

Morningstar Medalist Core Portfolios



Our Medalist Core Portfolios combine Morningstar's trusted independent fund manager research and our global portfolio construction capabilities, delivering our best ideas inside an optimised active-passive portfolio range.

What would make the Medalist Core portfolios right for you?

-  Morningstar's best independent research thinking employed in a professionally managed portfolio
-  The portfolios use active management for asset classes where outperformance is likely, and passive where it isn't
-  They're available across a range of risk profiles designed for different stages of life
-  They're made up of highly rated managed funds & ETFs
-  They give you access to an efficient portfolio that reduces paper work for you
-  Competitive fees



What are the Medalist Core Portfolio?

We are dedicated to putting your interests above all else. Our new Medalist Core managed accounts deliver Morningstar’s best independent research ideas and harness our capabilities in asset allocation, and portfolio construction. Our global scale and decades of managed portfolio heritage enable us to deliver reduced fees from underlying fund managers, resulting in a competitive offering that demonstrates our commitment to putting investor interests first.

The portfolios are optimised for the differences between active and passive strategies, prioritising active management for asset classes where it makes sense and passive where appropriate.

These portfolios are available across six risk profiles.

Helping You Achieve Your Financial Goals

Leverages Morningstar’s independent global research to identify opportunities with a greater potential for active managers to outperform indexes in some asset classes

Active Asset Allocation Oversight

Designed to utilise both active and passive approaches where appropriate

Active Management

The portfolios are constantly monitored to ensure they are optimised for current market conditions via controlled Asset Allocation tilts

Broad Asset Class Exposure

By pooling your money with other investors, you gain access to investments that individuals aren’t normally able to invest in due to prohibitively high minimum investments, such as bonds, etc

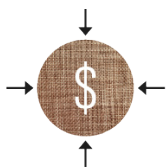


Other key benefits of Medalist Core portfolios



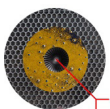
Diversification

Diversification can mean smoother and more consistent returns. This is achieved from having a professionally constructed portfolio of investments that are specifically chosen because they behave differently to one another and are affected by different economic drivers.



Centralised Reporting

You get all the information you need about your investment in one monthly report.



Reduced Administration

With one application process you buy an entire portfolio of investments. This means less paperwork and no need to spend time researching investments or continuously managing and monitoring your investment portfolio.



Fee Competitiveness

A competitive offering utilising Morningstar's best-in-class portfolio construction and execution.



Morningstar's Global Independent Research

Morningstar Inc.'s independent research is carried out by their global manager research team of over 130 analysts leveraging their global research methodology and advanced investment research technology.



Gold



Silver



Bronze

The Morningstar Medalist Rating™ for funds is expressed on a five-tier Medalist scale running from Gold to Negative.

The top three ratings of Gold, Silver, and Bronze all indicate that Morningstar expect the rated investment vehicle will outperform its peers and the Morningstar Category index over the long term.

Neutral

The Morningstar Medalist Core portfolios are made up of Gold, Silver and Bronze rated managers, expressing their strongest conviction of the quality of these managers and funds.

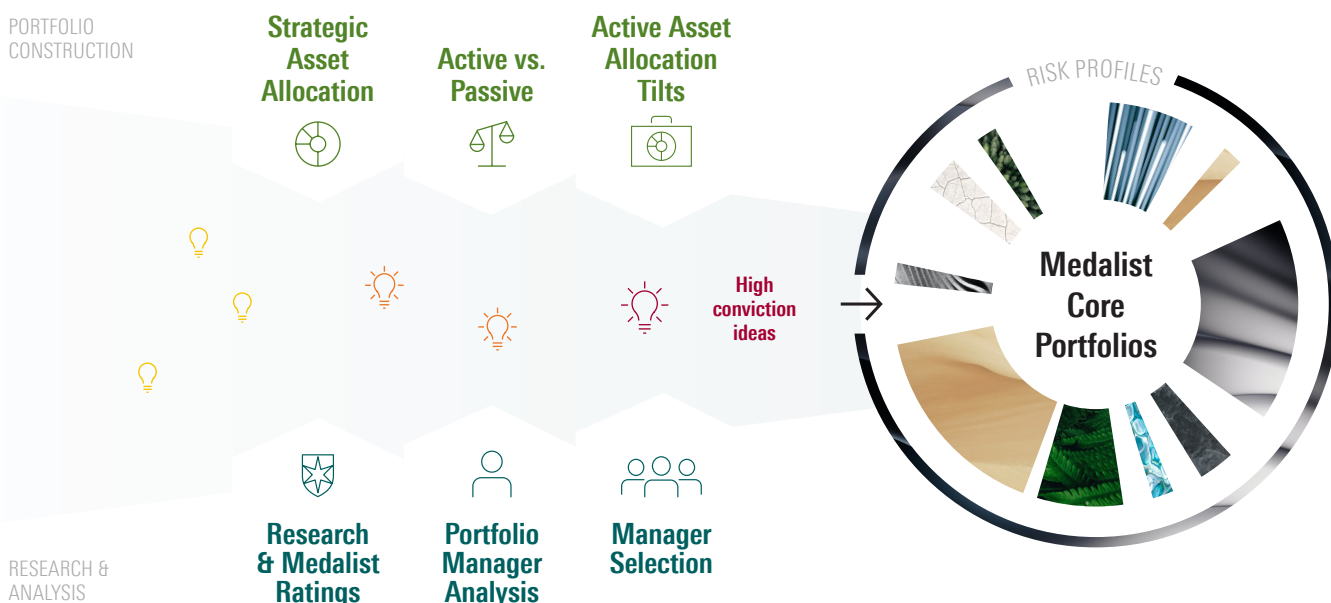
Negative

Portfolio Construction

The Medalist portfolios leverage the full capability of the Morningstar business, from its dedicated independent fund research team to our standalone global portfolio management abilities.

Available across six risk profiles, these portfolios use active strategies where reasonable outperformance is persistently available and passive strategies where it is not, ensuring a robust, research-led investment solution.

The portfolios are regularly reviewed and rebalanced across a carefully selected group of funds, each having a Morningstar Medalist Medalist Rating™. Selective use of passive strategies, combined with our global scale as an asset manager, ensures reduced fees from underlying fund managers and results in a very competitive offering.



Morningstar's Suite of Medalist Core Portfolios




Morningstar's Medalist Core Portfolios have been designed to meet the needs of a range of investors, across a range of risk profiles for different life stages.

The chart below shows the Morningstar's Medalist Core Portfolio range, as well as asset allocation examples across all six risk profiles.





To Find Out More

-  1800 951 999
-  AUAdviserSolutions@morningstar.com
-  mstar.me/MedalistPortfolios



For more information on the Medalist Core Portfolios including their strategies, fees, product features, benefits and risks, please speak to your financial adviser.



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