



# Product Profile

## MLC Wholesale Horizon 4 Balanced Portfolio

LAST UPDATED 31-10-2024

### Key Information

|   |                      |
|---|----------------------|
| APIR CODE                               | MLC0260AU            |
| STATUS                                  | OPEN                 |
| ASSET CLASS                             | MULTI-ASSET          |
| SECTOR                                  | 61-80% GROWTH ASSETS |
| SUB SECTOR                              | MULTI-MANAGER        |
| PRODUCT TYPE                            | WHOLESALE            |
| LEGAL TYPE                              | UNIT TRUST           |
| FUND INCEPTION                          | JANUARY 1998         |
| FUND SIZE                               | \$2,295.28M          |
| ENTRY / EXIT PRICE (31-10-2024)         | \$1.3014 / \$1.2987  |
| MINIMUM INITIAL / ADDITIONAL INVESTMENT | \$20,000 / \$0       |
| MINIMUM INVESTMENT BALANCE              | -                    |
| DISTRIBUTION FREQUENCY                  | QUARTERLY            |
| REGULAR SAVINGS PLAN                    | NO                   |

### Manager Profile

MLC Asset Management is one of Australia's largest wealth managers offering a range of multi-asset and single-asset funds. MLC Asset Management includes a range of businesses and partners. In May 2021, the sale of MLC Wealth to Insignia Financial Ltd was completed. As of 30 September 2023, Insignia Financial had \$293.1bn in Funds Under Management and Administration.

### PDS Objective

To outperform the benchmark, after fees, over five year periods.

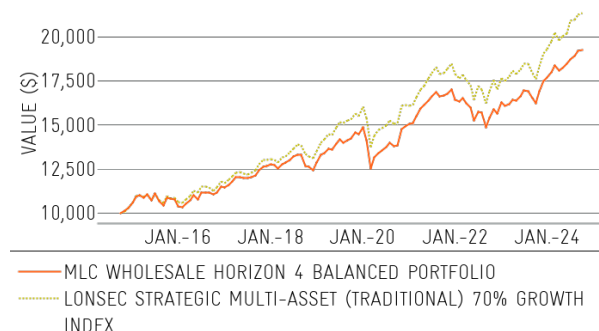
### What is this Fund?

- The MLC Wholesale Horizon 4 Balanced Fund (the 'Fund') is an active, multi-manager, growth biased strategy which has exposure to a wide range of asset classes (including equities, bonds, property securities and alternative assets) with a target allocation of 70%/30% growth/defensive split. The Fund employs a selection of specialist investment managers.
- The Fund aims to outperform the benchmark, after fees, over five-year periods.

### 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 31-10-2024)

|                  | 3MTH | 1 YR  | 3 YR  | 5 YR | 10 YR |
|------------------|------|-------|-------|------|-------|
| TOTAL RETURN     | 2.95 | 18.67 | 4.99  | 6.24 | 6.78  |
| INCOME RETURN    | 0.30 | 9.03  | 5.55  | 5.78 | 4.90  |
| GROWTH RETURN    | 2.65 | 9.64  | -0.56 | 0.45 | 1.88  |
| LONSEC BENCHMARK | 2.16 | 21.42 | 5.93  | 6.89 | 7.88  |

BENCHMARK USED: LONSEC STRATEGIC MULTI-ASSET (TRADITIONAL) 70% GROWTH INDEX

### Asset allocation (at 31-10-2024)

|                           | %ACTUAL | %MIN | %MAX | %TARGET |
|---------------------------|---------|------|------|---------|
| AUSTRALIAN EQUITIES       | 25.7    | -    | -    | -       |
| INTERNATIONAL EQUITIES    | 37.8    | -    | -    | -       |
| AUSTRALIAN FIXED INTEREST | 16.3    | -    | -    | -       |
| GLOBAL FIXED INTEREST     | 7.2     | -    | -    | -       |
| OTHERS                    | 10.4    | -    | -    | -       |
| CASH                      | 2.5     | -    | -    | -       |

### Top 10 holdings (at 30-9-2024)

| NAME  | WEIGHT % |
|---|----------|
| BHP GROUP LIMITED                             | 2.0      |
| MICROSOFT CORPORATION                         | 1.6      |
| CSL LIMITED (AUD)                             | 1.4      |
| COMMONWEALTH BANK OF AUSTRALIA                | 1.1      |
| NATIONAL AUSTRALIA BANK LIMITED               | 0.9      |
| NVIDIA CORP                                   | 0.8      |
| MACQUARIE GROUP LIMITED                       | 0.8      |
| APPLE INC.                                    | 0.8      |
| TELSTRA GROUP LIMITED                         | 0.6      |
| AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMIT | 0.6      |

SOURCE: FE FUNDINFO

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**Fees (% per annum)**

|                                    |             |
|------------------------------------|-------------|
| MANAGEMENT FEES AND COSTS          | 0.87        |
| PERFORMANCE FEE COSTS              | 0.03        |
| NET TRANSACTION COSTS              | 0.07        |
| NET OF BUY SPREAD / SELL SPREAD    | 0.1 / 0.1   |
| <b>ANNUAL FEES AND COSTS (PDS)</b> | <b>0.97</b> |

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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