

# MyNorth Managed Portfolios

## LONSEC RETIREMENT MANAGED PORTFOLIO - BALANCED

Monthly update for month ending December 2021

### Investment objective

Aims to generate 4% p.a. income with moderate capital growth over the suggested minimum investment timeframe.

### Key information

<b>Code</b>	NTH0047
<b>Manager name</b>	Lonsec
<b>Inception date</b>	12 February 2020
<b>Benchmark</b>	Morningstar Australia Balanced Target Allocation NR
<b>Asset class</b>	Diversified
<b>Number of underlying assets</b>	16
<b>Minimum investment horizon</b>	4 years
<b>Portfolio income</b>	Paid to Cash Account
<b>Investment management fee</b>	0.25%
<b>Performance Fee</b>	0%
<b>Total indirect costs</b>	0.74%
<b>Total estimated management costs</b>	0.99%
<b>Risk band/label</b>	4/Medium
<b>Minimum investment amount</b>	\$500

### About the manager

#### Lonsec

Lonsec Investment Solutions is a specialist model portfolio manager with extensive expertise in portfolio construction, asset allocation and investment selection, with our best ideas encapsulated in a series of Lonsec managed portfolios to meet different client needs. Lonsec's research-driven approach to portfolio construction and building quality investment solutions is underpinned by four key beliefs: 1. Dynamic approach to portfolio management. 2. Investing in high quality products rated 'Recommended' or higher. 3. Risk management focus and a rigorous governance process. 4. Diversification across asset classes.

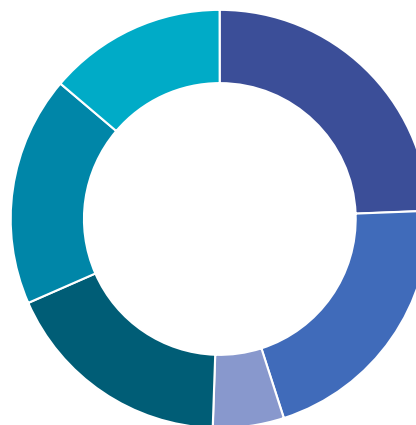
### Returns

as at 31 December 2021

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)
Total return <sup>1</sup>	5.71	1.83	1.42	3.36	9.49	-
Income	4.67	0.61	0.68	1.47	3.98	-
Growth	1.04	1.22	0.74	1.89	5.51	-
Benchmark <sup>2</sup>	7.96	1.36	2.14	3.80	11.02	-

\* Since inception returns begin from the month end immediately following portfolio launch.

### Asset allocation



as at 31 December 2021

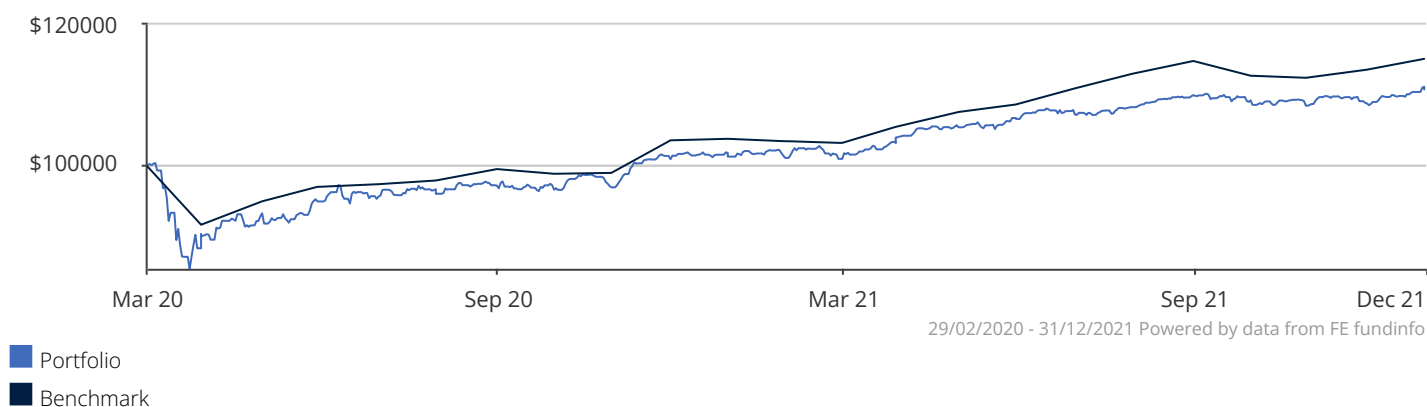
Growth assets	Allocation (%)
Australian Equities	24.4
International Equities	20.7
Property	5.5
<b>Total</b>	<b>50.6%</b>
Defensive assets	Allocation (%)
Australian Fixed Interest	17.9
International Fixed Interest	17.8
Cash	13.8
<b>Total</b>	<b>49.5%</b>

Asset allocation data sourced via Morningstar® from the underlying fund manager.

<sup>1</sup> The managed portfolio performance represents total return for the periods. Returns have been calculated using the time-weighted method, they assume distributions are reinvested and are after investment management fees and indirect costs. Total and growth returns include accrued distributions, while income return includes paid distributions only. Returns do not take into account tax payable. Individual client returns may vary based on the contributions, withdrawals, and timing differences within the managed portfolio

## Performance history

\$100,000 invested since 29/02/2020



## Managed portfolio holdings<sup>3</sup>

Holding	Asset class	Allocation (%)
AB Global Equities	International shares	7.5
Alliance Bernstein Managed Volatility Equities Fund	Australian shares	4.0
AMP Capital Cash Management Trust (W)	Cash	5.5
Ardea Real Outcome Fund	Fixed income	5.0
BlackRock Global Multi Asset Income Fund	Alternatives	5.0
ClearBridge RARE Infrastructure Income Fund - Hedged	Listed property/infrastructure	4.0
Colchester Emerging Markets Bond Fund - Class I	Fixed income	3.0
Fidelity Australian Equities Fund	Australian shares	6.0
Investors Mutual Equity Income Fund	Australian shares	7.5
Janus Henderson Tactical Income Fund	Fixed income	7.0
Legg Mason Martin Currie Real Income Fund	Listed property/infrastructure	7.0
Macquarie Income Opportunities Fund	Fixed income	8.5
PIMCO Wholesale Global Bond Fund	Fixed income	8.0
Plato Australian Shares Income Fund	Australian shares	7.5
Schroder Fixed Income Fund (W)	Fixed income	5.0
Talaria Global Equity Fund	International shares	9.5

<sup>3</sup> A significant percentage of assets comprising this portfolio are only available through the managed portfolios and therefore can't be transferred out of the MyNorth Managed Portfolio Scheme. For more information relating to restrictions that may apply to asset transfers, refer to the 'Transferring assets in and out of your Portfolio' in Part 1 of the MyNorth Managed Portfolios PDS.

### Important Information

NMMT Limited (ABN 42 058 835 573 AFS License 234653), is the responsible entity of MyNorth Managed Portfolios (ARSN 624 544 136) (Scheme). To invest in the Scheme, investors will need to obtain the current Product Disclosure Statement (PDS) which is available at [northonline.com.au](http://northonline.com.au). The PDS contains important information about investing in the Scheme and it is important investors consider their circumstances and read the PDS before making a decision about whether to acquire, continue to hold or dispose of interests in the Scheme. This quantitative report has been prepared for the purpose of providing general information, without taking account of any particular investor's objectives, financial situation or needs. Although the information is from sources considered reliable, AMP doesn't guarantee that it's accurate or complete. You shouldn't rely upon it and should seek professional advice before making any financial decision. Except where liability under any statute can't be excluded, AMP doesn't accept any liability for any resulting loss or damage to the reader or any other person. The Morningstar name is a registered trademark of Morningstar, Inc. The S&P/ASX 20 Accumulation Index, S&P/ASX 200 Accumulation Index, S&P/ASX 200 A-REIT Accumulation Index, S&P/ASX 200 Industrials Accumulation Index, S&P/ASX 300 Accumulation Index, S&P/ASX 300 Accumulation Index excluding S&P/ASX 20 Accumulation Index, S&P/ASX Small Ordinaries Accumulation Index ("Index") is a product of S&P Dow Jones Indices LLC, its affiliates and/or their licensors and has been licensed for use by NMMT Limited. Copyright © 2021 S&P Dow Jones Indices LLC, its affiliates and/or their licensors. All rights reserved. Redistribution or reproduction in whole or in part are prohibited without written permission of S&P Dow Jones Indices LLC. For more information on any of S&P Dow Jones Indices LLC's indices please visit [www.spdji.com](http://www.spdji.com). S&P® is a registered trademark of Standard & Poor's Financial Services LLC and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. Neither S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and neither S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors shall have any liability for any errors, omissions, or interruptions of any index or the data included therein.