



ASSET MANAGEMENT

# MLC VALUE MODEL PORTFOLIOS

*Complete portfolio solutions aimed to provide investors with above-inflation returns through expertly managed, low-cost portfolios that blend the strengths of active and index management.*

## Why invest in MLC Value Model Portfolios?

- ✓ Access MLC's deep asset allocation and portfolio construction investment expertise
- ✓ Access leading specialist investment managers and strategies from around the world in one portfolio
- ✓ Harness the benefits of managed accounts, offering you and your clients increased transparency and outsourced execution
- ✓ Efficiently meet your compliance and admin burden with professionally managed and monitored portfolios
- ✓ Enhanced client experience via practical client engagement tools and regular portfolio communications

## How are the portfolios managed?

- Asset allocation actively managed and driven by our proprietary Investment Futures Framework
- The portfolio is built with allocations to specialist active managers where we believe they add the highest value to portfolio risk or returns, combined with passive exposures to keep costs low
- Large cap Australian shares predominantly held directly to maximise the after-tax benefits available from individual ownership
- Alternative strategies are included to deliver additional diversification, risk management and return opportunities not strongly linked to traditional markets

## Where do we invest?



### Australian shares

- Large caps, passively managed and predominantly held directly
- Dedicated, actively managed, small cap allocation



### Global shares

- Passive developed market exposures with active emerging market allocation



### Alternative assets

- Simple, daily liquid, real return strategy
- how do you achieve daily liquidity for alternative assets?



### Real assets

- Exposure to global listed property and infrastructure assets



### Fixed income


- Global and domestic exposures
- Allocating across core sovereign, investment-grade and high-yield credit, alternative income and absolute return strategies



### Cash

- Platform cash holdings
- Managed to balance required liquidity and minimise performance drag

## MLC Value Portfolios at a glance

	MLC Value Conservative 30	MLC Value Moderate 50	MLC Value Balanced 70	MLC Value Growth 85	MLC Value High Growth 98
<b>Investment objective (net of investment manager fee)</b>	To deliver CPI + 1.25% p.a. over 3 years	To deliver CPI + 1.75% p.a. over 3+ years*	To deliver CPI + 2.5% p.a. over 5+ years**	To deliver CPI + 3.5% p.a. over 7+ years***	To deliver CPI + 4% p.a. over 7+ years***
<b>Indicative asset class mix</b>	Growth: 30% Defensive: 70%	Growth: 50% Defensive: 50%	Growth: 70% Defensive: 30%	Growth: 85% Defensive: 15%	Growth: 98% Defensive: 2%
<b>Fees</b>	Contact your platform provider.				
<b>Minimum investment</b>	Contact your platform provider.				
<b>Platform availability</b>	Expand Essential, Expand Extra, AMP North, BT Panorama, Macquarie Wrap, Hub 24, Grow Wrap, Rhythm, Voyage, Netwealth.				
<b>SQM Rating</b>	 <p>The portfolios have been rated Outstanding by independent research firm SQM Research.<sup>1</sup> Contact your MLC representative for a copy of the report. Add note to bottom of table</p>				

\* The investment objective time horizon can be 3 years, 3+ years, 3-5 years, or 5 years depending on platform convention.

\*\* The investment objective time horizon can be 5 years or 5+ years depending on platform convention.

\*\*\* The investment objective time horizon can be 7 years or 7+ years depending on platform convention.

## Reporting and support

Our range of simple, easy-to-understand reports cover the latest portfolio performance, performance drivers, asset allocation, holdings, information on any changes to the portfolio and commentary on positioning.

Updates from the portfolio manager are available via regular webinars and video updates.

## Our Investment Futures Frameworks prepares your portfolio for what lies ahead

- A powerful and proprietary Investment Futures Framework helps make sure our portfolios are positioned to deliver risk-adjusted returns, 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.

## Why do Australian investors trust MLC Asset Management?

**Over 35 years**  
managing portfolios using a multi-manager approach.



**Over \$146 billion<sup>2</sup>**  
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.



## Find out more

For more information, please visit [mlcam.com.au/managed-accounts](https://mlcam.com.au/managed-accounts) or contact us on **1300 738 355**.

<sup>1</sup> The rating referred to on this website is issued by SQM Research Pty Ltd ABN 93 122 592 036, AFSL 421913. SQM Research is an investment research firm that undertakes research on investment products exclusively for its wholesale clients, utilising a proprietary review and star rating system. The SQM Research star rating system is of a general nature and does not take into account the particular circumstances or needs of any specific person. The rating may be subject to change at any time. Only licensed financial advisers may use the SQM Research star rating system in determining whether an investment is appropriate to a person's particular circumstances or needs. You should read the product disclosure statement and consult a licensed financial adviser.

<sup>2</sup> MLC Asset Management is a business division in the Insignia Financial Group. It includes a range of businesses and partners that in aggregate manage over A\$146bn assets under management as at 31 December 2023.

## Important information

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MLC Managed Accounts Strategies are available via investment platforms. Please refer to the MLC Asset Management website ([www.mlcam.com.au](http://www.mlcam.com.au)) for a full list of platform availability. You should obtain a Product Disclosure Statement relating to the investment platform and consider it before making any decision about whether to acquire or continue to hold interests in the MLC Model Portfolios.

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