

# Managed Portfolios Comparison

At-a-glance guide to help you choose the right solution for your clients.



## Objective

## Who it may suit

## Investment approach

## Key exposures

## Standard Risk Measure (1-7 scale)

## Key differentiator

## Important considerations



### 1 Geared 120

Enhance long-term growth potential through geared market exposure.

- Are willing to accept the possibility of negative returns.
- Have a long-term investment horizon.
- Understand the risks associated with gearing.

Actively managed diversified portfolio targeting approximately 120% growth exposure through internal gearing.

Global equities, Australian equities, property, infrastructure and cash.



7 - Very High

Access geared market exposure by investing partly in internally geared funds.

- Gearing can amplify both gains and losses.
- Higher volatility than unleveraged portfolios.
- Borrowing costs within the portfolio may affect returns.



### 2 Private Markets

Enhance portfolio diversification through access to private market opportunities.

- Are seeking diversification beyond listed markets.
- Have a longer-term investment horizon.
- Understand liquidity may differ from traditional investments.

Diversified, multi-manager exposure to private equity, private credit and real assets within a professionally managed SMA.

Private equity, private credit, real assets, cash, alternatives and liquid assets.



6 - High

Access to institutional-grade private markets investing for a low entry point of just \$25,000.

- Lower liquidity and longer investment timeframes.
- Valuations are less frequent and may be less transparent.
- Access to capital may be delayed or restricted during certain market conditions.



### 3 Retirement Solution

Support retirement income generation while maintaining exposure to long-term growth.

- Are approaching or in retirement.
- Need regular income with ongoing growth potential.
- Looking to implement a retirement bucketing strategy.

Diversified multi-asset portfolio focused on income generation, downside management and long-term sustainability.

Cash, fixed income, Australian equities, property and infrastructure.



2-4 - Low to Medium

Purpose-built to support retirement bucketing strategies and sequencing risk management.

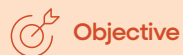
- Regular adviser reviews are important to maintain a bucketing strategy.
- May have lower growth potential than growth-focused portfolios.
- Seeks to manage, but cannot eliminate, sequencing risk.



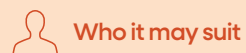
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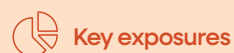
Objective



Who it may suit



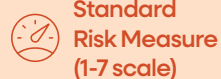
Investment approach



Key exposures



Risk profiles



Standard Risk Measure (1-7 scale)



Key differentiator



Important considerations



### 1 Core Suite

Deliver consistent long-term returns and capital growth through diversified multi-asset exposure.

- Want a professionally managed diversified portfolio.
- Value broad diversification across asset classes.
- Prefer an actively managed multi-asset approach.

Diversified multi-asset portfolio combining active and passive investments, supported by dynamic asset allocation.

Global equities, Australian equities, fixed income, listed property, cash, and infrastructure.

#### Conservative to High Growth

Risk level varies by portfolio  
Range: 2 - 7



Russell's global manager research and dynamic asset allocation within a diversified multi-asset framework.

- Active positioning may differ from benchmark outcomes.
- Active management seeks to add value does not guarantee outperformance.



### 2 Sustainable Suite

Build long-term wealth through a diversified portfolio that integrates sustainability considerations into investment decisions.

- Want investments aligned to personal values.
- Prioritise sustainability considerations.
- Looking to build wealth over the long term.

Diversified multi-asset portfolio with sustainability integrated through manager selection and portfolio construction.

Global equities, Australian equities, fixed income, listed property, and cash.

#### Conservative to High Growth

Risk level varies by portfolio  
Range: 2 - 7



Russell's responsible investing expertise across manager selection, portfolio construction and stewardship.

- Sustainability integration may result in different sector exposures.
- ESG data quality and availability may vary.



### 3 Strategic Index Suite

Provide efficient market exposure through a lower-cost index-based solution.

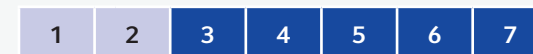
- Are fee conscious.
- Prefer a predominantly passive investment approach.
- Are seeking diversification across asset classes.

Lower-cost diversified portfolio combining passive investments with active Australian equities and dynamic asset allocation.

Global equities, Australian equities, fixed income, listed property and cash.

#### Diversified to High Growth

Risk level varies by portfolio  
Range: 3 - 7



Lower-cost implementation for advisers prioritising cost efficiency over active management.

- More index-aligned return profile.
- Limited ability to take active tilts or views.

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