

# MyNorth Managed Portfolios

## LONSEC RETIREMENT MANAGED PORTFOLIO - GROWTH

Monthly update for month ending November 2021

### Investment objective

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

### Key information

<b>Code</b>	NTH0048
<b>Manager name</b>	Lonsec
<b>Inception date</b>	12 February 2020
<b>Benchmark</b>	Morningstar Australia Growth Target Allocation NR
<b>Asset class</b>	Mixed Asset
<b>Number of underlying assets</b>	15
<b>Minimum investment horizon</b>	5 years
<b>Portfolio income</b>	Paid to Cash Account
<b>Investment management fee</b>	0.25%
<b>Total indirect costs</b>	0.86%
<b>Total estimated management costs</b>	1.11%
<b>Risk band/label</b>	6/High
<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 30 November 2021

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)
Total return <sup>1</sup>	6.22	0.36	-0.96	4.03	11.15	-
Income	4.70	0.03	0.71	2.62	4.47	-
Growth	1.52	0.33	-1.67	1.41	6.68	-
Benchmark <sup>2</sup>	10.15	0.86	-0.91	6.29	13.93	-

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

### Asset allocation



as at 30 November 2021

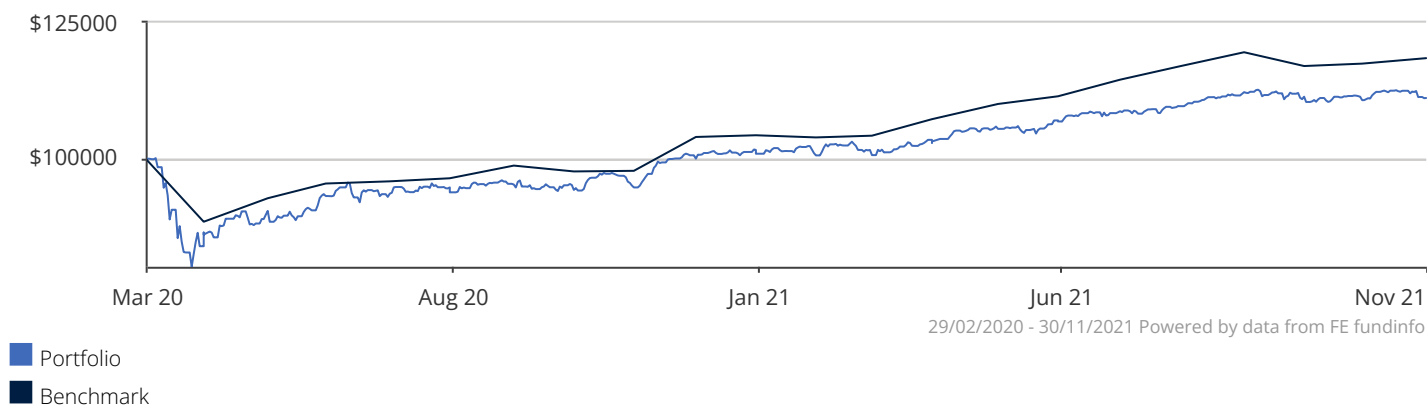
Growth assets	Allocation (%)
Australian Equities	37.1
International Equities	22.8
Property	7.2
<b>Total</b>	<b>67.1%</b>
Defensive assets	Allocation (%)
Australian Fixed Interest	7.7
International Fixed Interest	12.5
Cash	12.7
<b>Total</b>	<b>32.9%</b>

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	9.0
Alliance Bernstein Managed Volatility Equities Fund	Australian shares	6.0
AMP Capital Cash Management Trust (W)	Cash	5.0
BlackRock Global Multi Asset Income Fund	Alternatives	6.0
Colchester Emerging Markets Bond Fund - Class I	Fixed income	3.0
Eiger Australian Small Companies Fund - Class A	Australian shares	7.0
Fidelity Australian Equities Fund	Australian shares	9.0
GQG Partners Emerging Markets Fund	International shares	3.0
Investors Mutual Equity Income Fund	Australian shares	8.5
Janus Henderson Tactical Income Fund	Fixed income	4.5
Legg Mason Martin Currie Real Income Fund	Listed property/infrastructure	9.5
Macquarie Income Opportunities Fund	Fixed income	6.0
PIMCO Wholesale Global Bond Fund	Fixed income	5.0
Plato Australian Shares Income Fund	Australian shares	8.5
Talaria Global Equity Fund	International shares	10.0

<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.