

MyNorth Managed Portfolios

INVESTSENSE DIVERSIFIED PORTFOLIO 3

Monthly update for month ending November 2021

Investment objective

The managed portfolio aims to achieve a return of CPI +3% p.a. by investing in a mix of asset classes.

Key information

Code	NTH0050
Manager name	InvestSense
Inception date	12 February 2020
Benchmark	ABS Consumer Price + 3%
Asset class	Mixed Asset
Number of underlying assets	19
Minimum investment horizon	5 years
Portfolio income	Paid to Cash Account
Investment management fee	0.25%
Total indirect costs	0.51%
Total estimated management costs	0.76%
Risk band/label	4/Medium
Minimum investment amount	\$500

About the manager

InvestSense

InvestSense is an investment management firm founded in 2014. The investment team have extensive experience in financial markets across investment consulting, portfolio management and investment research. InvestSense's investment philosophy is underpinned by the belief that prevailing market valuations tend to be indicative of final outcomes over long-time periods. By undertaking a forward-looking view of expected returns and implied risks, InvestSense aims to understand if the market is sufficiently rewarding investors for the risks they're undertaking across different asset classes.

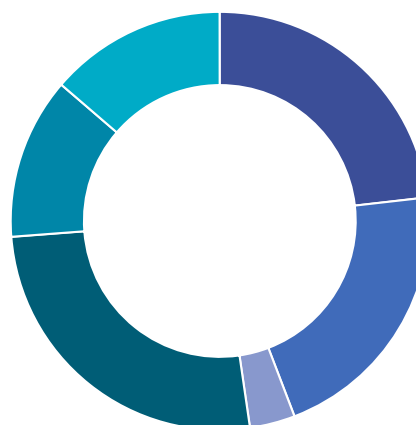
Returns

as at 30 November 2021

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)
Total return ¹	6.67	0.43	-0.85	3.08	8.87	-
Income	4.77	0.90	1.23	3.94	5.47	-
Growth	1.90	-0.47	-2.08	-0.86	3.40	-
Benchmark ²	4.75	-	1.51	3.04	6.10	-

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

Asset allocation



as at 30 November 2021

Growth assets	Allocation (%)
Australian Equities	23.2
International Equities	21.0
Property	3.5
Total	47.7%
Defensive assets	Allocation (%)
Australian Fixed Interest	26.1
International Fixed Interest	12.5
Cash	13.7
Total	52.3%

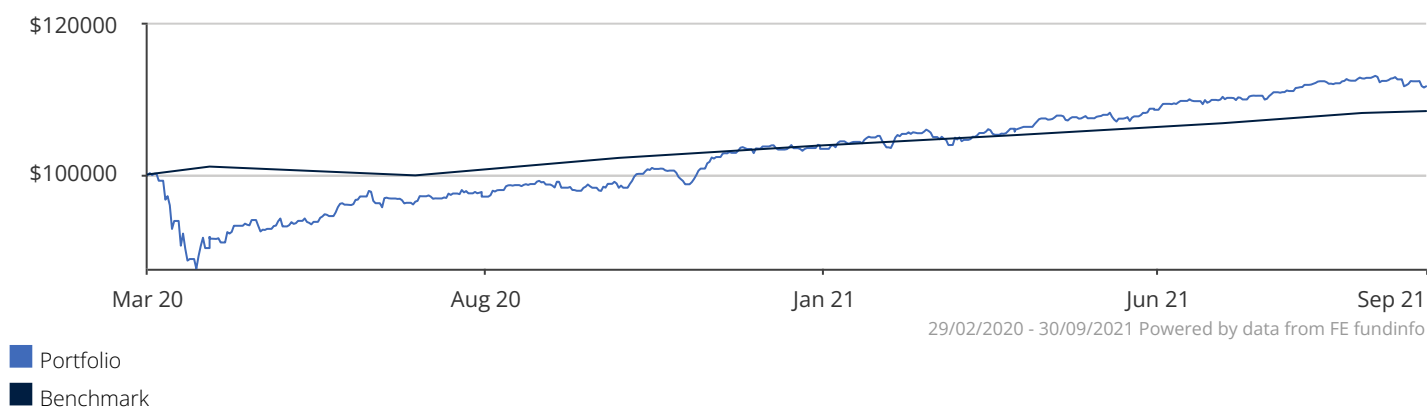
Asset allocation data sourced via Morningstar® from the underlying fund manager.

1 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

2 Benchmark is based on the Consumer Price Index (CPI) published by the Australian Bureau of Statistics (ABS) as of the current reporting period.

Performance history

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



Managed portfolio holdings³

Holding	Asset class	Allocation (%)
Antares Elite Opportunities Fund	Australian shares	7.5
Ardea Real Outcome Fund - Class P	Fixed income	9.7
Eley Griffiths Group Emerging Companies Fund	Australian shares	2.5
Ironbark Royal London Concentrated Global Share - Class M	International shares	2.9
iShares Australian Listed Property Index Fund	Listed property/infrastructure	3.1
Janus Henderson Tactical Income Fund	Fixed income	6.8
Macquarie Income Opportunities No. 1 Fund - Class W	Fixed income	6.5
Macquarie True Index Australian Fixed Interest	Fixed income	5.5
Pengana Global Small Companies Fund	International shares	2.3
Platinum Japan Fund	International shares	1.8
Realindex Global Share Fund - Class A	International shares	5.0
Spheria Australian Smaller Companies Fund	Australian shares	2.7
T. Rowe Price Dynamic Global Bond	Fixed income	6.5
UBS Cash Fund	Cash	11.0
Vanguard Australian Shares Index Fund (W)	Australian shares	10.8
Vanguard Emerging Markets Shares Index Fund	International shares	2.2
Vanguard Global Infrastructure Index Fund (Hedged)	Listed property/infrastructure	2.9
Vanguard International Shares Index Fund	International shares	4.9
Yarra Enhanced Income Fund - Class A	Fixed income	5.5

³ 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. 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. 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.