

# MLC Wholesale IncomeBuilder™

Fact sheet | 28 February 2020

| Fund facts                                    |                                                |
|-----------------------------------------------|------------------------------------------------|
| Asset class                                   | Australian shares - income                     |
| Inception date                                | 01 December 2010                               |
| Investment menu code                          | UF23                                           |
| APIR code                                     | ALL0027AU                                      |
| Investment management cost (ICR) <sup>1</sup> | 0.72%p.a.                                      |
| Buy/sell spread                               | 0.20% / 0.20%                                  |
| Suggested minimum investment period           | 5 Years                                        |
| Risk level                                    | 6 - High                                       |
| Invests into                                  | MLC Wholesale IncomeBuilder™ (APIR: MLC0264AU) |

## Investment objective

Aims to provide returns from companies that are expected to deliver a growing dividend stream over time.

## Investment approach

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.

## Performance<sup>2</sup> (after tax and management fees)

|                          | Performance |
|--------------------------|-------------|
| 1 month (%)              | -5.49       |
| 3 months (%)             | -3.38       |
| 6 months (%)             | -1.61       |
| 1 year (%)               | 4.29        |
| 2 year (p.a. %)          | 1.72        |
| 3 year (p.a. %)          | 1.59        |
| 5 year (p.a. %)          | 1.25        |
| 10 Year (p.a. %)         | -           |
| Since Inception (p.a. %) | 5.13        |

## Notes

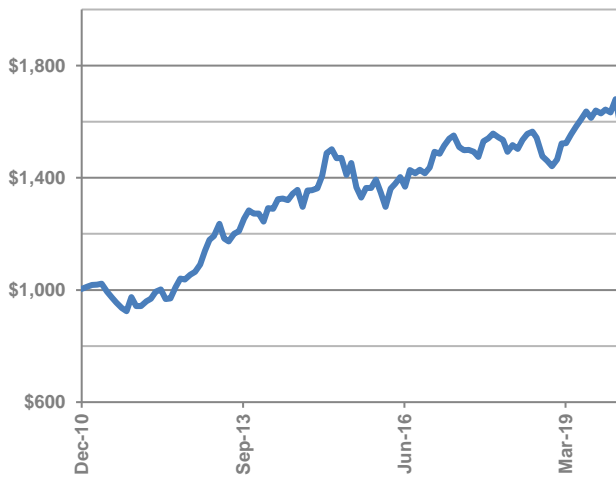
<sup>1</sup> The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 17 December 2019, but excludes indirect transactions and operation costs (see latest copy of the PDS).

<sup>2</sup> Past performance is not an indicator of future performance.

# MLC Wholesale IncomeBuilder™

Fact sheet | 28 February 2020

## Growth of \$1,000 since inception



## Target asset allocation

|                   | Range  |
|-------------------|--------|
| Australian shares | 0-100% |

## Actual asset allocation<sup>3</sup>

|                           | Range % |
|---------------------------|---------|
| Cash                      | 2.19    |
| Australian shares         | 87.78   |
| Australian fixed interest | 1.12    |
| Australian property       | 4.52    |
| International shares      | 3.79    |
| Other                     | 0.60    |
| Total                     | 100.00  |

## Notes

<sup>3</sup> Asset allocations are updated quarterly.

### Investor services

**Phone** 1800 806 362  
**Email** enquiry@genlife.com.au

### Adviser services

**Phone** 1800 333 657  
**Email** advisers@genlife.com.au

Important notice: Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the issuer of Investment Bonds (IB). In deciding to acquire an IB or to hold an IB (including switching between Investment Portfolio options), you should obtain the relevant PDS and consider its content. We recommend that you obtain financial, legal and taxation advice before making any investment decision, including switching Investment Portfolios. Generation Life does not guarantee (whether expressly or impliedly) investment returns or the return of capital invested when investing in IB Investment Portfolios. The information in this Adviser Reference Sheet does not take account of your objectives, financial situation or needs. Past performance is not an indicator of future performance. Performance is measured by Investment Portfolio unit price movements (after Tax and Management fees). The above-listed information is correct up to and including 28 February 2020 only.