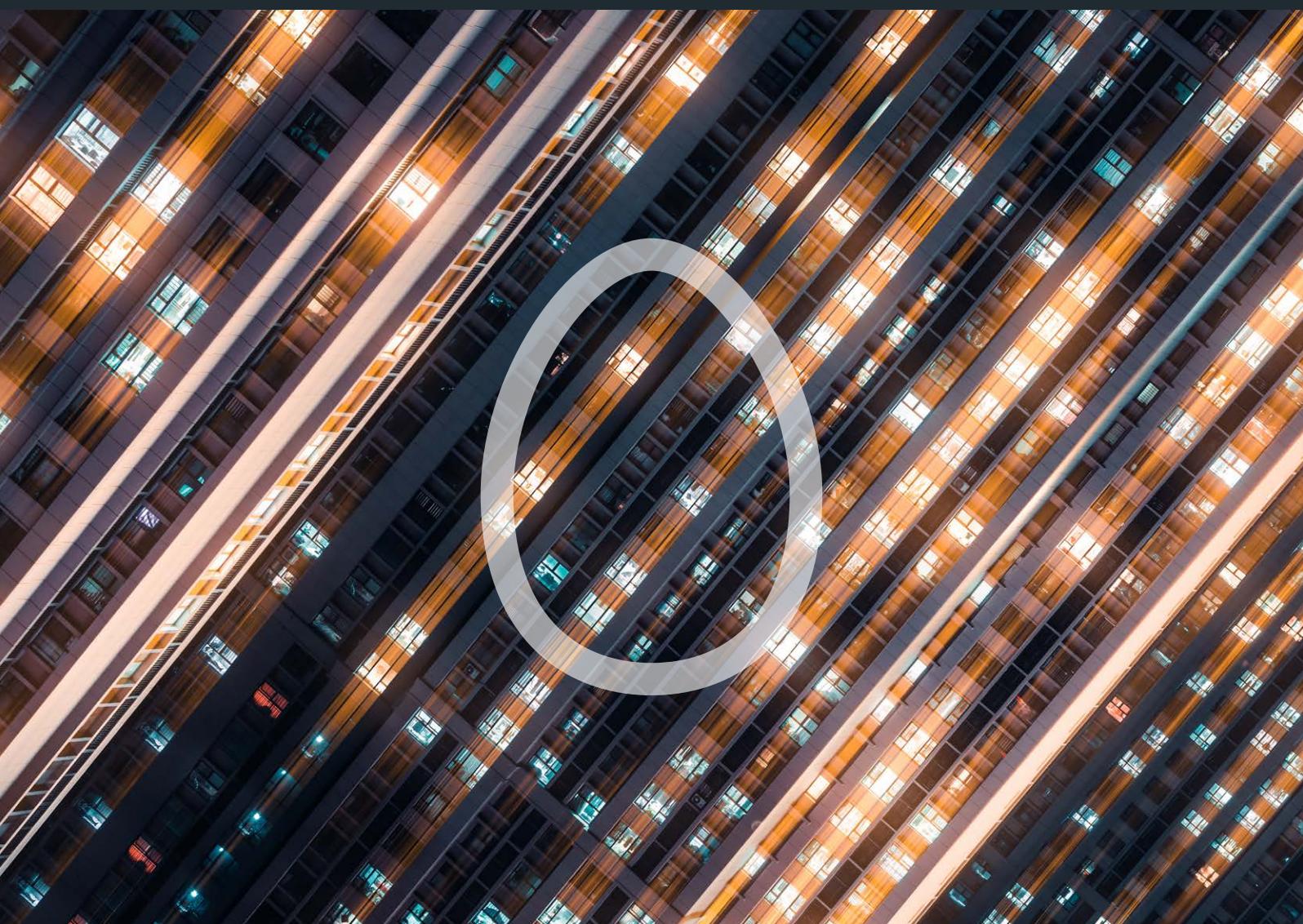


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ASSET MANAGEMENT

Choosing an MLC investment solution for your client



Which MLC investment solution best suits your client?

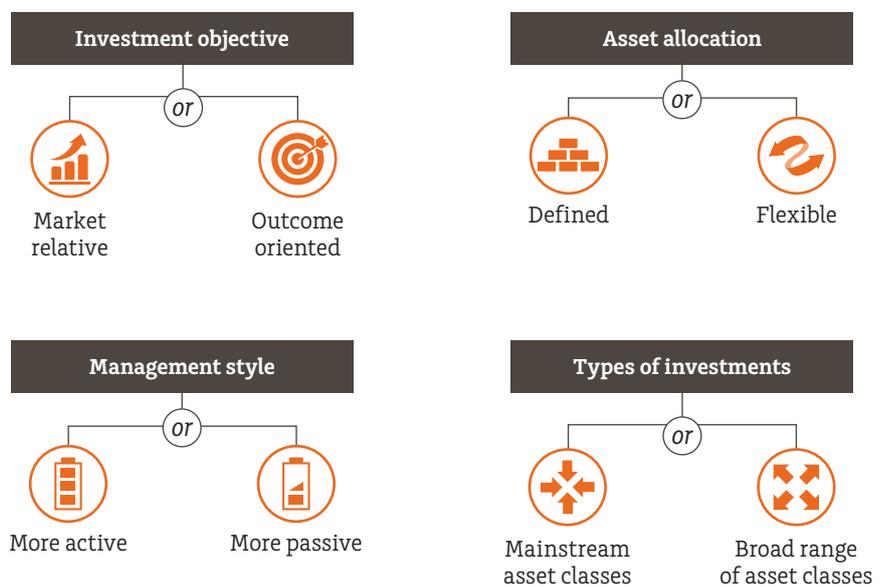
We don't believe one size fits all when it comes to helping your clients achieve their investment goals.

And you and your clients will have views on how their money should be managed.

With this in mind, we offer a range of multi-asset approaches. Here's an overview to help you choose the right investment solutions for each of your clients.

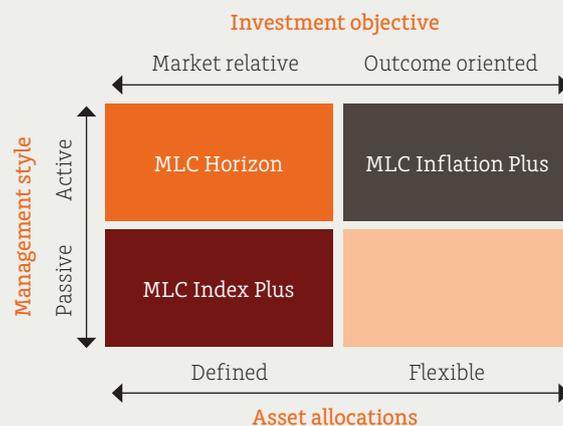
Picking the difference

Some of the key ways you can differentiate between MLC's multi-asset portfolios are:



MLC's multi-asset portfolios

As you can see on this chart, each of our portfolios invests in a different way, giving you and your clients a choice of investment approaches.



Our multi-asset suite

MLC Index Plus portfolios



The MLC Index Plus portfolios are designed for clients who want a low cost, diversified portfolio that aims to produce similar returns to the markets it invests in. They're suited to those who prefer to invest in mainstream asset classes, like Australian and global shares, listed property and fixed income.

MLC Investment Protection (outlined below) is available for the MLC Index Plus portfolios.

MLC Inflation Plus portfolios



The MLC Inflation Plus portfolios don't just rely on the performance of investment markets to deliver returns. Instead, they're actively managed to deliver above-inflation returns, so you and your clients can plan with more confidence.

For example, what if your client's investment timeframe isn't long enough to ride out extended market downturns? Or what if market returns are below inflation, reducing the purchasing power of their money?

The MLC Inflation Plus portfolios' flexible asset allocation means we can adjust the mix of assets as markets change, better positioning them to deliver returns and manage risk.

If your clients are looking for investment solutions that target above-inflation returns and that focus on managing the risk of large negative returns, an MLC Inflation Plus portfolio could be a good fit for them.

MLC Horizon portfolios



The MLC Horizon portfolios are actively managed portfolios, designed to deliver higher returns than the market while managing risk. Each has a different growth and defensive asset allocation to provide a different level of expected return and risk. So you can choose the portfolio that suits a client's individual investment needs.

For example, if your client has many years to invest, they're probably willing to take more risk to achieve higher returns. So they might be looking at a growth-focused portfolio with a larger allocation to Australian and global shares, like MLC Horizon 5 or 6.

On the other hand, if they have a shorter investment horizon or prefer to take less risk, they'll probably take a more conservative approach. So they might prefer a portfolio with a higher allocation to defensive assets, like MLC Horizon 1 or 2.

We manage the MLC Horizon portfolios within defined asset allocation ranges, so your client's money is always invested where they expect it to be.

MLC Investment Protection is available for MLC Horizon 3, MLC Horizon 4 and MLC Horizon 5.

MLC Investment Protection

You may have clients who require exposure to growth assets, but are unwilling or unable to bear investment risk. That's why we offer MLC Investment Protection.

Think of it as optional 'wealth insurance' for a client's MLC Masterkey Fundamentals Super or Pension account. MLC Investment Protection removes downside investment risk and locks in annual growth. It's available over MLC Horizon 3, 4 or 5 or an MLC Index Plus portfolio¹.

There are three types of protection available. Protected Capital helps your clients protect and grow their savings over 10 or 20 years. Protected Income provides certainty of a minimum retirement income over 10 or 20 years. Protected Income for Life ensures your client receives a minimum retirement income over their lifetime.

¹ To members in MLC MasterKey Super & Pension Fundamentals



ASSET MANAGEMENT

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Important Information

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You should obtain a Product Disclosure Statement and Product Guide (the 'PDS') for the MLC and NULIS Nominees and consider it before making any decision about whether to acquire or continue to hold the product. A copy of these PDSs is available upon request by phoning the MLC call centre on **132 652** or on our websites mlc.com.au or mlcinvestmenttrust.com.au

More information on MLC MasterKey Investment Protection is available in the MLC MasterKey Super & Pension Fundamentals PDS at **mlc.com.au/pds/mkspf**

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