



MLC INFLATION PLUS PORTFOLIOS

Targeting returns above inflation while managing market uncertainty

Why invest in MLC Inflation Plus portfolios?



Focus on preserving and growing wealth

We aim to preserve and grow our portfolios, helping smooth the bumps in your clients' investment journey.



More confidence in investment outcomes

We manage risk differently, providing more certainty around your clients' investment outcome – especially important when they're close to or in retirement.



Prepare your clients for many futures

Our unique Investment Futures Framework prepares our portfolios for 40+ future scenarios – to manage threats and capture opportunities to grow your clients' wealth.

MLC Inflation Plus portfolios are designed for investors who:

- Are pre-retirement or in retirement
- Want greater confidence in achieving their financial goals
- Want to reduce significant negative impacts to their portfolio and achieve a smoother path of returns
- Are looking for returns above inflation, while limiting the risk of negative returns
- Require either a core/satellite investment or a whole-of-portfolio solution

What sets our portfolios apart?

- Our Investment Futures Framework
- Extensive diversification
- Access to unique strategies
- Flexible asset allocation

MLC Inflation Plus portfolios at a glance

MLC Inflation Plus portfolios target returns above inflation, subject to limiting the risk of negative returns.



Risk profile

MLC Wholesale Inflation Plus Conservative portfolio

Aims to deliver a return of 2% p.a. above inflation (after management costs), subject to limiting the risk of negative returns over 3-year periods.



Risk profile

MLC Wholesale Inflation Plus Moderate portfolio

Aims to deliver a return of 3.5% p.a. above inflation (after management costs), subject to limiting the risk of negative returns over 5-year periods.



Risk profile

MLC Wholesale Inflation Plus Assertive portfolio

Aims to deliver a return of 4.5% p.a. above inflation (after management costs), subject to limiting the risk of negative returns over 7-year periods.

Our Investment Futures Framework prepares your portfolio for what lies ahead

- A powerful and proprietary **Investment Futures Framework** helps make sure our portfolios are strong and risk-adjusted, for many possible global investment scenarios and market conditions.
- A focus on opportunities for return and managing risk, carefully selecting long-term strategies, assets and managers to help our portfolios defend and grow.
- It's not just set and forget – we actively monitor our portfolios to give investors what we believe are the best investment opportunities.

What are the risks?

All investments carry different levels of risk and these should be considered prior to investing.

Many factors influence an investment's value. These include, but aren't limited to: investment market sentiment; economic conditions; changes in inflation, interest rates or the value of the Australian dollar; company-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 relevant Product Disclosure Statement.

Find out more

For more information, please visit mlcam.com.au/inflationplus, speak to your financial adviser or contact us on **1300 738 355**.

Why do Australian investors trust MLC Asset Management?



35 years'

managing portfolios using a multi-manager approach.



Over \$154 billion*

in assets under management.



More than 100**

investment professionals, both in-house specialists and those in external investment management companies. Our portfolios offer access to managers, experience and expertise most individual investors can't tap into.

*MLC Asset Management is a business division in the NAB group of companies. It includes a range of businesses and partners that in aggregate manage over A\$154bn assets under management as at 31 March 2020. **As at June 2020.

Important information

The information in this communication is prepared as at 15 July 2020 by MLC Investments Limited (ABN 30 002 641 661, AFSL 230705) ('MLCI'), Responsible Entity for MLC Wholesale Inflation Plus Conservative Portfolio, MLC Wholesale Inflation Plus Moderate Portfolio and MLC Wholesale Inflation Plus Assertive Portfolio, a member of the NAB group of companies comprised of National Australia Bank Limited (ABN 12 004 044 4397, AFSL 230686) ('NAB'), its related companies, associated entities and any officer, employee, agent, adviser or contractor ('NAB Group'). NAB does not guarantee or otherwise accept any liability in respect of any financial product referred to in this communication.

Some information contained in this communication may constitute general advice. It has been prepared without taking account of an investor's objectives, financial situation or needs and because of that an investor should, before acting on the advice, consider the appropriateness of the advice having regard to their personal objectives, financial situation and needs.

You should obtain a Product Disclosure Statement (PDS) relating to the MLC Inflation Plus portfolios issued by MLCI and consider it before making any decision about whether to acquire or continue to hold those products. A copy of the PDS is available upon request by phoning 1300 738 355 or on our website at www.mlcam.com.au/MLCWholesale.

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