

# MLC REAL RETURN

Targeting returns above inflation while managing market uncertainty

## Why invest in MLC Real Return?



### Focus on preserving and growing wealth

We aim to preserve and grow our funds, 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.



### Experience and track record

MLC is a pioneer of multi-manager investing in Australia, with over 35 years investing over multiple market cycles. The funds are designed and managed using MLC's market-leading investment approach, leveraging MLC's experience in helping investors achieve their financial goals.\*

## MLC Real Return is designed for investors who:

- Are pre-retirement or in retirement
- Want greater confidence in achieving their financial goals through seeking specific levels of above inflation returns over specific periods of time
- Want to reduce significant negative impacts to their portfolio and achieve a smoother path of returns and accepts that the return achieved by the funds may be significantly higher or lower than their objectives
- Want an investment that's diversified across markets, asset classes and strategies and the investment manager to flexibly adjust the funds' asset allocation in accordance with its changing view of potential risks and opportunities in investment markets
- Require either a core/satellite investment or a whole-of-portfolio solution
- Understand they may receive fluctuating levels of income

## What sets it apart?

- Our experience and track record
- Extensive diversification
- Access to unique strategies
- Flexible asset allocation

## MLC Real Return at a glance

MLC Real Return targets returns above inflation, subject to limiting the risk of negative returns.



Risk profile

### MLC Real Return Moderate

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



Risk profile

### MLC Real Return Assertive

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

\* Past performance is not necessarily indicative of future performance.

## Our investment approach prepares your portfolio for what lies ahead

- A powerful and proprietary investment approach helps make sure our funds 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 funds defend and grow.
- It's not just set and forget – we actively monitor our funds 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](https://mlcam.com.au) or contact us on **1300 738 355**.

## Why do Australian investors trust MLC Asset Management?



**35 years'**

managing funds using a multi-manager approach.



**Over \$148 billion\***

in assets under management.



**More than 45\*\***

investment professionals.

\*MLC Asset Management is a business division in the Insignia Financial Group of companies. It includes a range of businesses and partners that in aggregate manage over A\$148bn assets under management as at 30 June 2023. \*\*Broader MLC Asset Management team of 158 staff. Figure current as at 30 June 2023.

### Important information

This information is prepared as at November 2023 by MLC Investments Limited (ABN 30 002 641 661, AFSL 230705) ('MLCI'), responsible entity of the MLC Real Return Moderate and MLC Real Return Assertive. MLCI is part of the Insignia Group of companies (comprising Insignia Financial Limited ABN 49 100 103 722 and its related bodies corporate) ('Insignia Group').

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Any projection or other forward looking statement ('Projection') in this communication is provided for information purposes only. No representation is made as to the accuracy of any such Projection or that it will be met. Actual events may vary materially and actual returns may vary from any target return described (including for pandemic events, such as for Covid-19).

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