



MLC Wholesale Horizon 4 Balanced Portfolio

MLC0260AU Published: 04 Jun 2026 Date of Assessment: 22 Apr 2026

Refer to glossary for definition of the rating

Product Profile

Key Information

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	\$1.95b
Distribution frequency	Quarterly

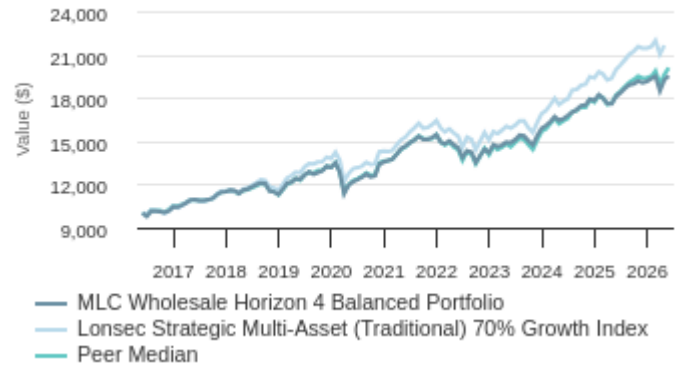
Manager Profile

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 total funds under management and administration ('FUMA') of \$342.00b as of December 2025. Over recent years, the Manager has expanded its business through acquisitions and integration of the heritage IOOF, OnePath and MLC multi-manager businesses. In July 2025, CC Capital entered into a Scheme Implementation Deed to acquire the issued shares of Insignia Financial, subject to relevant regulatory approvals, which are expected to be finalised in H1 2026.

PDS Objective

Aims to outperform the Benchmark (after fees) over five-year periods.

Growth of \$10,000 Over 10 Years



Returns after fees (as at 29/05/26)

	3mth	1yr	3yr	5yr	10yr
Total return	0.14	7.85	9.46	5.90	6.92
Income return	0.22	5.79	5.60	6.01	5.03
Growth return	-0.09	2.06	3.86	-0.11	1.89
Lonsec benchmark	-1.47	8.40	10.84	7.20	8.02

Benchmark Used: Lonsec Strategic Multi-Asset (Traditional) 70% Growth Index

Source: FE fundinfo

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

Management fees & costs	0.90
Performance fee costs	0.05
Net Transaction Costs	0.08
Buy/Sell Spread	0.15/0.15
Annual fees and costs	1.03

Source: FE fundinfo

Asset Allocation (%) (as at 30/04/2026)

Australian Equities	24.55
International Equities	32.75
Unlisted Property	5.97
Australian Fixed Interest	2.97
Global Fixed Interest	15.40
Alternative Assets	17.41
Cash	0.95
Total	100.00

Source: FE fundinfo

Appendix

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.

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

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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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- retirement savings accounts
- foreign exchange products
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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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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.