Managed Portfolios Comparison

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

Russell Investments

	1 Geared 120	2 Private Markets	3 Retirement Solution
Objective	Enhance long-term growth potential through geared market exposure.	Enhance portfolio diversification through access to private market opportunities.	Support retirement income generation while maintaining exposure to long-term growth.
Who it may suit	• Are willing to accept the possibility of negative returns. • Have a long-term investment horizon. • Understand the risks associated with gearing.	• Are seeking diversification beyond listed markets. • Have a longer-term investment horizon. • Understand liquidity may differ from traditional investments.	• Are approaching or in retirement. • Need regular income with ongoing growth potential. • Looking to implement a retirement bucketing strategy.
Investment approach	Actively managed diversified portfolio targeting approximately 120% growth exposure through internal gearing.	Diversified, multi-manager exposure to private equity, private credit and real assets within a professionally managed SMA.	Diversified multi-asset portfolio focused on income generation, downside management and long-term sustainability.
Key exposures	Global equities, Australian equities, property, infrastructure and cash.	Private equity, private credit, real assets, cash, alternatives and liquid assets.	Cash, fixed income, Australian equities, property and infrastructure.
Standard Risk Measure (1-7 scale)	1 2 3 4 5 6 **7** 7 - Very High	1 2 3 4 5 **6** 7 6 - High	1 **2** 3 **4** 5 6 7 2-4 - Low to Medium
Key differentiator	Access geared market exposure by investing partly in internally geared funds.	Access to institutional-grade private markets investing for a low entry point of just $25,000.	Purpose-built to support retirement bucketing strategies and sequencing risk management.
Important considerations	• Gearing can amplify both gains and losses. • Higher volatility than unleveraged portfolios. • Borrowing costs within the portfolio may affect returns.	• 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.	• 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.

Want to learn more? Contact your Russell Investments Regional Manager or visit **russellinvestments.com.au**

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	1 Core Suite	2 Sustainable Suite	3 Strategic Index Suite
Objective	Deliver consistent long-term returns and capital growth through diversified multi-asset exposure.	Build long-term wealth through a diversified portfolio that integrates sustainability considerations into investment decisions.	Provide efficient market exposure through a lower-cost index-based solution.
Who it may suit	• Want a professionally managed diversified portfolio. • Value broad diversification across asset classes. • Prefer an actively managed multi-asset approach.	• Want investments aligned to personal values. • Prioritise sustainability considerations. • Looking to build wealth over the long term.	• Are fee conscious. • Prefer a predominantly passive investment approach. • Are seeking diversification across asset classes.
Investment approach	Diversified multi-asset portfolio combining active and passive investments, supported by dynamic asset allocation.	Diversified multi-asset portfolio with sustainability integrated through manager selection and portfolio construction.	Lower-cost diversified portfolio combining passive investments with active Australian equities and dynamic asset allocation.
Key exposures	Global equities, Australian equities, fixed income, listed property, cash, and infrastructure.	Global equities, Australian equities, fixed income, listed property, and cash.	Global equities, Australian equities, fixed income, listed property and cash.
Risk profiles	Conservative to High Growth	Conservative to High Growth	Diversified to High Growth
Standard Risk Measure (1-7 scale)	Risk level varies by portfolio Range: 2 - 7 1 2 3 4 5 6 7	Risk level varies by portfolio Range: 2 - 7 1 2 3 4 5 6 7	Risk level varies by portfolio Range: 3 - 7 1 2 3 4 5 6 7
Key differentiator	Russell's global manager research and dynamic asset allocation within a diversified multi-asset framework.	Russell's responsible investing expertise across manager selection, portfolio construction and stewardship.	Lower-cost implementation for advisers prioritising cost efficiency over active management.
Important considerations	• Active positioning may differ from benchmark outcomes. • Active management seeks to add value does not guarantee outperformance.	• Sustainability integration may result in different sector exposures. • ESG data quality and availability may vary.	• More index-aligned return profile. • Limited ability to take active tilts or views.