

MLC MANAGED ACCOUNT STRATEGIES

Powerful portfolios that help you see the big picture



We construct. You advise. Clients win.

In a world where everyone wants your time and attention, MLC Managed Account Strategies help you be where you're needed most: with your client.

Our diversified, multi-asset team understands separately managed accounts (SMAs) as few others can.

We are one of Australia's most experienced multi-asset investors, backed by over 40 years of designing and constructing diverse, market-leading investment options.

Our size and scale gives you unparalleled access to deep asset allocation insights and institutional-grade portfolio management, blending the strengths of active and index management. Our commitment is for the long-term.

We integrate seamlessly with your preferred platform, helping to simplify operations while enhancing the delivery and implementation of advice. It's why our range of Managed Account Strategies deliver **choice, clarity, control** and **confidence**. For every client, in every market.

Partnering with us empowers you to focus on building trusted relationships, while ensuring a safe and secure experience for your clients.

Choice across a range of portfolios to suit diverse client needs

Clarity through transparent investment processes and reporting

Control with flexible implementation options

Confidence in partnering with a team committed to long term outcomes

Why choose MLC Managed Accounts



Award winning expertise in your corner

With our scale, size and deep understanding of our managed account portfolios, our team of 49 investment professionals offers a level of expertise that most individual investors simply can't access.



Partners for the long-term

A partner that understands your practice – and your clients. We've drawn on our 40 years' experience to develop our managed account portfolios, communications and support to suit the needs of your business and your clients.



Solutions for every client

No two clients are the same. That's why our managed account portfolios range includes flexible options to suit different risk profiles, wealth goals and life stages. Choose from our actively managed Premium Portfolios, or our Value Portfolios that combine active and passive strategies for cost-effective, diversified exposure.



Strong investment principles

We're risk managers. Every asset class is stress-tested across a wide range of scenarios to ensure our portfolios are built to perform reliably over time. Every decision is grounded in rigorous analysis and long-term thinking.



Regular, client-friendly communications

With monthly and quarterly performance reports, updates on any activities plus market insights, you and your clients will always have a clear picture of your portfolio. Reducing the admin burden on your business and providing you with the clarity and control to plan your next moves with confidence.

Our Portfolio building approach

We carefully select specialist investment managers to build investments in each asset class to achieve our objectives. Together with expert partners, we monitor a wide range of potential market conditions that optimise returns for each asset class.

MLC Value Portfolios

Designed to deliver above-inflation at a lower cost, these highly diversified investment solutions are actively managed where it can make the biggest difference to risks and returns, with passive investment to keep costs low. Investments are mainly managed through a combination of direct shares in companies and managed funds.

Model	Investment objective (net of investment manager fee)	Growth	Defensive
MLC Value Conservative 30	To deliver CPI +1.25% p.a. over 3 years	30%	70%
MLC Value Moderate 50	To deliver CPI +1.75% p.a. over 3+ years	50%	50%
MLC Value Balanced 70	To deliver CPI +2.5% p.a. over 5+ years	70%	30%
MLC Value Growth 85	To deliver CPI +3.5% p.a. over 7+ years	85%	15%
MLC Value High Growth 98	To deliver CPI +4% p.a. over 7+ years	98%	2%

MLC Premium Portfolios

These highly diversified investment solutions focus on delivering above-inflation returns through an actively managed portfolio – a blend of direct shares and managed funds. Choose the portfolio that suits your client's risk appetite, time horizon and life stage.

Model	Investment objective (net of investment manager fee)	Growth	Defensive
MLC Premium Conservative 30	To deliver CPI + 1.5% p.a. over 3+ years*	30%	70%
MLC Premium Moderate 50	To deliver CPI + 2% p.a. over 3+ years*	50%	50%
MLC Premium Balanced 70	To deliver CPI + 3% p.a. over 5+ years**	70%	30%
MLC Premium Growth 85	To deliver CPI + 4% p.a. over 7+ years***	85%	15%
MLC Premium High Growth 98	To deliver CPI + 4.5% p.a. over 7+ years***	98%	2%

Understanding the risks

Different investments carry different levels of risk and these should be considered before investing. There are many factors involved, including (but not limited to) market sentiment, economic conditions, changes in inflation, interest rates, the value of the Australian dollar, company issues and investment manager performance. For more information about the risks of investing in MLC Managed Accounts portfolios, please refer to the relevant offer document available from your chosen platform provider.

* Time horizon can be 3 years, 3+ years, 3-5 years or 5 years depending on platform convention.

** Time horizon can be 5 years or 5+ years depending on platform convention.

*** Time horizon can be 7 years or 7+ years depending on platform convention.

Empowering your advice business

- 
More time for meaningful client engagement
 Reduce admin and portfolio maintenance so you can focus on strategic conversations and building trust.
- 
Institutional-grade portfolio management
 Leverage expert asset allocation and risk management from one of Australia's leading multi-asset teams.
- 
Stronger compliance and governance
 Built-in oversight and transparency help you meet regulatory obligations with confidence.
- 
Scalable advice delivery
 Streamline your investment process to grow your business without compromising quality.

Confidence in every investment

- 
Effortless diversification
 Access professionally constructed portfolios spanning multiple asset classes, tailored to your client's needs.
- 
Tax-aware investing
 Benefit from strategies designed to enhance after-tax outcomes.
- 
Timely portfolio adjustments
 Portfolios are actively monitored and adjusted to respond to market changes.
- 
Trusted expertise behind every decision
 Clients gain access to MLC's deep breadth of investment professionals and proven processes.

Investment Central: Your powerful engagement tool

Take advantage of our game-changing digital platform designed to help advisers deliver smarter, more engaging investment conversations and reporting.



Showcase your investment expertise through tailored portfolios with personalised, branded client reports



Bring portfolios to life with full transparency across asset classes, managers and performance



Simplify your advice process with drag-and-drop portfolio uploads and tailored portfolio creation



Keep clients informed with easy access to fund reporting, independent research and educational materials

Investment Central. Built for better advice.

Get in touch

To learn more about the MLC Managed Account Strategies speak to your MLC representative, phone us on **1300 738 355** or visit our website at mlcam.com.au



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Important information

This information has been prepared by MLC Asset Management Pty Ltd (MLCAM) (ABN 44 106 427 472, AFSL 308953), part of the Insignia Group of companies (comprising Insignia Financial Limited ABN 49 100 103 722 and its related bodies corporate) ('Insignia Group'). The Insignia Financial Group is ultimately controlled by CC Capital Partners LLC and its affiliates (a New York based private equity firm) and OnelM GP LLC and its affiliates (a London based private equity firm). No Insignia Group company guarantees or otherwise accepts any liability in respect of any financial product referred to in this publication or MLCAM's services.

This information may constitute general financial advice. The information has been prepared without taking account of an investor's objectives, financial situation or needs and because an investor should, before acting on the advice, consider the appropriateness of the advice having regard to the investor's personal objectives, financial situation and needs. MLC Managed Account Strategies are available via investment platforms. Please refer to the MLC Asset Management website (www.mlcam.com.au) for a full list of platform availability.

You should obtain a Product Disclosure Statement and target market determination relating to the investment platform and consider it before making any decision about whether to acquire or continue to hold interests in the Model Portfolios.

The information is current as at 30th June 2026. This information has been prepared for Australian residents only and not for the residents of any other jurisdiction.