


# MLC Horizon 3 Conservative Growth Portfolio

Fact Sheet | 31 October 2020

Fund facts	
Asset class	Diversified - balanced
Tax aware level	 Enhanced
Inception date	21 November 2018
Investment menu code	UF33
APIR code	ALL1421AU
Investment management cost (ICR) <sup>1</sup>	0.87%p.a.
Buy/sell spread	0.10% / 0.10%
Suggested minimum investment period	4 Years
Risk level	4 - Medium
Underlying strategy	MLC Horizon 3 Conservative Growth Portfolio (APIR: MLC0398AU)

## Investment objective

Aims to outperform the benchmark, before fees and tax, over 3 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 has an approximately equal exposure to growth and 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.

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

	Performance
1 month (%)	0.32
3 months (%)	0.45
6 months (%)	2.78
1 year (%)	-1.59
2 year (p.a. %)	-
3 year (p.a. %)	-
5 year (p.a. %)	-
10 Year (p.a. %)	-
Since Inception (p.a. %)	2.38

## Notes

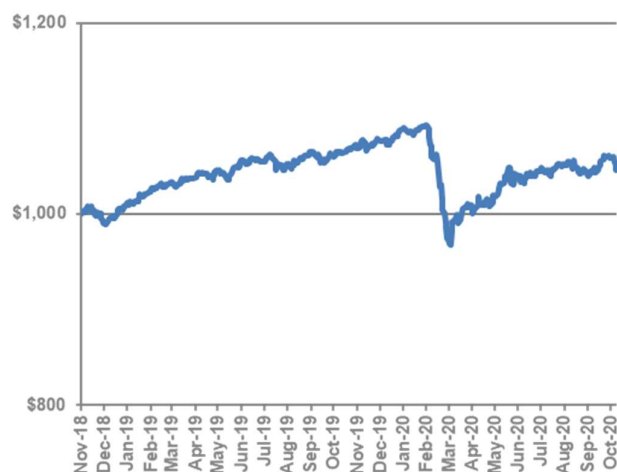
<sup>1</sup> The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 27 October 2020, but excludes indirect transactions and operation costs (see latest copy of the PDS).

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

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## Growth of \$1,000 since inception



## Investment guidelines

	Range
Cash	0-20%
Fixed interest	25-65%
Australian shares	5-35%
International shares	5-35%
Property	0-15%
Defensive alternatives	0-15%
Growth alternatives	0-15%

## Actual asset allocation<sup>4</sup>

	%
Cash	6.53
Australian fixed interest	29.11
International fixed interest	16.42
Property	3.17
Australian shares	16.10
International shares	23.96
Other	4.70
Total	100.00

## Notes

<sup>4</sup> Asset allocations are updated quarterly.

## Investor services

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## Adviser services

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