


MLC Horizon 6 Share Portfolio

Fact Sheet | 31 May 2021

Fund facts	
Sector	Diversified high growth
Tax aware level	 Tax Enhanced
Inception date	21 November 2018
Fund code	UF34
Generation Life APIR code	ALL5569AU
Investment management costs¹	1.01%p.a.
Buy/sell spread	0.15%/0.15%
Suggested minimum investment period	6 Years
Risk level	6 - High
Underlying strategy APIR code	MLC0397AU

Investment objective

Aims to outperform the benchmark, before fees and tax, over 5-year periods. The manager aims to achieve this return while keeping volatility (movements up and down in value) at levels similar to the benchmark.

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.

Performance (after tax and fees)²

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	1.27	1.22
3 months	6.64	6.49
6 months	9.50	9.20
1 year	19.69	19.09
2 years p.a.	8.27	7.67
3 years p.a.	-	-
5 years p.a.	-	-
Since inception p.a.	9.76	9.16

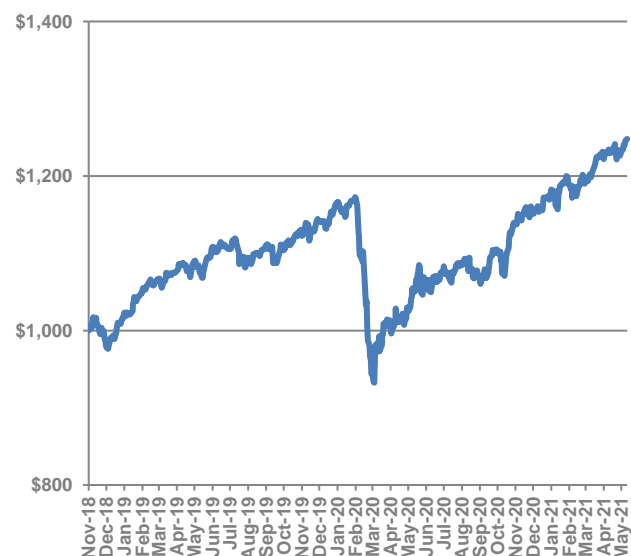
Notes

- Investment management costs include investment manager's fees, estimated investment expense recoveries and other indirect investment costs as a percentage of the total average assets of the investment option based on latest available information, but excludes indirect transaction and operational costs.
- Past performance is not an indicator of future performance.
- The administration fee is deducted directly from the investment option before unit prices are declared.

MLC Horizon 6 Share Portfolio

Fact Sheet | 31 May 2021

Growth of \$1,000 since inception



Investment guidelines

	Range
Cash	0-1%
Australian shares	25-55%
International shares	30-60%
Property	0-15%
Defensive alternatives	0-7%
Growth alternatives	0-15%

Actual asset allocation⁴

	%
Cash	4.39
Australian fixed interest	1.23
International fixed interest	1.39
Australian shares	34.78
International shares	50.78
Property	3.67
Other	3.76
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 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 options. Generation Life does not guarantee (whether expressly or impliedly) investment returns or the return of capital invested when investing in IB investment options. The information provided does not take account of your objectives, financial situation or needs. Past performance is not an indicator of future performance. Performance is measured by unit price movements (after tax and fees).