

MLC Horizon 6 Share Portfolio

Fact Sheet | 31 August 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 (%)	1.90
3 months (%)	3.65
6 months (%)	-1.12
1 year (%)	-1.15
2 year (p.a. %)	-
3 year (p.a. %)	-
5 year (p.a. %)	-
10 Year (p.a. %)	-
Since Inception (p.a. %)	4.75

Notes

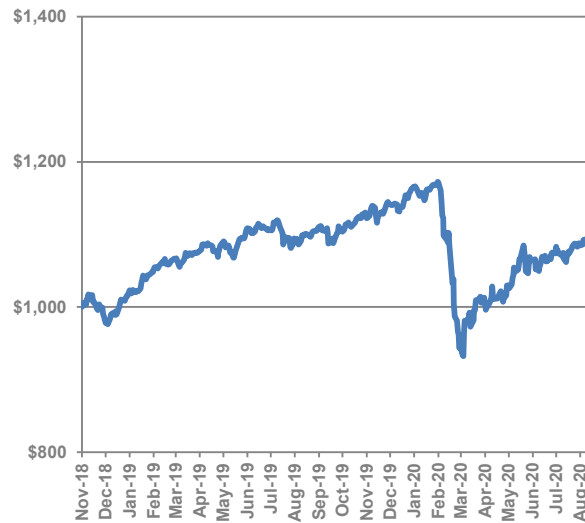
¹ The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 9 June 2020, but excludes indirect transactions and operation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

² Past performance is not an indicator of future performance.

MLC Horizon 6 Share Portfolio

Fact Sheet | 31 August 2020

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

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 31 August 2020 only.