

MLC MANAGED ACCOUNT STRATEGIES

Powerful portfolios that help you see the big picture



MLC is one of Australia's most experienced multi-asset investors

Our team are experts in designing and constructing diverse, market-leading investment options.

We offer a wide range of Managed Account Strategies – otherwise known as separately managed accounts (SMAs) – to suit your needs. They give you a clear view of your holdings, choice in how you reach your goals and the confidence your investments are being managed by trusted professionals.

What are managed accounts?

A managed account is a portfolio created, monitored and adjusted by a professional investment manager in a transparent way, but you still retain the ownership of the underlying assets. At MLC, we include a range of asset classes and investment types within our managed accounts, including direct equities, managed funds and exchange-traded funds. These are called multi-asset managed accounts. This diversified approach helps us manage risk, giving you access to a wide range of investment types in a consolidated, transparent portfolio.

Benefits of managed accounts with MLC



Award-winning expertise working for you

When you invest with us, you're tapping into the knowledge of 49 investment professionals. Our team has deep experience in managed accounts (SMAs), giving you access to strategies and insights that most individual investors simply can't get on their own.



A long-term partner you can trust

We've spent over 40 years working closely with financial advisers, so we understand what matters to you and your financial goals. Our portfolios, communications, and support are designed to help you stay on track—today and into the future.



Tailored solutions for every investor

Every investor is different. That's why we offer a wide range of managed account strategies to suit different risk levels, financial goals, and life stages. Whether you prefer actively managed strategies or a mix of active and passive for cost-effective diversification, we've got options to match your needs.



Built on strong investment principles

We focus on managing risk and building portfolios that perform reliably over time. Every investment decision is backed by deep research and tested across a range of market scenarios—so you can invest with confidence.



Clear, consistent communication

You'll always know how your investments are tracking. We provide regular performance updates, market insights, and portfolio activity reports—helping you stay informed and in control, without the admin burden.

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, ETFs 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.

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%

* 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.

Confidence in every investment



Effortless diversification

Access professionally constructed portfolios spanning multiple asset classes.



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

You gain access to MLC's deep breadth of investment professionals and proven processes.

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 or speak to your financial adviser.

Who is MLC Asset Management?

MLC Asset Management has looked after the investment needs of Australians for generations. For over 40 years, we've utilised the multi-manager approach to help investors achieve their goals. When you're invested in an MLC portfolio, your money is with one of Australia's most experienced investment managers.

Get in touch

For more information about our MLC Managed Account Strategies call us on **132 652**

Talk to your financial adviser or visit our website at mlcam.com.au

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 OneIM 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.