



Refer to glossary for definition of the rating

### Product Profile

#### Key Information

|                        |                      |
|------------------------|----------------------|
| Status                 | Open                 |
| Asset class            | Multi-Asset          |
| Sector                 | 21-40% Growth Assets |
| Sub-sector             | Multi-Manager        |
| Product type           | Wholesale            |
| Legal type             | Unit Trust           |
| Fund inception         | December 2005        |
| Fund size              | \$243M               |
| Distribution frequency | Quarterly            |

#### Manager Profile

The Manager is part of the Insignia Financial Group of companies, comprising Insignia Financial Ltd and its related bodies corporate ('Insignia Financial'), which is listed on the Australian Stock Exchange (ASX code: IFL). Insignia Financial is a leading provider of wealth management services, including superannuation, platform administration, and investment management. The Manager has a long history in multi-asset investing, with a total funds under management and administration ('FUMA') of \$301.00b as at June 2024. Over recent years, the Manager has expanded their business through acquisitions...(contact the product provider for full details)

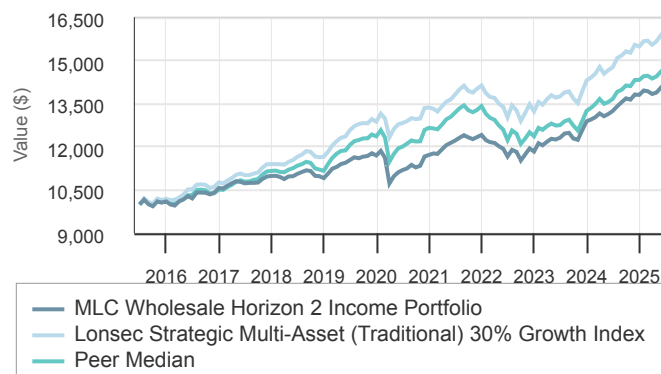
#### PDS Objective

Aims to outperform the Benchmark (before fees) over three-year periods.

#### What is this Product?

The fund invests primarily in debt assets, property securities and shares.

#### Growth of \$10,000 Over 10 Years



Source: FE fundinfo

#### Returns after fees (as at 30/06/25)

|                  | 3mth  | 1yr  | 3yr  | 5yr  | 10yr  |
|------------------|-------|------|------|------|-------|
| Total return     | 2.70  | 7.25 | 6.79 | 4.89 | 3.57  |
| Income return    | 3.15  | 5.33 | 3.10 | 3.42 | 3.73  |
| Growth return    | -0.44 | 1.92 | 3.70 | 1.47 | -0.16 |
| Lonsec benchmark | 3.13  | 8.55 | 7.17 | 4.56 | 4.83  |

**Benchmark Used:** Lonsec Strategic Multi-Asset (Traditional) 30% Growth Index

Source: FE fundinfo

#### Annual Fees and Costs (% p.a.) (as at 20/09/2024)

|                              |             |
|------------------------------|-------------|
| Management fees & costs      | 0.80        |
| Performance fee costs        | 0.02        |
| Net Transaction Costs        | 0.01        |
| Buy/Sell Spread              | 0.10/0.10   |
| <b>Annual fees and costs</b> | <b>0.81</b> |

Source: FE fundinfo

#### Asset Allocation (%) (as at 31/05/2025)

|                           |               |
|---------------------------|---------------|
| Australian Equities       | 8.71          |
| International Equities    | 10.83         |
| Unlisted Property         | 5.83          |
| Australian Fixed Interest | 14.06         |
| Global Fixed Interest     | 38.43         |
| Alternative Assets        | 14.19         |
| Cash                      | 7.95          |
| <b>Total</b>              | <b>100.00</b> |

Source: FE fundinfo

## MLC Wholesale Horizon 2 Income Portfolio

MLC0670AU Published: 10 Jul 2025 Date of Assessment: 29 Apr 2025

Refer to glossary for definition of the rating

**LONGSEC RECOMMENDS THIS DOCUMENT BE READ IN CONJUNCTION WITH THE PRODUCT REVIEW.**

### General

**Total return:** 'Top line' actual return, after fees.

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**'Highly Recommended'** rating indicates that Lonsec has very strong conviction the product can meet its investment objectives.

**'Recommended'** rating indicates that Lonsec has strong conviction the product can meet its investment objectives.

**'Investment Grade'** rating indicates that Lonsec has conviction the product can meet its investment objectives.

**'Approved'** rating indicates that Lonsec believes the product can meet its investment objectives.

**'Not -Approved'** rating indicates that Lonsec does not believe the product can meet its investment objectives.

**'Closed / Wind Up'** status is applied when the product has been closed.

**'Fund Watch'** status is applied when a rating is under review due to the occurrence of a significant event relating to the product.

The **'Redeem'** rating indicates Lonsec no longer has sufficient conviction that the product can meet its investment objectives.

The **'Screened Out'** rating indicates Lonsec was unable to attain sufficient conviction that the product can meet its investment objectives.

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This FSG's purpose is to provide you with important information regarding services offered by Lonsec Research. You should read this FSG prior to using our services. This document was prepared to inform you about:

- who we are and our contact details;
- the financial services we provide;
- the remuneration that may be paid to us and other persons in relation to the financial services we provide;
- how we deal with conflicts of interest; and
- how we deal with complaints

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### Contact Details

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[www.lonsec.com.au](http://www.lonsec.com.au)

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- superannuation
- retirement savings accounts
- foreign exchange products
- life products including:
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  - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

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## Lonsec Research FSG (continued)

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Tel: 1300 826 395

Email: [complaints@lonsec.com.au](mailto:complaints@lonsec.com.au)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

#### Mail:

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This FSG was prepared on 1 August 2024.