

MLC Wholesale IncomeBuilderTM

Fact sheet | 28 February 2019

Fund facts	
Asset class	Australian shares - income
Inception date	01 December 2010
Investment menu code	UF23
APIR code	ALL0027AU
Investment management cost (ICR) ¹	0.72%p.a.
Buy/sell spread	0.20% / 0.20%
Suggested minimum investment period	7 Years
Risk level	6 - High
Invests into	MLC Wholesale IncomeBuilder TM (APIR: MLC0264AU)

Investment objective

Aims to provide an income stream (excluding capital gains) that grows each year, by investing primarily in Australian shares.

Investment approach

Targets an absolute return over time, by investing in a global, diversified portfolio of predominantly investment grade fixed income securities, according to the manager's global macroeconomic and market views. Invests primarily in Australian companies that have the potential to provide future growth in dividends. Expected to generate tax-effective returns by investing in companies expected to have high franking levels and by carefully managing the realisation of capital gains.

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.

Performance² (after tax and management fees)

	Performance
1 month (%)	3.94
3 months (%)	4.29
6 months (%)	-2.69
1 year (%)	-0.78
2 year (p.a. %)	0.27
3 year (p.a. %)	5.51
5 year (p.a. %)	3.35
7 year (p.a. %)	6.68
10 Year (p.a. %)	-
Since Inception (p.a. %)	5.23

Notes

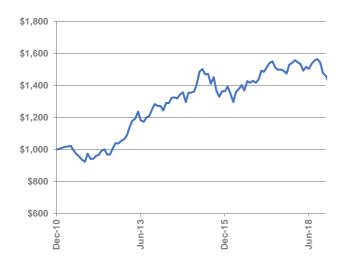
- The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 30 June 2018, but excludes indirect transactions and operation costs (see latest copy of the PDS).
- ² Past performance is not an indicator of future performance.



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Growth of \$1,000 since inception



Target asset allocation

	Range
Australian shares	100%

Actual asset allocation³

	Range %
Cash	1.14
Australian shares	90.43
Australian fixed interest	2.10
Australian property	4.61
International shares	1.30
Other	0.42
Total	100.00

Notes

³ Asset allocations are updated quarterly.

Investor services Adviser services

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