



# MLC INDEX PLUS

*Our low cost, diversified funds are active where it matters most*

## Why invest in Index Plus?

- 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 funds 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 clients' portfolios invested in?

Your clients' portfolios are invested across:



Australian shares



Global shares



Listed property



Fixed income



Cash



Infrastructure



Alternatives

## How are they managed?

1. Active approaches
2. Enhanced index
3. Index

## Active management where it matters most, and in a cost-conscious way

- We **actively manage asset allocation** to make responsive, effective decisions about the mix of assets and strategies in the funds
- 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 is designed for investors who

- ✓ Want to access a fund that is well-diversified across asset classes
- ✓ Are cost-conscious and might also want to rely on the market for returns (ie index investing)
- ✓ Are looking to grow their wealth over the longer term
- ✓ Understand that there can be fluctuations in income and the value of their investment

## Three MLC Index Plus funds for different goals and risk appetites

### 1. MLC Index Plus Conservative

**Total growth assets:** 40–60% **Total defensive assets:** 40–60%

**Minimum suggested time to invest:** 5 years

**Management fee:** 0.29%

### 2. MLC Index Plus Balanced

**Total growth assets:** 60–80% **Total defensive assets:** 20–40%

**Minimum suggested time to invest:** 5 years

**Management fee:** 0.29%

### 3. MLC Index Plus Growth

**Total growth assets:** 75–95% **Total defensive assets:** 5–25%

**Minimum suggested time to invest:** 7 years

**Management fee:** 0.29%

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

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

## Why do Australian investors trust MLC Asset Management?



### Over 35 years'

managing funds using a multi-manager approach.



### Over \$148 billion\*

in assets under management.



### More than 45\*\*

investment professionals.

## 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](http://mlcam.com.au), speak to your financial adviser 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\$148bn assets under management as at 30 June 2023.

\*\*Broader MLC Asset Management team of 158 staff. Figure current as at 30 June 2023.

### Important information

This communication has been prepared as at November 2023 by MLC Investments Limited (ABN 30 002 641 661, AFSL 230705) ('MLCI' or 'we'), responsible entity of the MLC Index Plus Conservative, MLC Index Plus Balanced and MLC Index Plus Growth. MLCI is part of the Insignia Group of companies (comprising Insignia Financial Limited ABN 49 100 103 722 and its related bodies corporate) ('Insignia Group').

This communication is directed to and prepared for Australian residents only.

The capital value, payment of income and performance of any financial product referred to in this communication are not guaranteed. An investment in any financial product referred to in this communication is subject to investment risk, including possible delays in repayment of capital and loss of income and principal invested.

Any projection or other forward looking statement ('Projection') in this communication is provided for information purposes only. No representation is made as to the accuracy of any such Projection or that it will be met. Actual events may vary materially and actual returns may vary from any target return described.

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.

Some of the information in this communication may constitute general advice. It has been prepared without taking account of an investor's objectives, financial situation or needs and because of that an investor should, before acting on the advice, consider the appropriateness of the advice having regard to their personal objectives, financial situation and needs. We recommend you obtain financial advice tailored to your own personal circumstances from a suitably qualified professional prior to making a decision to invest.

You should obtain and consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) relating to a financial product mentioned in this communication before making any decision about whether to acquire or continue to hold the product. A copy of the PDS and TMD for a product is available upon request by phoning the MLC call centre on 132 652 or on our website at [mlc.com.au](http://mlc.com.au) or [mlcam.com.au](http://mlcam.com.au).

Any opinions expressed in this communication constitute our judgement at the time of issue and are subject to change. The information in this communication is subject to change without notice, and we shall not be under any duty to update or correct it.

Neither MLCI nor any member of the Insignia Group, accept responsibility for any loss or liability incurred by a person in respect of any financial product referred to in this communication.