

MyNorth Managed Portfolios

QUILLA WEALTH ACCUMULATOR PORTFOLIO

Monthly update for month ending November 2021

Investment objective

Aims to deliver an investment return of 3.5% p.a. above inflation over rolling 5 year periods.

Key information

| | |
|----------------------------------|--|
| Code | NTH0021 |
| Manager name | Quilla |
| Inception date | 3 July 2019 |
| Benchmark | RBA Trimmed Mean Consumer Price + 3.5% |
| Asset class | Mixed Asset |
| Number of underlying assets | 14 |
| Minimum investment horizon | 5 years |
| Portfolio income | Paid to Cash Account |
| Investment management fee | 0.25% |
| Total indirect costs | 0.82% |
| Total estimated management costs | 1.07% |
| Risk band/label | 4/Medium |
| Minimum investment amount | \$500 |

About the manager

Quilla

Quilla is an independent investment consultant servicing Financial Advisers and Institutional Investors. They provide off the shelf and customised solutions to meet clients' specific needs. They offer access to a diverse range of investments globally that they blend with a focus on wealth preservation. Their independence means they are free of conflicts and always act in the best interests of their clients. They conduct their own research, build their own systems, and think for themselves to deliver valuable investment insights.

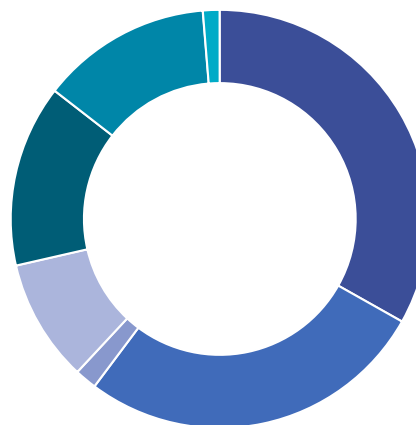
Returns

as at 30 November 2021

| | Since inception* | 1 Month (%) | 3 Months (%) | 6 Months (%) | 1 Year (%) | 3 Years (%) |
|---------------------------|------------------|-------------|--------------|--------------|------------|-------------|
| Total return ¹ | 5.18 | -0.34 | -0.61 | 2.77 | 9.11 | - |
| Income | 3.62 | 0.02 | 0.30 | 2.02 | 4.07 | - |
| Growth | 1.56 | -0.36 | -0.91 | 0.75 | 5.04 | - |
| Benchmark ² | 5.08 | 0.45 | 1.39 | 2.76 | 5.21 | - |

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

Asset allocation



as at 30 November 2021

| Growth assets | | Allocation (%) |
|------------------------------|--|----------------|
| Australian Equities | | 33.2 |
| International Equities | | 27.1 |
| Property | | 1.7 |
| Other | | 9.5 |
| Total | | 71.5% |
| Defensive assets | | Allocation (%) |
| Australian Fixed Interest | | 14.1 |
| International Fixed Interest | | 13.2 |
| Cash | | 1.3 |
| Total | | 28.6% |

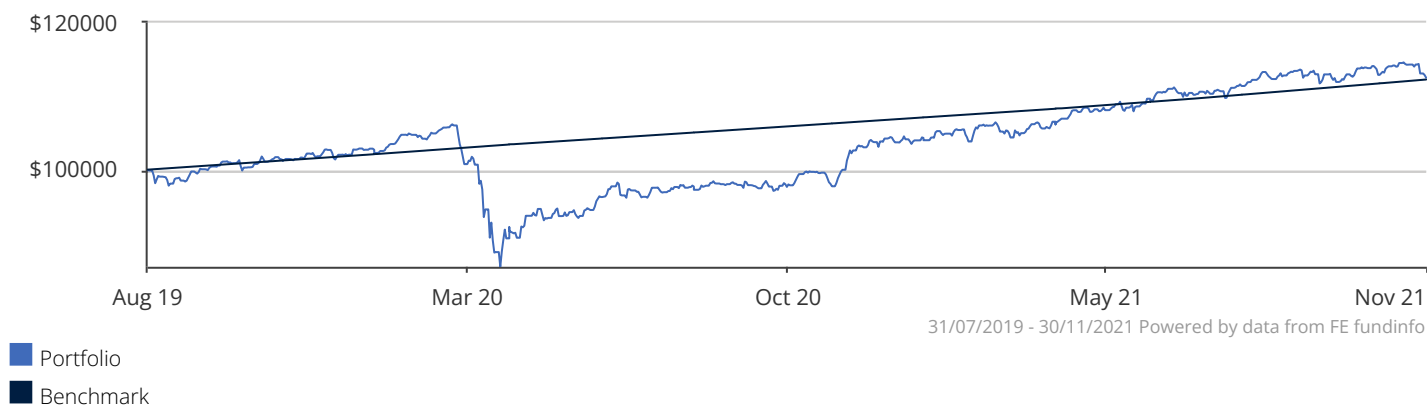
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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 31/07/2019



Managed portfolio holdings³

| Holding | Asset class | Allocation (%) |
|--|--------------------------------|----------------|
| Allan Gray Australian Equity - Class B | Australian shares | 11.5 |
| AMP Capital Core Infrastructure Fund | Listed property/infrastructure | 5.0 |
| Ardea Real Outcome Fund - Class P | Fixed income | 15.0 |
| CC RWC Global Emerging Markets Fund | International shares | 3.0 |
| Fairlight Global Small & Mid Cap (SMID) Fund - Class A | International shares | 2.0 |
| Firetrail Australian High Conviction Fund | Australian shares | 11.0 |
| Franklin Australian Absolute Return Bond Fund - I Class | Fixed Income | 12.5 |
| GuardCap Global Equity Managed Fund | International shares | 5.0 |
| Janus Henderson Global Multi-Strategy Fund - Institutional Class | Alternatives | 7.0 |
| Janus Henderson Global Natural Resources Fund | International shares | 4.0 |
| Lazard Global Equity Franchise Fund | International shares | 6.0 |
| Legg Mason Martin Currie Real Income Fund | Listed property/infrastructure | 2.5 |
| Vanguard Australian Shares Index Fund (W) | Australian shares | 10.0 |
| Vanguard International Shares Index Fund (Hedged) | International shares | 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.