

MyNorth Essentials Index Growth Fund

On-platform Class A

Monthly Update for 30 September 2026

Description

Passive diversified fund investing across shares, fixed interest, and cash in Australian and overseas markets. Growth assets average 85%, with the remainder in defensive assets. Underlying securities track the relevant asset class indices

Investment Objective

The Fund aims to track the return of the indices of the underlying asset classes in which it invests, in proportion to the Fund's strategic asset allocation (SAA) weights, before fees and taxes. You may be able to apply a 5 or 10-year term guarantee to your investments via the MyNorth platform. The MyNorth Guarantees are a separate product to the Essentials Funds and can provide you with the ability to protect your savings from falls in investment markets while allowing you to retain exposure to growth assets. For further details, you should read the relevant MyNorth Guarantee PDS, available at www.northonline.com.au/guarantees. The Essentials Funds are available only to investors who have applied for a guarantee product via the MyNorth platform. The Fund aims to distribute income yearly. You should be aware that although the Fund aims to distribute income, the amount of each distribution may vary, or no distribution may be attributable in a distribution period. Unlike other funds, the Fund will not distribute income in cash or issue additional units to investors, with the taxable income instead being attributed to unitholders as a cost-base adjustment.

Target Investor

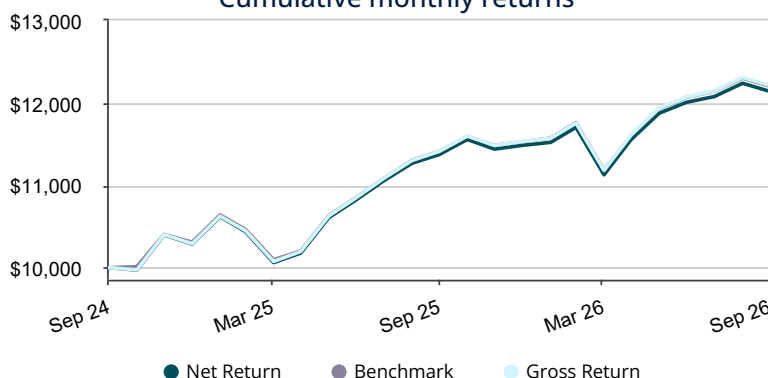
This product is intended for a consumer who is seeking capital growth. It has a high risk/return profile and is intended for use up to a standalone solution of an investment portfolio. It is likely to be consistent with the financial situation and needs of a consumer with a minimum investment timeframe of 7 years and who is unlikely to need to withdraw their money on less than one week's notice.

Key Information

APIR code	IPA8954AU
Manager name	AMP Investments (National Mutual Funds Management Ltd)
Portfolio manager(s)	Stephen Flegg Head of Portfolio Management Natalie Thomas Portfolio Manager
Inception date	30 September 2024
Distribution frequency	Yearly
Minimum investment horizon	7 years
Investment management fee	0.25% pa
Total indirect costs	0.04% pa
Performance fee	0% pa
Buy/Sell spread	0.05% / 0.05%
Risk level (1-7)	6. High
Total fund size (millions)	\$92.99m

Refer to the current PDS or other offer document for the relevant Fund available at northonline.com.au/managedfunds for the latest ongoing annual fees and costs.

Cumulative monthly returns



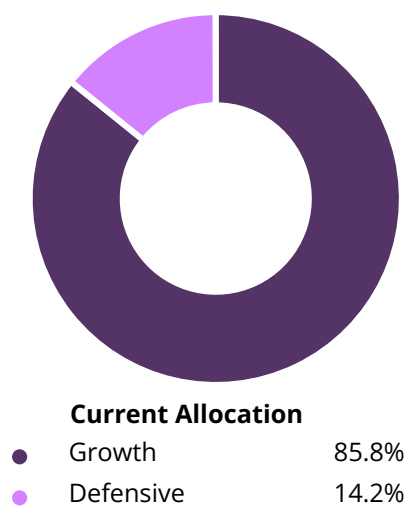
Performance Summary (%)

	1m	3m	1yr	3yr*	5yr*	SI*
Gross Return	-0.77	1.18	7.03	-	-	10.51
Net Return	-0.79	1.12	6.75	-	-	10.18
Benchmark	-0.78	1.14	6.94	-	-	10.47
Excess Return (Net)	-0.01	-0.02	-0.19	-	-	-0.29

*Performance for periods greater than one year is annualised

Net returns are calculated before tax and after all fees and costs, with all distributions reinvested. Past performance is not a reliable indicator of future performance. For further details, please refer to the 'What you need to know' section below.

Asset Allocation (%)



Note: Allocation data may not add to 100% due to rounding.

Top 10 Holdings

International shares	Weight (%)
NVIDIA Corp	2.7
Apple Inc	2.5
Microsoft Corp	1.8
Alphabet Inc	1.8
Amazon.com Inc	1.2
Meta Platforms Inc	0.8
Broadcom Inc	0.8
Micron Technology Inc	0.6
Tesla Inc	0.5
Advanced Micro Devices Inc	0.5

Growth assets			
Asset Class	Target	Current	Tilt
Global shares	45.0	45.4	0.4
Australian shares	40.0	40.4	0.4
Defensive assets			
Asset Class	Target	Current	Tilt
Cash	5.0	5.0	0.0
Australian bonds	5.0	4.6	-0.4
Global bonds	5.0	4.6	-0.4

Australian shares	Weight (%)
BHP Group Ltd	4.5
Commonwealth Bank of Australia	3.7
National Australia Bank Ltd	1.8
Westpac Banking Corp	1.8
Australia & New Zealand Banking Group Ltd	1.7
CSL Ltd	1.3
Wesfarmers Ltd	1.3
Macquarie Group Ltd	1.2
Rio Tinto Ltd	0.9
Woodside Energy Group Ltd	0.9

We're here to support you

If you have any questions about this update, please contact your Account Manager (if you are an adviser) or our Investor Services team via email at ampinvestments@amp.com.au or on 133 267, Monday to Friday between 8.30am and 5.30pm (Sydney time).

What you need to know

Any advice in this document is provided by National Mutual Funds Management Ltd (ABN 32 006 787 720, AFSL 234652) (NMFM) and is general in nature only. It does not consider any particular investor's objectives, financial situation or needs. It's important an investor considers the appropriateness of any advice, reads the relevant Product Disclosure Statement (PDS) and target market determination (TMD), both available at www.northonline.com.au/managedfunds, and seeks professional advice before deciding what's right for them. NMFM is part of the AMP Group and can be contacted on 131 267 or ampinvestments@amp.com.au.

You can read our Financial Services Guide <https://www.northonline.com.au/financial-services-guide> online for information about our services, including the fees and other benefits that AMP Group and its representatives may receive in relation to products and services it provides. You can also ask us for a hard copy.

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