

Monthly update for month ending February 2024

### Investment objective

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

### Key information

<b>Code</b>	NTH1047
<b>Manager name</b>	Lonsec
<b>Inception date</b>	12 February 2020
<b>Benchmark</b>	Morningstar Australia Balanced Target Allocation NR AUD
<b>Asset class</b>	Diversified
<b>Number of underlying assets</b>	21
<b>Minimum investment horizon</b>	4 years
<b>Portfolio income</b>	Paid to Cash Account
<b>Management fees and costs</b>	1.04%
<b>Performance fee</b>	0%
<b>Estimated net transaction costs</b>	0.04%
<b>Estimated buy/sell spread</b>	0.14%/0.15%
<b>Risk band/label</b>	4/Medium
<b>Minimum investment amount</b>	\$500

### About the manager

#### Lonsec

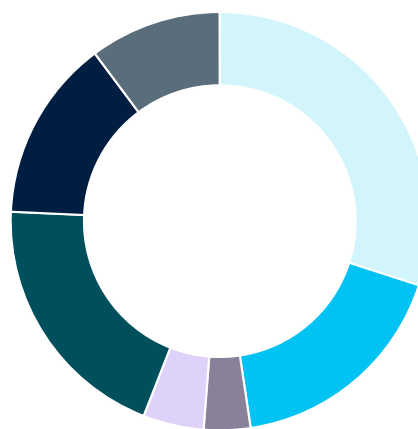
Lonsec Investment Solutions is a specialist model portfolio manager with extensive expertise in portfolio construction, asset allocation and investment selection, with our best ideas encapsulated in a series of Lonsec managed portfolios to meet different client needs. Lonsec's research-driven approach 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 29 February 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return <sup>1</sup>	2.76	0.27	4.37	3.60	7.42	4.75	-
Income	4.45	0.05	0.91	1.76	4.27	4.47	-
Growth	-1.69	0.22	3.46	1.84	3.15	0.28	-
Benchmark <sup>2</sup>	3.49	1.47	6.21	5.72	10.34	4.68	-

### Asset allocation



as at 29 February 2024

Growth assets		Allocation (%)
<span style="color: #00AEEF;">■</span>	Australian Equities	30.0
<span style="color: #00AEEF;">■</span>	International Equities	17.7
<span style="color: #4F4F4F;">■</span>	Property	3.6
<span style="color: #A0A0FF;">■</span>	Other	4.7
<b>Total</b>		<b>56.0%</b>
Defensive assets		Allocation (%)
<span style="color: #004A4A;">■</span>	Australian Fixed Interest	19.8
<span style="color: #002060;">■</span>	International Fixed Interest	14.1
<span style="color: #4F4F4F;">■</span>	Cash	10.2
<b>Total</b>		<b>44.1%</b>

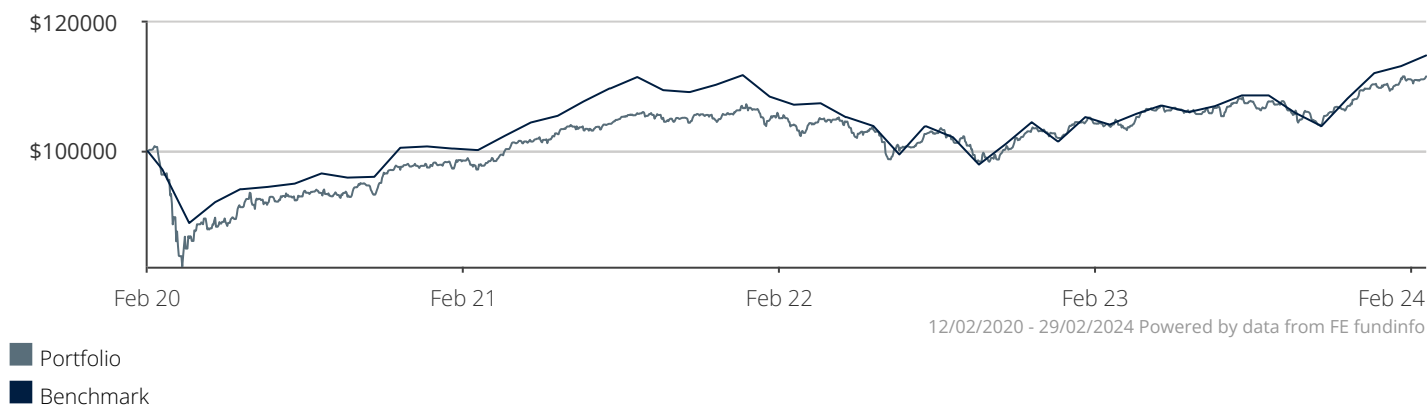
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<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

<sup>2</sup> The applicable Benchmark for this portfolio is shown in the Key Information section.

## Performance history

\$100,000 invested since 12/02/2020



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

Holding	Asset class	Allocation (%)
Talaria Global Equity Fund	International Equities	9.5
PIMCO Global Bond Fund - Wholesale Class	International Fixed Interest	8.5
Investors Mutual Equity Income Fund	Australian Equities	7.5
Martin Currie Real Income Fund - Class A	Property	7.5
Plato Australian Shares Income Fund	Australian Equities	7.5
Fidelity Australian Equities Fund	Australian Equities	6.0
Legg Mason Western Asset Australian Bond Fund - Class M	Australian Fixed Interest	6.0
Macquarie Income Opportunities Fund	Australian Fixed Interest	6.0
Schroder Fixed Income Fund - Professional Class	Australian Fixed Interest	6.0
abrdn Multi-Asset Income Fund	Other	5.0
AB Managed Volatility Equities Fund - MVE Class	Australian Equities	4.0
Betashares Global Shares Etf - Currency Hedged Betashares Global Share	Australian Equities	4.0
AB Global Equities Fund	International Equities	3.5
ClearBridge RARE Infrastructure Income Fund - Hedged	International Equities	3.0
Colchester Emerging Markets Bond Fund - Class I	International Fixed Interest	3.0
Global X Metal Securities Australia Limited. Global X Physical Gold	Other	3.0
Janus Henderson Tactical Income Fund	Australian Fixed Interest	3.0
Cash Account	Cash	2.5
Ishares Core Cash Etf Ishares Core Cash Etf	Cash	2.5
Ardea Real Outcome Fund	Australian Fixed Interest	2.0

<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

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