


MLC Active Moderate Portfolio

Fact Sheet | 31 July 2025

Fund facts	
Sector	Diversified balanced
Tax aware level	 Tax Optimised
Inception date	21 November 2018
Fund code	UF33
Generation Life APIR code	ALL1421AU
Investment management costs¹	0.75%.
Buy/sell spread	0.10%/0.10%
Suggested minimum investment period	5 Years
Risk level	4 - Medium
Reference underlying strategy APIR code	UFM0051AU

Investment objective

Aims to outperform the investment manager's benchmark (before fees and tax) over 5-year periods by investing in a diversified portfolio of growth and defensive assets.

Investment approach

The benchmark asset allocation has an approximately equal exposure to growth and defensive assets. The investment manager actively looks for opportunities to provide better returns, or less risk, than those generated by the investment manager's benchmark asset allocation and to manage the portfolio's exposure to the risks of investing in markets.

About the investment manager

MLC Asset Management Services Limited ('MLC') is a company of the Insignia Financial Group, one of the largest wealth managers in Australia, with over 175 years' experience in helping Australians secure their financial wellbeing. At MLC, we apply our knowledge and experience with the aim of delivering the best possible investment results for institutional and retail clients in Australia and globally. We offer access to a broad suite of investment capabilities across a range of multi-asset and single asset classes. Our investment management is driven by a highly skilled team of more than 100 investment professionals, operating out of Australia, the USA and the UK.

Performance (after tax and fees)²

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	0.50	0.45
3 months	2.64	2.49
6 months	1.53	1.23
1 year	5.19	4.59
3 years p.a.	5.42	4.82
5 years p.a.	4.53	3.93
Since inception p.a.	4.16	3.56

Notes

- Investment management costs include investment manager's fees, estimated investment expense recoveries and other indirect costs as a percentage of the total average assets of the investment option based on latest available information, but excludes investment performance fee costs that may be charged or incurred by the investment manager and exclude indirect transaction and operational costs (refer to the Product Disclosure Statement for further information about fees and 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 Active Moderate Portfolio

Fact Sheet | 31 July 2025

Investment guidelines

	Range
Cash	0-25%
Fixed interest	15-50%
Australian shares	5-30%
International shares	5-35%
Property	0-20%
Infrastructure	0-15%
Alternatives	0-20%

Actual asset allocation⁴

	%
Cash	3.82
Australian fixed interest	26.40
Global fixed interest	13.65
Australian property	0.88
Global property	1.82
Australian shares	14.56
International shares	26.46
Other	12.41
Total	100.00

Notes

- ⁴ Asset allocations are updated quarterly. Generation Life's actual asset allocation categories may differ from the Investment Guidelines set by underlying managers who may use separate and distinct asset allocation classifications and measurement standards to define their investment universe.

Investor services

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

Adviser services

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

Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the product issuer. The information provided is general in nature and does not consider the investment objectives, financial situation or needs of any individual and is not intended to constitute personal financial advice. The product's Product Disclosure Statement and Target Market Determination are available at www.genlife.com.au and should be considered in deciding whether to acquire, hold or dispose of the product. Professional financial advice is recommended. Generation Life excludes, to the maximum extent permitted by law, any liability (including negligence) that might arise from this information or any reliance on it. Generation Life does not make any guarantee or representation as to any particular level of investment returns. Past performance is not an indication of future performance. Returns are net of fund taxes, management fees and other operating expenses (if applicable) and are based on the unit prices for the quoted periods and exclude the effect of any investor specific transactions such as transaction costs, stamp duty and management fee rebates. Returns are not annualised for periods of less than one year.