

# Moderate – MLC MultiActive

31 August 2024

Fund features	
APIR code	IOF0238AU
Inception date	16 December 2015
Minimum investment horizon	5 years
Risk/return profile	Medium
Funds under management (\$m) (as at 31/08/2024)	63.83

Underlying managed fund and fund manager	
Underlying managed fund	MLC MultiActive Moderate ARSN 100 071 332 APIR IOF0051AU
Underlying fund manager	IOOF Investment Services Ltd ABN 80 007 350 405 AFSL 230703 www.ioof.com.au

Total estimated management costs at 31/08/2024 <sup>1</sup>	
Estimated management fee	1.40% pa
Estimated performance fee	0.04% pa
Total estimated management cost	1.44% pa

Asset class	Asset range
Cash and short-term securities	0% – 25%
Diversified fixed interest	15% – 50%
Alternatives	0% – 20%
Property	0% – 20%
Australian shares	5% – 30%
Global shares	5% – 35%
Infrastructure	0% – 15%

## Investment objective

To grow the value of your investment over the medium to long term by investing in an Underlying Managed Fund (UMF) providing a diversified portfolio exposure of growth and defensive assets.

The UMF aims to provide capital growth over the medium to long term by investing in a diversified portfolio of growth and defensive assets, and to achieve a total return after fees in excess of the UMF's benchmark over a rolling five-year period.

## Investment strategy

The Fund aims to be fully invested, providing a diversified investment exposure.

The UMF generally gains its exposure through a mix of investment managers.

The moderate growth orientation of the UMF means it has similar exposure to growth assets (such as Australian and international property and shares, alternatives and

infrastructure) and defensive assets (such as cash and fixed interest).

The UMF is authorised to utilise approved derivative instruments for risk management purposes, subject to the specific restriction that the derivative instruments cannot be used to gear portfolio exposure.

The underlying investment managers of the UMF may utilise strategies for the management of currency exposure. The level of currency hedging used for the UMF will vary from time to time. The UMF has the capacity to change the level and nature of the currency overlay to manage the UMF's currency risk.

Investment minimums	
Initial investment	\$2000 or \$500 with regular savings plan
Additional contributions	\$500
Regular savings plan	\$100 per month
Withdrawal	\$500
Regular withdrawal	\$200 per month, quarter, half-year or year

**To find out more about the underlying managed fund, please refer to the Investment Central website [www.ioof.com.au/investment-central](http://www.ioof.com.au/investment-central)**

Contact us

**1800 002 217**

**[investorservices@australianunity.com.au](mailto:investorservices@australianunity.com.au)**

**[australianunity.com.au/wealth](http://australianunity.com.au/wealth)**

1. Any investment management costs paid to underlying fund managers (excluding performance fees) are paid out of this fee and are not an additional charge to investors. Fund expense recoveries and performance fees (if applicable) will be charged in addition to this fee. Investor advice fees may apply depending on what arrangement investors have negotiated with their financial adviser. Please refer to the latest PDS or [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder) for further information on fees and costs.

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