



Product Profile

MLC MultiActive Conservative

LAST UPDATED 31-1-2024

Key Information

APIR CODE	IOF0095AU
STATUS	OPEN
ASSET CLASS	MULTI-ASSET
SECTOR	21-40% GROWTH ASSETS
SUB SECTOR	MULTI-MANAGER
PRODUCT TYPE	WHOLESALE
LEGAL TYPE	UNIT TRUST
FUND INCEPTION	APRIL 2008
FUND SIZE	\$559.68M
ENTRY / EXIT PRICE (31-1-2024)	\$0.9426 / \$0.9414
MINIMUM INITIAL / ADDITIONAL INVESTMENT	\$25,000 / \$5,000
MINIMUM INVESTMENT BALANCE	\$25,000
DISTRIBUTION FREQUENCY	BI-ANNUAL
REGULAR SAVINGS PLAN	NO

Manager Profile

Insignia Financial Ltd ('Insignia Financial') is a wealth management company offering products and services across; financial advice and distribution, portfolio and estate administration and investment management. Insignia Financial is listed on the Australian Stock Exchange (ASX code: IFL). As of 31 December 2022, Insignia Financial had \$285.1bn in Funds Under Management and Administration.

PDS Objective

To provide stable returns over the medium-term by investing in a diversified portfolio of defensive assets with some growth asset exposure, and to achieve a total return after fees, in excess of the Trust's benchmark over a rolling three-year period.

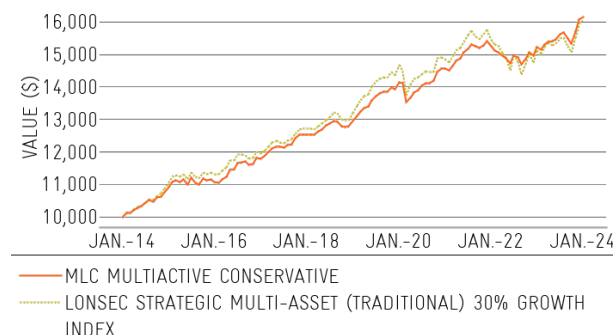
What is this Fund?

- The IOOF MultiMix Conservative Trust ('the Trust') is a 30%/70% growth/defensive Multi-Manager offering that has exposure to a broad range of asset classes (including equities, fixed interest, property and alternatives) and employs a selection of specialist investment managers.

What this Rating means

The 'Recommended' rating indicates that Lonsec has strong conviction the financial product can generate risk adjusted returns in line with relevant objectives. The financial product is considered an appropriate entry point to this asset class or strategy.

Growth of \$10,000 over 10 years



Returns after fees (at 31-1-2024)

	3MTH	1 YR	3 YR	5 YR	10 YR
TOTAL RETURN	5.30	6.13	3.50	4.50	4.91
INCOME RETURN	0.52	3.81	4.46	4.57	5.70
GROWTH RETURN	4.79	2.31	-0.96	-0.07	-0.80
LONSEC BENCHMARK	6.63	6.27	2.65	4.00	4.85

BENCHMARK USED: LONSEC STRATEGIC MULTI-ASSET (TRADITIONAL) 30% GROWTH INDEX

Asset allocation (at 31-12-2023)

	%ACTUAL	%MIN	%MAX	%TARGET
AUSTRALIAN EQUITIES	7.9	-	-	-
INTERNATIONAL EQUITIES	9.6	-	-	-
LISTED PROPERTY	2.4	-	-	-
UNLISTED PROPERTY	2.9	-	-	-
ALTERNATIVE ASSETS	4.4	-	-	-
AUSTRALIAN FIXED INTEREST	29.2	-	-	-
GLOBAL FIXED INTEREST	29.7	-	-	-
OTHERS	3.1	-	-	-
CASH	10.7	-	-	-

Top 10 holdings (at 31-12-2023)

NAME	WEIGHT %
MICROSOFT CORPORATION	0.4
BHP GROUP LIMITED	0.3
WOODSIDE ENERGY GROUP LTD	0.3
WESTPAC BANKING CORPORATION	0.3
COLES GROUP LIMITED	0.3
QBE INSURANCE GROUP	0.3
RIO TINTO LTD	0.2
CSL LIMITED (AUD)	0.2
NATIONAL AUSTRALIA BANK LIMITED	0.2
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMIT	0.2

SOURCE: FE FUNDINFO

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Fees (% per annum)	
MANAGEMENT FEES AND COSTS	0.73
PERFORMANCE FEE COSTS	0.03
NET TRANSACTION COSTS	0.05
NET OF BUY SPREAD / SELL SPREAD	0.06 / 0.07
ANNUAL FEES AND COSTS (PDS)	0.81

WHERE MANAGEMENT FEES & COSTS IS NULL "-" NO DATA HAS BEEN PROVIDED AND THE ANNUAL FEES & COSTS (PDS) CANNOT BE CALCULATED. REFER TO THE PDS FOR THE FEE INFORMATION.

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