



Product Profile

MLC Index Plus Balanced

LAST UPDATED 31-10-2024

Key Information

APIR CODE	MLC7387AU
STATUS	OPEN
ASSET CLASS	MULTI-ASSET
SECTOR	61-80% GROWTH ASSETS
SUB SECTOR	LOW-COST DIVERSIFIED
PRODUCT TYPE	WHOLESALE
LEGAL TYPE	UNIT TRUST
FUND INCEPTION	JULY 2017
FUND SIZE	\$1,130.72M
ENTRY / EXIT PRICE (31-10-2024)	\$1.2948 / \$1.2935
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.

PDS Objective

To provide a return that meets its benchmark, before fees and tax, over five year periods.

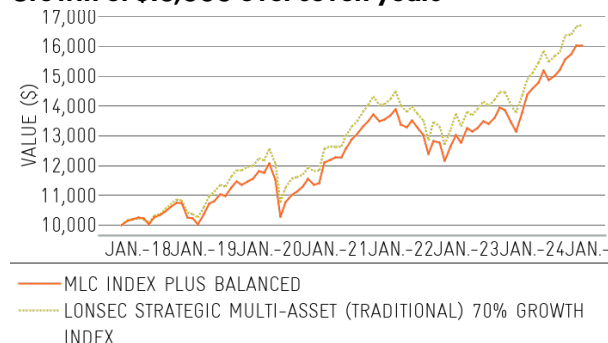
What is this Fund?

- MLC Index Plus Balanced ('the Fund') is a low-cost, multi-manager, growth-oriented strategy, that has exposure to a wide range of asset classes (including Australian and global shares, listed property and fixed income) with a target allocation of 70%/30% growth/defensive split. The Fund aims to provide a return that meets the Benchmark (before 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 seven years



Returns after fees (at 31-10-2024)

	3MTH	1 YR	3 YR	5 YR	7 YR
TOTAL RETURN	3.02	21.92	5.80	6.77	6.97
INCOME RETURN	0.53	4.16	3.19	3.73	3.72
GROWTH RETURN	2.49	17.75	2.62	3.04	3.26
LONSEC BENCHMARK	2.16	21.42	5.93	6.89	7.61

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

Asset allocation (at 31-10-2024)

	%ACTUAL	%MIN	%MAX	%TARGET
AUSTRALIAN EQUITIES	25.9	-	-	-
INTERNATIONAL EQUITIES	39.5	-	-	-
LISTED PROPERTY	3.3	-	-	-
AUSTRALIAN FIXED INTEREST	18.9	-	-	-
GLOBAL FIXED INTEREST	9.3	-	-	-
OTHERS	0.8	-	-	-
CASH	2.4	-	-	-

Top 10 holdings (at 30-9-2024)

NAME	WEIGHT %
BHP GROUP LIMITED	2.7
COMMONWEALTH BANK OF AUSTRALIA	2.5
CSL LIMITED (AUD)	1.6
APPLE INC.	1.4
MICROSOFT CORPORATION	1.3
NATIONAL AUSTRALIA BANK LIMITED	1.3
NVIDIA CORP	1.3
WESTPAC BANKING CORPORATION	1.2
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMIT	1.1
MACQUARIE GROUP LIMITED	1.0

SOURCE: FE FUNDINFO

P 1-2

Lonsec recommends this product profile be read in conjunction with the product review and product disclosure statement (PDS). Issued by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec, we/our) a subsidiary of Lonsec Holdings Pty Ltd (ABN 41 151 235 406) and (Lonsec Group). Generation Development Group Limited (ABN 90 087 334 370) is the parent company of Lonsec Group. Lonsec receives fees from fund managers and financial product issuers for rating financial products using objective criteria and for services including research subscriptions. Lonsec's fee and analyst remuneration are not linked to the rating outcome. Lonsec, its representatives and their associates may hold the financial product(s) rated. Warning: In line with industry practice returns may be estimated, to access verified returns please refer to the product provider. Past performance is not a reliable indicator of future performance. Any advice is General Advice based on the investment merits of the financial product(s) alone, without considering the objectives, financial situation and needs of any person. It is not a recommendation to purchase, redeem or sell the relevant financial product(s). Before making a decision read the PDS and consider your financial circumstances or seek personal advice. Disclaimer: Except for ratings, Lonsec gives no warranty of accuracy or completeness of information in this document, which is compiled from information from public and third-party sources. Opinions and ratings are reasonably held by Lonsec at compilation. Lonsec assumes no obligation to update this document after publication. Except for liability which can't be excluded, Lonsec, its directors, officers, employees and agents disclaim all liability for any error, inaccuracy, misstatement or omission, or any loss suffered through relying on the document or any information. ©2024 Lonsec. All rights reserved.



Product Profile

MLC Index Plus Balanced

LAST UPDATED 31-10-2024

Fees (% per annum)

MANAGEMENT FEES AND COSTS	0.29
PERFORMANCE FEE COSTS	0
NET TRANSACTION COSTS	0
NET OF BUY SPREAD / SELL SPREAD	0.05 / 0.05
ANNUAL FEES AND COSTS (PDS)	0.29

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.

P 2-2

Lonsec recommends this product profile be read in conjunction with the product review and product disclosure statement (PDS). Issued by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec, we/our) a subsidiary of Lonsec Holdings Pty Ltd (ABN 41 151 235 406) and (Lonsec Group). Generation Development Group Limited (ABN 90 087 334 370) is the parent company of Lonsec Group. Lonsec receives fees from fund managers and financial product issuers for rating financial products using objective criteria and for services including research subscriptions. Lonsec's fee and analyst remuneration are not linked to the rating outcome. Lonsec, its representatives and their associates may hold the financial product(s) rated. Warning: In line with industry practice returns may be estimated, to access verified returns please refer to the product provider. Past performance is not a reliable indicator of future performance. Any advice is General Advice based on the investment merits of the financial product(s) alone, without considering the objectives, financial situation and needs of any person. It is not a recommendation to purchase, redeem or sell the relevant financial product(s). Before making a decision read the PDS and consider your financial circumstances or seek personal advice. Disclaimer: Except for ratings, Lonsec gives no warranty of accuracy or completeness of information in this document, which is compiled from information from public and third-party sources. Opinions and ratings are reasonably held by Lonsec at compilation. Lonsec assumes no obligation to update this document after publication. Except for liability which can't be excluded, Lonsec, its directors, officers, employees and agents disclaim all liability for any error, inaccuracy, misstatement or omission, or any loss suffered through relying on the document or any information. ©2024 Lonsec. All rights reserved.