

# Morningstar


## All Growth Managed Account

A growth-focused investment solution that is 100% actively managed on your behalf. Our team aims to grow your wealth over the long term by investing in the most compelling growth assets around the world.

We've partnered with your adviser to help you to achieve your goals, such as:

- ▶ **Buying/upgrading a property**
- ▶ **Achieving financial security**
- ▶ **Saving for retirement**
- ▶ **Investing a lump sum**
- ▶ **Planning for the future**

### Why invest in the portfolio?

-  Deliver capital growth over the long term by investing in a blended portfolio of predominantly growth assets like shares and property.
-  Be fully invested in the most compelling growth assets (across multiple sectors and industries around the world) as identified by our Valuation Driven Asset Allocation process.
-  Provide broader diversification and access to investment opportunities than would otherwise be available from a 100% Australian share portfolio.

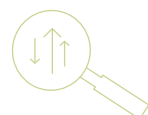
### How is the portfolio managed?

We invest your money with the following in mind:



#### Value

The potential for return is greater and loss is lower if you purchase investments that are currently overlooked or underappreciated by other investors...



#### Quality

...but it's not just about value. We focus on buying good quality investments at attractive prices. We do this by undertaking comprehensive research to understand the fundamental drivers behind each opportunity.



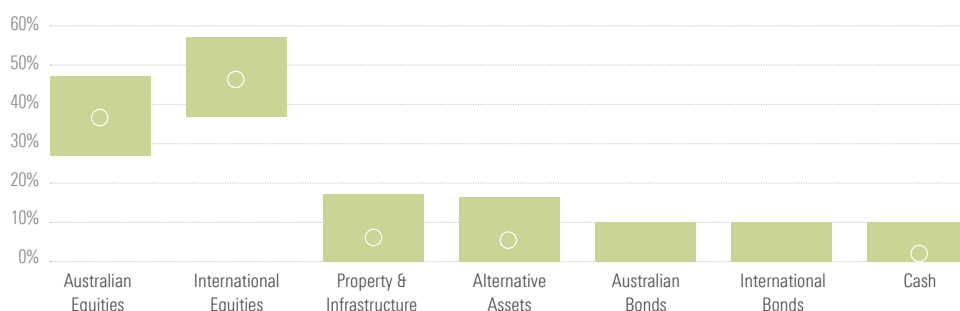
#### True Diversification

You're less exposed to the risks of investing when your money is spread across a mix of different investments that complement each other. In other words, simply holding more of the same/similar thing isn't the same as true diversification.

### What are you invested in?

- ▶ The portfolio invests across a range of predominately growth asset classes such as shares, property and infrastructure.
- ▶ We do this using a combination of tools, including individual securities, exchange traded funds and managed funds.

Investing when, and where, it makes sense to do so:



This chart shows the portfolio's broad asset class ranges and an indicative investment allocation. These broad ranges allow us to invest with conviction in the most attractive opportunities as and when they arise. We call this approach 'Valuation Driven Asset Allocation'.

\*Alternatives are diversifying assets whose return profile differs from that of traditional asset classes such as shares and bonds.

## Who is Morningstar Investment Management?

Morningstar Investment Management Australia Limited is part of Morningstar, Inc., a stock exchange listed company (NASDAQ: MORN) with over 4,000 employees across more than 27 countries.

We are a leading provider of investment management, asset allocation, portfolio construction and investment research services with over 35 years' experience; managing and advising on billions of dollars globally.

Pension funds, banks, institutions, financial advisers and other investment professionals turn to us for research, analysis and investment solutions.

## Global Investment Management, Local Expertise

Our investment professionals share an international perspective that is informed by local market knowledge and guided by consistent global principles to craft solutions that cater to the unique needs of their markets.

The Australian team includes experienced investment managers, dedicated asset class specialists and an in-house investment operations team, fostering cohesive and agile decision-making.

## This portfolio is designed for Australian investors who



Are seeking long term capital growth and are willing to compound their investment for at least 10 years.



Want to access a professionally managed investment portfolio of predominately growth assets (such as shares and property) from around the world.

### Key Facts

Investment management fee	0.60% p.a.
Estimated indirect cost ratio (as at 28 February 2022)	0.22%
Performance objective	To achieve capital growth through investing in a diversified portfolio of predominantly growth asset classes
Minimum holding period	10+ years
Strategic asset allocation	98% growth assets / 2% defensive assets

### What you need to consider

It is important that you understand the risks involved in investing in the portfolio, your tolerance to these risks, and your investment time horizon. For further information about the risks of investing in the portfolio, please refer to the disclosure document.

### To find out more

For more information on the portfolio including its strategy, fees, product features, benefits and risks, please speak to your adviser, visit [morningstarinvestments.com.au](http://morningstarinvestments.com.au) or call us on **1800 951 999**.

This document is issued by Morningstar Investment Management Australia Limited (ABN 54 071 808 501, AFS Licence No. 228986) ('Morningstar'). Morningstar is the Responsible Entity and issuer of interests in the Morningstar managed accounts referred to in this report. © Copyright of this document is owned by Morningstar and any related bodies corporate that are involved in the document's creation. As such the document, or any part of it, should not be copied, reproduced, scanned or embodied in any other document or distributed to another party without the prior written consent of Morningstar. The information provided is for general use only. In compiling this document, Morningstar has relied on information and data supplied by third parties including information providers (such as Standard and Poor's, MSCI, Barclays, FTSE). Whilst all reasonable care has been taken to ensure the accuracy of information provided, neither Morningstar nor its third parties accept responsibility for any inaccuracy or for investment decisions or any other actions taken by any person on the basis or context of the information included. Past performance is not a reliable indicator of future performance. Morningstar does not guarantee the performance of any investment or the return of capital. Morningstar warns that (a) Morningstar has not considered any individual person's objectives, financial situation or particular needs, and (b) individuals should seek advice and consider whether the advice is appropriate in light of their goals, objectives and current situation. Refer to our Financial Services Guide (FSG) for more information at [morningstarinvestments.com.au/fsg](http://morningstarinvestments.com.au/fsg). Before making any decision about whether to invest in a financial product, individuals should obtain and consider the disclosure document. For a copy of the relevant disclosure document, please contact our Adviser Solutions Team on 1800 951 999.

**MORNINGSTAR**<sup>®</sup>