



# Introducing MLC MultiSeries

High value, cost-effective diversified funds

The team at MLC Asset Management offer a range of multi-manager funds to help investors achieve their goals. MultiSeries has been designed to deliver strong long-term growth while keeping costs low.

Diversification lies at the heart of the MLC MultiSeries. This means spreading your money across a wide range of asset classes, countries, regions, and investment styles. Rather than relying on just a few investments for long-term returns, MultiSeries benefits from many different investments working together.

## A unique approach managed by investment experts

MultiSeries is a range of predominantly active multi-manager funds, incorporating passive and factor investing where appropriate. Active management looks for opportunities to achieve higher returns, passive investing helps keep costs and risks low, whilst factor investing offers an efficient way to capture certain market trends.

By combining these styles, MultiSeries aims to earn strong, cost-competitive long-term returns.

### Comparison of Investment approaches:

Active investing	Factor investing	Passive investing
Aims to outperform the market or provide better risk adjusted returns.	Aims to target long-term drivers of return.	Aims to match the market.
Active managers select investments they believe, based on research, will perform better than a market benchmark over the long term, or will provide better risk adjusted returns. They buy or sell investments when their market outlook alters or investment insights change.	Factor-based strategies are designed to capture the return of factors which have historically demonstrated excess market returns over the long run. These rules-based, transparent indexes target stocks with favourable factor characteristics – as backed by robust academic findings and empirical results.	Passive, or index, managers choose investments which they expect will deliver a return that closely tracks a market benchmark (or index).

And because the funds are managed by experienced investment professionals focused on delivering superior outcomes, you're free from the complications of managing your investments yourself. This gives you peace of mind and confidence, knowing your money is in expert hands.

## Key Benefits of MultiSeries

Smart diversification	Best of breed approach	Cost-effective <sup>1</sup>
<ul style="list-style-type: none"><li>Invested across a wide range of asset classes: shares, property, infrastructure, fixed interest and alternatives.</li><li>Diversified across countries, sectors and investment styles.</li><li>Designed to smooth returns and manage risk through changing market and economic conditions.</li></ul>	<ul style="list-style-type: none"><li>Combines the best of active management (where it adds value), factor investing (to reduce volatility) and passive exposure (to keep costs low).</li><li>Access to high-quality global and Australian investment managers, including those not usually available to individual investors.</li></ul>	<ul style="list-style-type: none"><li>Lower fees than traditional active funds: from just 0.32% to 0.47% p.a.</li><li>No performance fees.</li></ul>

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ASSET MANAGEMENT

## Designed for your Goals

MLC MultiSeries offers a choice of four multi-manager funds designed to suit different risk profiles.





Regardless of your investment timeframe, whether you're a conservative or growth-focused investor, there's a MultiSeries fund to suit your needs:

Fund	Growth/Defensive Asset Split <sup>1</sup>	Investment Horizon	Risk/Return Profile	Management Fee <sup>2</sup>
MultiSeries 30	30% / 70%	3+ years	Low to medium	0.32% p.a.
MultiSeries 50	50% / 50%	5+ years	Medium	0.40% p.a.
MultiSeries 70	70% / 30%	5+ years	Medium to high	0.43% p.a.
MultiSeries 90	90% / 10%	7+ years	High	0.47% p.a.

1. Actual asset allocations may temporarily and from time to time move away from the above growth/defensive asset split and strategic asset allocation while usually remaining in the asset allocation ranges disclosed in the funds product disclosure statement (PDS). Please refer to the MLC MultiSeries PDS for more information.

2. Management fees effective on and from 1st June 2025. For more information on indirect costs and other fees that may apply, refer to the PDS.

## Why Choose MultiSeries?

Confidence	Transparency	Recognition	Support
 Managed by MLC Asset Management, one of Australia's most experienced investment teams.	 Detailed reporting so you can see exactly where your money is invested.	 Highly rated by independent research houses like Zenith and Lonsec.	 Backed by regular insights, updates and tools to keep you informed.

## What are the risks?

All investments carry different levels of risk and these should be considered prior to investing. Many factors can influence the value of an investment in the MLC MultiSeries funds. These include, but aren't limited to: investment market sentiment and conditions in Australia and overseas; changes in inflation, interest rates or the value of the Australian dollar; company or industry specific issues; liquidity; risks associated with certain investment techniques, such as derivatives and currency management. For more information about the risks of investing in the funds, please refer to the MLC MultiSeries Product Disclosure Statement.

## Ready to take the Next Step?

Speak to your financial adviser, visit [mlcam.com.au](http://mlcam.com.au), or call 1300 738 355 to learn how MultiSeries can help you achieve your financial goals.

**Important information:** This document has been prepared by IOOF Investment Services Ltd (IISL) ABN 80 007 350 405, AFSL 230703, as Responsible Entity of MLC MultiSeries (MLC MultiSeries 30 ARSN 614 698 289, MLC MultiSeries 50 ARSN 614 698 314, MLC MultiSeries 70 ARSN 118 190 613, MLC MultiSeries 90 ARSN 614 698 341). IISL is part of the Insignia Financial Group of Companies, which consists of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). IISL's contact details can be found on [www.ioof.com.au](http://www.ioof.com.au). Past performance is not a reliable indicator of future performance. The information contained in this document is believed to be correct at the time of publication, however to the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on the information it contains. This information is not intended to represent investment or professional advice. The information contained in this document does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you, having regard to your objectives, financial circumstances or needs. You should consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) in deciding whether to acquire or to continue to hold the investment and consider talking to a licenced or appropriately authorised financial adviser before making an investment decision.