

MyNorth Managed Portfolios



MYNORTH SUSTAINABLE BALANCED MANAGED PORTFOLIO

Monthly update for month ending November 2021

Investment objective

This managed portfolio seeks to provide moderate to high returns over the medium to long term through a diversified portfolio of growth and defensive assets.

Key information

Code	NTH0053
Manager name	Pendal
Inception date	20 May 2020
Benchmark	Morningstar Australian Multisector Growth Average Category
Asset class	Mixed Asset
Number of underlying assets	10
Minimum investment horizon	5 years
Portfolio income	Reinvested
Investment management fee	0.20%
Total indirect costs	0.71%
Total estimated management costs	0.91%
Risk band/label	5/Medium to high
Minimum investment amount	\$500

About the manager

Pendal

Pendal is a global Investment Manager offering investors a range of Australian and international investment choices. As of December 2020, Pendal has \$97.4 billion in funds under management. Pendal's core asset allocation process is expected to generate the bulk of the return for each portfolio over the long term. Portfolios are built using longer term investment insights and various proprietary quantitative tools, as well as medium term active asset allocation. Longer term investment insights also takes into account ESG insights and preferences. Pendal has more than 35 years' experience managing dedicated ethical and sustainable strategies.

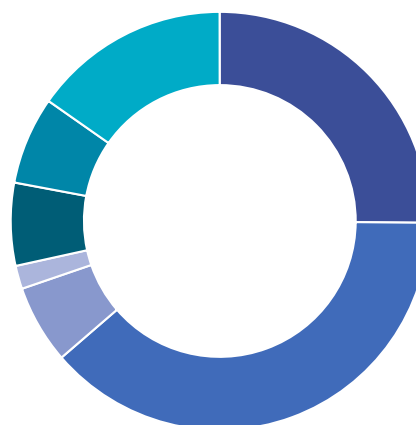
Returns

as at 30 November 2021

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)
Total return ¹	16.85	1.34	-0.41	6.63	14.87	-
Income	2.08	0.00	0.25	0.94	1.65	-
Growth	14.77	1.34	-0.66	5.69	13.22	-
Benchmark ²	15.30	0.45	-0.97	4.41	13.10	-

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

Asset allocation



as at 30 November 2021

Growth assets		Allocation (%)
■	Australian Equities	25.2
■	International Equities	38.6
■	Property	6.1
■	Other	1.8
Total		71.7%
Defensive assets		Allocation (%)
■	Australian Fixed Interest	6.4
■	International Fixed Interest	6.8
■	Cash	15.3
Total		28.5%

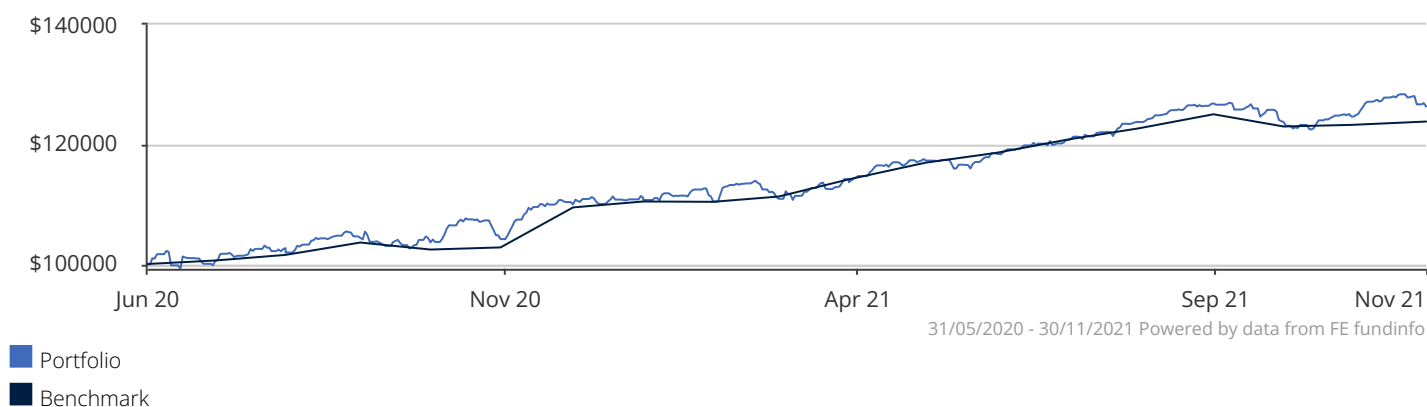
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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 The benchmark is calculated based on the average performance from peers in the same multi sector category, as compiled and sourced from Morningstar Direct on 10 December 2021. Performance is as of 30 November 2021 based on approximately 185 funds within the category

Performance history

\$100,000 invested since 31/05/2020



Managed portfolio holdings³

Holding	Asset class	Allocation (%)
Alphinity Sustainable Share Fund	Australian shares	9.0
AMP Capital Cash Management Trust (W)	Cash	6.5
AMP Capital Global Property Securities Fund	Listed property/infrastructure	6.5
Ausbil Active Sustainable Equity Fund	Australian shares	6.8
Impax Sustainable Leaders Fund	International shares	11.0
Pendal Horizon Fund	Australian shares	10.3
Pendal Multi Asset Target Return Fund	Alternatives	17.0
Pendal Sustainable Australian Fixed Interest Fund	Fixed income	6.0
PIMCO ESG Global Bond Fund	Fixed income	4.0
Vanguard Ethically Conscious International Shares Index	International shares	23.0

Sustainable investment

The portfolio employs a responsible and sustainable framework for investing.

The underlying managed funds forming part of the managed portfolio have been selected on the likelihood of meeting their investment objectives and how the relevant fund manager integrates environmental, social and governance (ESG) considerations into their decision making. We invest in underlying managed funds that, based on the information provided by the relevant fund managers, avoid investing in companies with material involvement in activities we consider to have a negative impact on the environment or the community.

The assessment is centred around the following sustainability principles:

1. Transitioning to a low carbon economy.
2. Avoid material investments in thermal coal, tobacco, gambling, pornography and controversial weapons.
3. Encourage positive sustainable social and environmental outcomes for the community.

Assets are considered on a case-by-case basis, and we do not apply a particular weighting system or metrics when taking into account labour standards or environmental, social or ethical considerations. Other considerations in selecting an underlying fund include whether the relevant fund manager is a signatory to the United Nations Principles for Responsible Investment (UNIPRI) or is certified by Responsible Investment Association Australasia (RIAA).

Currently, we do not take ESG considerations into account in selecting Cash assets. The underlying funds are reviewed on an on-going basis, however on an annual basis we reconfirm whether the underlying fund continues to be consistent with our sustainability principles. If we form that view (based on information provided by the relevant underlying fund manager) that the underlying fund no longer meets our selection criteria from either a

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.