

MLC Horizon 4 Balanced Portfolio

Diversified - growth

Objective

Aims to outperform the benchmark, before fees, over four-year periods. MLC aims to achieve this by actively managing the fund. This includes changing the fund's asset allocation to reduce risk if market risk is high. As a result of reducing the allocation to higher risk assets, there may be smaller losses than the benchmark in weak or falling markets and potentially lower returns than the benchmark in strong markets.

Investment approach

The Fund has a strong bias to growth assets and some exposure to defensive assets. The manager actively manages the allocations to these assets within defined ranges, in accordance with its changing view of risk and opportunities in investment markets. The fund is broadly diversified across asset classes and investment managers from around the world. These managers invest in many companies and securities in Australia and overseas.

About the investment manager

MLC has been looking after the investment needs for generations of Australians. MLC believes the best way to manage portfolios is to employ the skills of multiple specialist investment managers. MLC's investment experts have extensive knowledge and experience at designing and managing portfolios using a multi-manager investment approach. The MLC Group of companies is the wealth manager division of National Australia Bank and manages \$208 billion (as at 30 June 2017) on behalf of individual and corporate investors in Australia.

Fund size:

\$59.07 million

Inception date:

1 May 2008

Investment menu code:

UF22

APIR code:

ALL0022AU

Investment management cost (ICR)¹:

1.07% p.a.

Buy/sell spread:

0.10% / 0.10%

Suggested min. investment period:

5 Years

Risk level:

6 – High

Invests into:

MLC Horizon 4 Balanced Portfolio
(APIR: MLC0260AU)

Performance

Performance (after tax and management fees) as at 31 March 2018

1 month (%)	3 month (%)	6 month (%)	1 year (% p.a.)	2 year (% p.a.)	3 year (% p.a.)	5 year (% p.a.)	7 year (% p.a.)	10 year (% p.a.)	Since Inception (% p.a.)
-1.34	-1.13	2.52	3.82	5.63	2.26	5.31	4.93	-	3.13

Growth of \$1,000 since inception



Target asset allocation

	Range
Cash	0 – 10%
Fixed interest	5 – 55%
Australian shares	20 – 45%
International shares	10 – 40%
Property	0 – 15%
Other	0 – 30%

Actual asset allocation²

Cash	9.00%
Fixed interest	22.80%
Australian shares	28.40%
International shares	28.50%
Property	3.80%
Other	7.50%
Total	100.00%

Investor Services

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