



Product Profile

MLC MultiActive Capital Stable

LAST UPDATED 31-1-2024

Key Information

| | |
|---|---------------------|
| APIR CODE | IOF0094AU |
| STATUS | OPEN |
| ASSET CLASS | MULTI-ASSET |
| SECTOR | 0-20% GROWTH ASSETS |
| SUB SECTOR | MULTI-MANAGER |
| PRODUCT TYPE | WHOLESALE |
| LEGAL TYPE | UNIT TRUST |
| FUND INCEPTION | APRIL 2008 |
| FUND SIZE | \$81.47M |
| ENTRY / EXIT PRICE (31-1-2024) | \$0.9925 / \$0.9914 |
| MINIMUM INITIAL / ADDITIONAL INVESTMENT | \$25,000 / \$5,000 |
| MINIMUM INVESTMENT BALANCE | \$25,000 |
| DISTRIBUTION FREQUENCY | BI-ANNUAL |
| REGULAR SAVINGS PLAN | NO |

Manager Profile

Insignia Financial Ltd ('Insignia Financial') is a wealth management company offering products and services across; financial advice and distribution, portfolio and estate administration and investment management. Insignia Financial is listed on the Australian Stock Exchange (ASX code: IFL). As of 31 December 2022, Insignia Financial had \$285.1bn in Funds Under Management and Administration.

PDS Objective

To provide a low risk investment over the short to medium-term by investing predominantly in defensive assets, and to achieve a total return after fees in excess of the Trust's benchmark over a rolling three-year period.

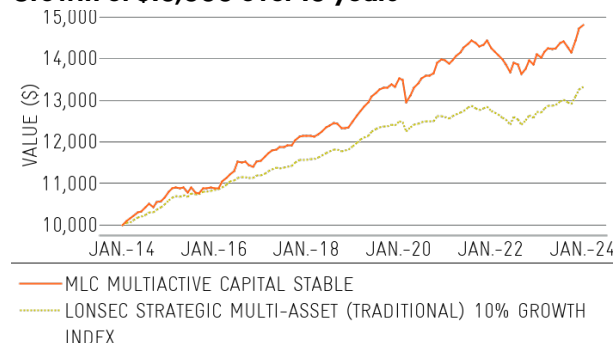
What is this Fund?

- The IOOF MultiMix Capital Stable Trust ('the Trust') is a 15%/85% growth / defensive Multi-Manager offering that has exposure to a broad range of asset classes (including equities, fixed interest, property and alternatives) and employs a selection of specialist investment managers.

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 31-1-2024)

| | 3MTH | 1 YR | 3 YR | 5 YR | 10 YR |
|------------------|------|------|-------|-------|-------|
| TOTAL RETURN | 4.66 | 4.96 | 1.97 | 3.43 | 4.00 |
| INCOME RETURN | 0.66 | 2.72 | 3.25 | 3.50 | 4.25 |
| GROWTH RETURN | 4.00 | 2.24 | -1.27 | -0.07 | -0.25 |
| LONSEC BENCHMARK | 3.25 | 4.75 | 1.86 | 2.29 | 2.91 |

BENCHMARK USED: LONSEC STRATEGIC MULTI-ASSET (TRADITIONAL) 10% GROWTH INDEX

Asset allocation (at 31-12-2023)

| | %ACTUAL | %MIN | %MAX | %TARGET |
|---------------------------|---------|------|------|---------|
| AUSTRALIAN EQUITIES | 5.4 | - | - | - |
| INTERNATIONAL EQUITIES | 4.5 | - | - | - |
| LISTED PROPERTY | 2.4 | - | - | - |
| UNLISTED PROPERTY | 1.7 | - | - | - |
| AUSTRALIAN FIXED INTEREST | 29.6 | - | - | - |
| GLOBAL FIXED INTEREST | 32.1 | - | - | - |
| OTHERS | 2.5 | - | - | - |
| CASH | 21.9 | - | - | - |

Top 10 holdings (at 31-12-2023)

| NAME | WEIGHT % |
|---|----------|
| BHP GROUP LIMITED | 0.2 |
| MICROSOFT CORPORATION | 0.2 |
| WOODSIDE ENERGY GROUP LTD | 0.2 |
| WESTPAC BANKING CORPORATION | 0.2 |
| COLES GROUP LIMITED | 0.2 |
| QBE INSURANCE GROUP | 0.2 |
| RIO TINTO LTD | 0.2 |
| CSL LIMITED (AUD) | 0.2 |
| NATIONAL AUSTRALIA BANK LIMITED | 0.2 |
| AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMIT | 0.1 |

SOURCE: FE FUNDINFO

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). 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 MultiActive Capital Stable

LAST UPDATED 31-1-2024

| | |
|---|-------------|
| Fees (% per annum) | |
| MANAGEMENT FEES AND COSTS | 0.52 |
| PERFORMANCE FEE COSTS | 0.02 |
| NET TRANSACTION COSTS | 0.02 |
| NET OF BUY SPREAD / SELL SPREAD | 0.05 / 0.06 |
| ANNUAL FEES AND COSTS (PDS) | 0.56 |
| 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. | |

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). 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.