



MLC Wholesale Horizon 3 Conservative Growth Portfolio

MLC0398AU Published: 08 Apr 2026 Date of Assessment: 29 Apr 2025

Refer to glossary for definition of the rating

Product Profile

Key Information

Status	Open
Asset class	Multi-Asset
Sector	41-60% Growth Assets
Sub-sector	Multi-Manager
Product type	Wholesale
Legal type	Unit Trust
Fund inception	July 2001
Fund size	\$840.63m
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 and integration of the heritage IOOF, OnePath and MLC multi-manager businesses.

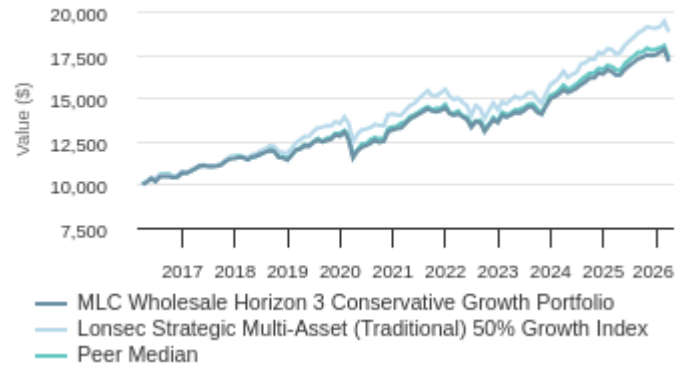
PDS Objective

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



Returns after fees (as at 31/03/26)

	3mth	1yr	3yr	5yr	10yr
Total return	-2.22	4.93	6.91	4.81	5.51
Income return	0.30	5.61	5.04	5.07	4.71
Growth return	-2.52	-0.69	1.87	-0.26	0.80
Lonsec benchmark	-1.11	7.37	8.14	5.66	6.52

Benchmark Used: Lonsec Strategic Multi-Asset (Traditional) 50% Growth Index

Source: FE fundinfo

Annual Fees and Costs (% p.a.) (as at 30/09/2025)

Management fees & costs	0.84
Performance fee costs	0.04
Net Transaction Costs	0.07
Buy/Sell Spread	0.10/0.10
Annual fees and costs	0.95

Source: FE fundinfo

Asset Allocation (%) (as at 28/02/2026)

Australian Equities	16.67
International Equities	21.88
Unlisted Property	6.39
Australian Fixed Interest	7.26
Global Fixed Interest	27.18
Alternative Assets	16.99
Cash	3.63
Total	100.00

Source: FE fundinfo



Refer to glossary for definition of the rating

LONSEC 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.

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

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Lonsec Research FSG

Financial Services Guide

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- 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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- retirement savings accounts
- foreign exchange products
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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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Complaints Manager

Level 39, 25 Martin Place
Sydney NSW 2000

Tel: 1300 826 395

Email: complaints@lonsec.com.au

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Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail:

Australian Financial Complaints Authority
GPO Box 3
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This FSG was prepared on 1 August 2024.