

## At a glance – our Multi suite

MLC Index Plus	IOOF MultiSeries	IOOF MultiMix	MLC Inflation Plus
14 fund managers and over 9 investment strategies	24 fund managers and over 30 strategies and limited internal management	58 fund managers and over 80 strategies and limited internal management	19 fund managers and 15 investment strategies
A blend of index, enhanced index and active investment strategies	Blends active, passive and factor strategies	Inclusive of fully active investment management	Actively managed portfolios
A low cost solution providing returns similar to the market	An attractive balance in the level of 'activeness' for the fees	Includes tailored niche investment strategies	Investment Futures Framework – building portfolios that consider many futures
Actively manages risk	Diversification that includes direct property, alternatives and other enhanced strategies	Exposure to a blend of traditional and non-traditional asset classes	Asset allocations that can change when markets change
Specialised investment thinking that builds diversified, flexible portfolios	Delivering strong risk-adjusted returns	Managed by a well resourced and experienced team	Managing risk through asset allocation and manager selection to control losses and deliver smoother returns
		Delivering strong risk adjusted returns	Extensive diversification to manage risk and capture returns
			Aiming to deliver returns above inflation while limiting the risk of negative returns

## Comparing the Multi suite of funds

Feature	MLC Index Plus	IOOF MultiSeries		IOOF MultiMix		MLC Inflation Plus	
Funds	MLC Index Plus Conservative Growth MLC Index Plus Balanced MLC Index Plus Growth	IOOF MultiSeries 30 IOOF MultiSeries 50 IOOF MultiSeries 70 IOOF MultiSeries 90		IOOF MultiMix Capital Stable IOOF MultiMix Conservative IOOF MultiMix Moderate IOOF MultiMix Balanced Growth IOOF MultiMix Growth		MLC Inflation Plus Moderate MLC Inflation Plus Assertive	
May suit a client who	<ul style="list-style-type: none"> <li>Wants to access a portfolio that is well diversified across asset classes</li> <li>Are cost-conscious and traditionally use passive investments</li> <li>Are looking to grow their wealth over the long term</li> <li>Require either a core/satellite investment or a whole of portfolio solution</li> </ul>	<ul style="list-style-type: none"> <li>Requires a low-cost multi-manager solution</li> <li>Targeting a moderate level of outperformance</li> <li>Wants an efficient blend of active, factor and passive investments strategies</li> <li>Active asset allocation</li> </ul>		<ul style="list-style-type: none"> <li>Looking for a fully active multi-manager solution targeting a high level of outperformance</li> <li>Access to investments in a broad range of innovative high-alpha strategies</li> <li>High conviction asset allocation</li> </ul>		<ul style="list-style-type: none"> <li>Wants greater confidence in achieving their financial goals</li> <li>Want to reduce significant negative impacts to their portfolio and a smoother path of returns</li> <li>Are looking for returns above inflation while limiting the risk of negative returns</li> <li>Require either a core/satellite investment or a whole of portfolio solution</li> </ul>	
Inception date	14 July 2017	2016 (IOOF MultiSeries 70, formerly IOOF Multi Series Balanced Trust, commenced in 2007)		2008 (IOOF MultiMix Moderate Trust commenced in 2002)		1 October 2013	
Research House ratings*	Lonsec (Recommended), Zenith (Recommended),	Lonsec (Recommended) and Zenith (Recommended)		Lonsec (Recommended) and Zenith (Approved)		Lonsec (Recommended) and Zenith (Recommended)	
Management cost**	0.29% pa	IOOF MultiSeries 30 IOOF MultiSeries 50 IOOF MultiSeries 70 IOOF MultiSeries 90	0.40% pa 0.45% pa 0.50% pa 0.55% pa	IOOF MultiMix Capital Stable IOOF MultiMix Conservative IOOF MultiMix Moderate IOOF MultiMix Balanced Growth IOOF MultiMix Growth	0.52% pa 0.73% pa 0.79% pa 0.92% pa 0.96% pa	MLC Inflation Plus Moderate MLC Inflation Plus Assertive	0.85% 0.95%***
Growth vs defensive	MLC Index Plus Conservative Growth 50/50 MLC Index Plus Balanced 70/30 MLC Index Plus Growth 85/15	IOOF MultiSeries 30 IOOF MultiSeries 50 IOOF MultiSeries 70 IOOF MultiSeries 90	30/70 50/50 70/30 90/10	IOOF MultiMix Capital Stable IOOF MultiMix Conservative IOOF MultiMix Moderate IOOF MultiMix Balanced Growth IOOF MultiMix Growth	15/85 30/70 55/45 72/28 90/10	MLC Inflation Plus Moderate Growth max 80%, Growth min 20% MLC Inflation Plus Assertive Growth max 100%, Growth min 40%	

\* Refer to research house ratings disclaimer at the end of the presentation.

\*\* Other fees and costs may apply. To obtain this information please refer to the latest PDS available at [mlcam.com.au](http://mlcam.com.au) and [ioof.com.au](http://ioof.com.au). The above is just a snapshot of the Fund's features. Further terms and conditions are set out in the PDS.

\*\*\* Management fee of 0.95% p.a. applies to Class A (all investors other the MLC MasterKey Investment Service). Management fee of 1.89% p.a. applies to Class B (MLC Masterkey Investment Service).

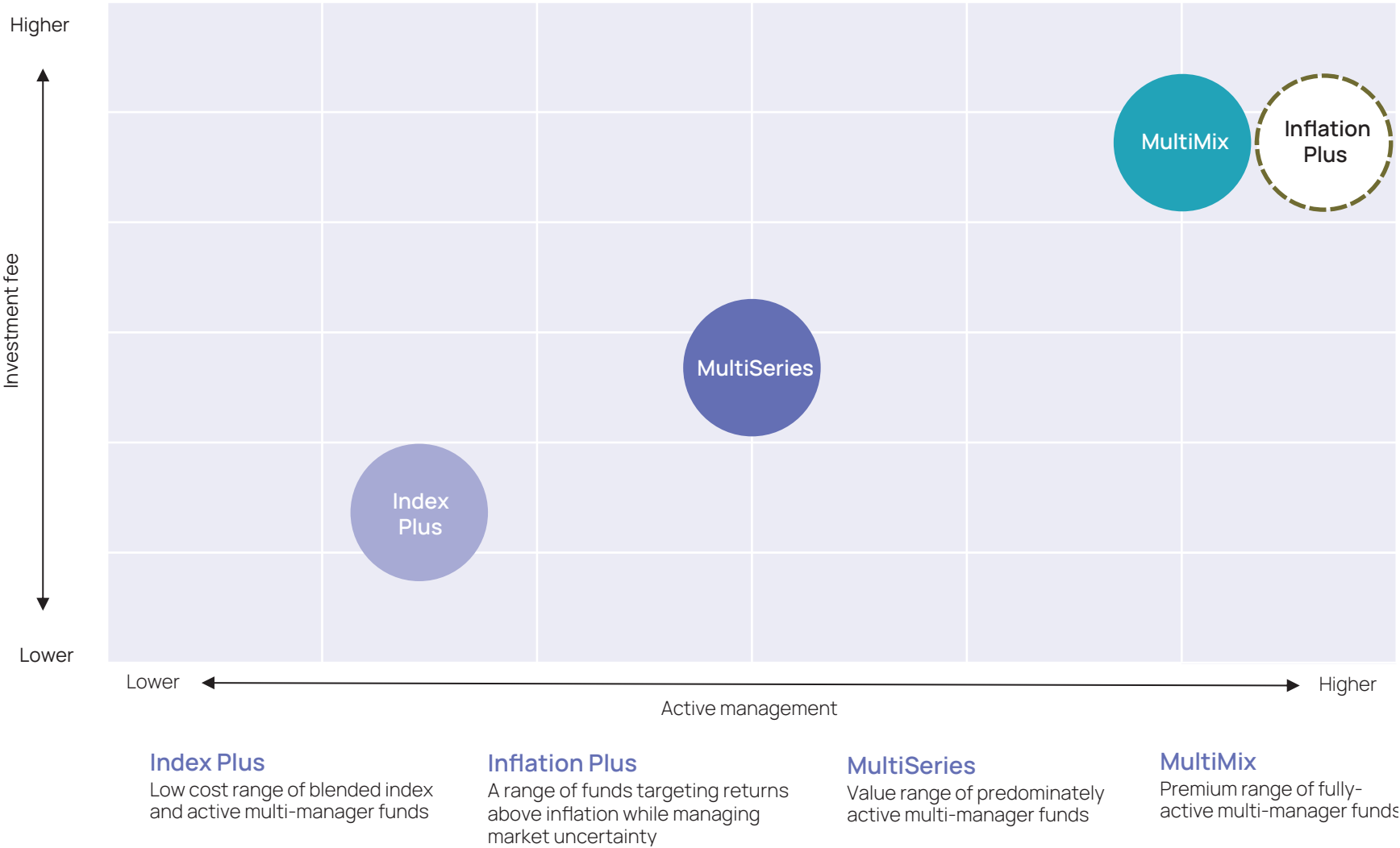
## MultiMix single sector funds and cash options

Feature						
Fund	IOOF MultiMix Diversified Fixed Interest Trust	IOOF MultiMix Australian Shares Trust	IOOF MultiMix International Shares Trust	Specialist Property Fund	IOOF MultiMix Cash Enhanced Trust	IOOF Cash Management Trust
Investment objective	<ul style="list-style-type: none"> <li>Provide a low to medium risk, income-providing investment over the medium term by investing in a diversified portfolio of fixed interest investments</li> <li>Achieve a total return after fees in excess of the benchmark over a three-year rolling period</li> </ul>	<ul style="list-style-type: none"> <li>Provide capital growth over the long term by investing in a diversified portfolio of Australian shares</li> <li>Achieve a total return after fees in excess of the benchmark over a rolling seven-year period</li> </ul>	<ul style="list-style-type: none"> <li>Provide capital growth over the long term by investing in a diversified portfolio of international shares</li> <li>Achieve a total return after fees in excess of the benchmark over a rolling seven-year period</li> </ul>	<ul style="list-style-type: none"> <li>Provide a level of investment return that is reasonable when compared to both the long-term investment horizon and the high level of investment risk</li> </ul>	<ul style="list-style-type: none"> <li>Provide stable returns with low risk over the short-term, by investing in a range of cash and short-term securities</li> <li>Achieve a total return after fees in excess of the benchmark over a rolling one-year period</li> </ul>	<ul style="list-style-type: none"> <li>Provide investors with a stable investment and regular income by investing in a range of cash deposits and short-term money market securities</li> </ul>
Inception date	April 2008	April 2008	April 2008	November 2005	April 2008	September 2003
Risk/return profile	Low / Medium	High	High	High	Low	Low
Min suggested investment time frame	2 – 3 years	7 – 10 years	7 – 10 years	5+ years	1 year	No minimum
Benchmark	Composite benchmark	S&P/ASX 300 Accumulation Index	MSCI All Country World ex Australia Index (\$A)	FTSE EPRA/NAREIT Developed NR (Hedged) AUD	Bloomberg AusBond Bank Bill Index	Bloomberg AusBond Bank Bill Index
Estimated Management fee*	0.50%	0.80%	0.90%	0.97%	0.36%	0.30%
Estimated performance fee	0.02%	0.26%	–	–	–	–
Fund size**	\$432.52m	\$536.04m	\$321.58m	\$98.12m	\$208.41m	\$111.65m

\* This estimated management fee includes the investment management fee and indirect costs, but excludes any transaction costs or performance fees (if applicable). These figures take into account the expected net effect of GST. There are no contribution or withdrawal fees currently applicable to any of the Trusts. Please refer to the PDS for full details on fees and costs.

\*\* as at 31 October 2022

A diversified menu to suit all client needs



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