

MLC Horizon 6 Share Portfolio

Fact Sheet | 31 July 2020

| Fund facts | |
|---|--|
| Asset class | Diversified - high growth |
| Inception date | 21 November 2018 |
| Investment menu code | UF34 |
| APIR code | ALL5569AU |
| Investment management cost (ICR) ¹ | 1.02%p.a. |
| Buy/sell spread | 0.15% / 0.15% |
| Suggested minimum investment period | 6 Years |
| Risk level | 6 - High |
| Underlying strategy | MLC Horizon 6 Share Portfolio (APIR: MLC0397AU) |

Investment objective

Aims to outperform the benchmark, before fees and tax, over 5 year periods. The manager 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.

Investment approach

The benchmark asset allocation is invested in growth assets with minimal exposure to defensive assets. The manager actively looks for opportunities to provide better returns, or less risk, than those generated by the benchmark asset allocation and to manage the fund's exposure to the risks of investing in markets.

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.

Performance² (after tax and management fees)

| | Performance |
|--------------------------|-------------|
| 1 month (%) | 0.99 |
| 3 months (%) | 3.64 |
| 6 months (%) | -7.86 |
| 1 year (%) | -4.56 |
| 2 year (p.a. %) | - |
| 3 year (p.a. %) | - |
| 5 year (p.a. %) | - |
| 10 Year (p.a. %) | - |
| Since Inception (p.a. %) | 3.84 |

Notes

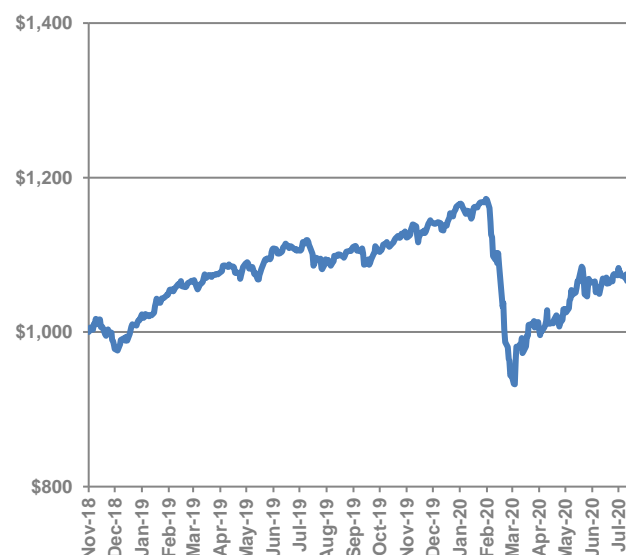
¹ The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 9 June 2020, but excludes indirect transactions and operation 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



Investment guidelines

| | Range |
|------------------------|--------|
| Cash | 0-5% |
| Australian shares | 30-55% |
| International shares | 30-60% |
| Property | 0-15% |
| Defensive alternatives | 0-7% |
| Growth alternatives | 0-15% |

Actual asset allocation⁴

| | % |
|------------------------------|--------|
| Cash | 4.98 |
| Australian fixed interest | 0.25 |
| International fixed interest | 3.00 |
| Property | 1.17 |
| Australian shares | 41.25 |
| International shares | 49.35 |
| Other | - |
| Total | 100.00 |

Notes

⁴ Asset allocations are updated quarterly.

Investor services

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Adviser services

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