

Monthly Update for Month Ending October 2024

### Investment objective

To perform in-line with the stated benchmark over rolling four-year periods.

### Key information

<b>Code</b>	NTH0433
<b>Manager name</b>	NMMT's Internal Investments Team
<b>Inception date</b>	27 March 2024
<b>Benchmark</b>	Morningstar Australian Multi-Sector Balanced Average Category
<b>Asset class</b>	Diversified
<b>Number of underlying assets</b>	11
<b>Minimum investment horizon</b>	4 years
<b>Portfolio income</b>	Default - Reinvest
<b>Management fees and costs</b>	0.27%
<b>Performance fee</b>	0%
<b>Estimated net transaction costs</b>	0.02%
<b>Estimated buy/sell spread</b>	0.06%/0.06%
<b>Risk band/label</b>	6/High
<b>Minimum investment amount</b>	\$500

### About the manager

#### NMMT's Internal Investments Team

The NMMT's Internal Investments Team has substantial experience in fund manager research and portfolio management. In constructing and managing the portfolios, the team believe that equity markets are inefficient and that shares often trade at significant premiums or discounts to their fair value. They aim to capture these anomalies through a disciplined, research focused approach can generate attractive returns over time.

### Returns

as at 31 October 2024

	Since inception*	1 Month (%)	3 Month (%)	6 Month (%)	1 Year (%)	3 Years (%)
Total return <sup>1</sup>	4.13	-0.53	1.48	6.52	-	-
Income	1.75	0.06	0.13	1.72	-	-
Growth	2.38	-0.59	1.35	4.80	-	-
Benchmark <sup>2</sup>	3.37	-0.30	1.26	5.46	-	-

\* Since inception returns commence from the month end of the portfolio's launch.

### Asset allocation



as at 31 October 2024

Growth assets	Allocation (%)
Australian Equities	18.4
International Equities	30.9
Property	6.8
Other	0.0
<b>Total</b>	<b>56.1%</b>
Defensive assets	Allocation (%)
Australian Fixed Interest	16.3
International Fixed Interest	16.6
Cash	11.0
<b>Total</b>	<b>43.9%</b>

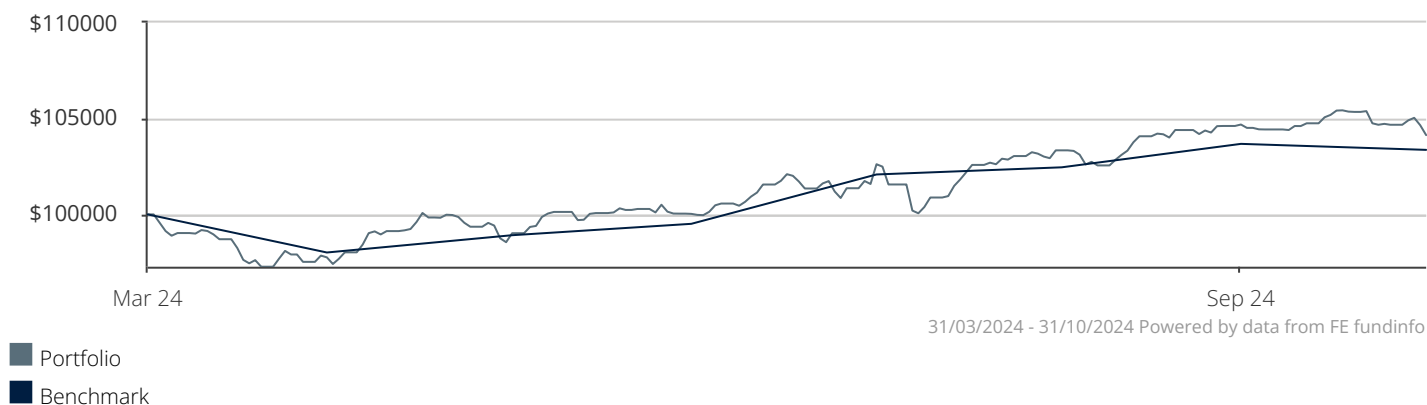
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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™ in October 2024.

## Performance history

\$100,000 invested since 31/03/2024



## Managed portfolio holdings<sup>3</sup>

Holding	Asset class	Allocation (%)
Australian Equity Index Fund	Australian Equities	21.0
Australian Fixed Interest Index Fund	Australian Fixed Interest	18.8
International Fixed Interest Index Fund Hedged	International Fixed Interest	15.0
International Equity Index Fund	International Equities	13.9
AMP International Equity Index Fund Hedged	International Equities	10.3
Macquarie Cash	Cash	9.8
AMP Global Listed Infrastructure Market Index Fund Hedged	International Equities	3.1
International Property Index Fund Hedged	Property	3.1
AMP Emerging Markets Index Fund	International Equities	3.0
Cash Account	Cash	1.0
Australian Property Index Fund	Property	1.0

<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.

### Important Information

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