



Refer to glossary for definition of the rating

### Product Profile

#### Key Information

Status	Open
Asset class	Multi-Asset
Sector	21-40% Growth Assets
Sub-sector	Multi-Manager
Product type	Wholesale
Legal type	Unit Trust
Fund inception	April 2008
Fund size	\$564M
Distribution frequency	Semi-Annually

#### 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 and the Manager has a long heritage in multi-asset investing. Insignia Financial had total assets under management of \$138.9bn as at 31 July 2023.

Over recent years, the Manager has expanded their business through acquisitions and... (contact the product provider for full details)

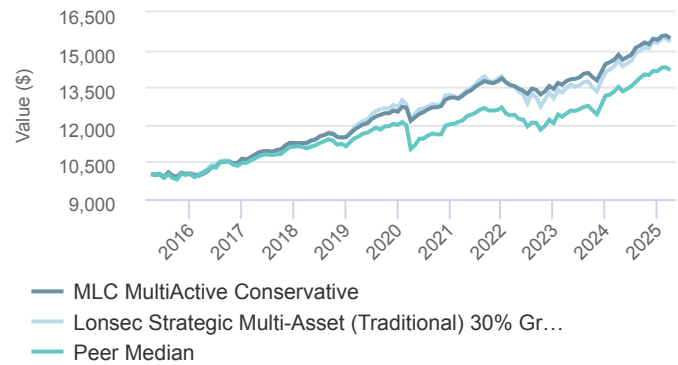
#### PDS Objective

To provide stable returns over the medium-term by investing in a diversified portfolio of defensive assets with some growth asset exposure, and to achieve a total return after fees, in excess of the Trust's benchmark over a rolling three-year period.

#### What is this Product?

The Trust generally gains its exposure to a diversified portfolio of investments through a mix of investment managers. The conservative nature of the Trust means it has a greater exposure to income bearing assets such as cash, fixed interest and alternative-defensive with some exposure to growth assets such as Australian and international property and shares and alternative - growth. The Trust is authorised to utilise approved derivative instruments for risk management purposes subject to the specific restriction that the derivative instruments cannot be used to gear portfolio exposure. The... (contact the product provider for full details)

#### Growth of \$10,000 Over 10 Years



Source: FE fundinfo

#### Returns after fees (as at 31/03/25)

	3mth	1yr	3yr	5yr	10yr
Total return	0.40	4.47	4.51	4.93	4.45
Income return	-0.01	6.59	4.96	5.00	5.75
Growth return	0.41	-2.12	-0.45	-0.06	-1.30
Lonsec benchmark	0.37	5.20	4.30	4.73	4.36

**Benchmark Used:** Lonsec Strategic Multi-Asset (Traditional) 30% Growth Index

Source: FE fundinfo

#### Annual Fees and Costs (% p.a.) (as at 20/09/2024)

Management fees & costs	0.75
Performance fee costs	0.09
Net Transaction Costs	0.05
Buy/Sell Spread	0.06/0.07
<b>Annual fees and costs</b>	<b>0.89</b>

Source: FE fundinfo

#### Asset Allocation (%) (as at 28/02/2025)

Australian Equities	7.96
International Equities	10.22
Listed Property	2.33
Unlisted Property	2.66
Australian Fixed Interest	27.94
Global Fixed Interest	32.19
Alternative Assets	7.79
Cash	8.91
<b>Total</b>	<b>100.00</b>

Source: FE fundinfo



Refer to glossary for definition of the rating

**LONGSEC RECOMMENDS THIS DOCUMENT BE READ IN CONJUNCTION WITH THE PRODUCT REVIEW.**

### General

**Total return:** 'Top line' actual return, after fees.

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## Ratings

'**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.

'**Not -Approved**' rating indicates that Lonsec does not believe the product can meet its investment objectives.

'**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.

The '**Redeem**' rating indicates Lonsec no longer has sufficient conviction that the product can meet its investment objectives.

The '**Screened Out**' rating indicates Lonsec was unable to attain sufficient conviction that the product can meet its investment objectives.

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The '**Ceased Coverage**' status is applied when a rated product is withdrawn from the research process by the product issuer.

## Lonsec Research FSG

### Financial Services Guide

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#### 1.1 What is a Financial Services Guide?

This FSG's purpose is to provide you with important information regarding services offered by Lonsec Research. You should read this FSG prior to using our services. This document was prepared to inform you about:

- 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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#### Contact Details

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[www.lonsec.com.au](http://www.lonsec.com.au)

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- superannuation
- retirement savings accounts
- foreign exchange products
- life products including:
  - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

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## Lonsec Research FSG (continued)

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Tel: 1300 826 395

Email: [complaints@lonsec.com.au](mailto:complaints@lonsec.com.au)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

#### Mail:

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This FSG was prepared on 1 August 2024.