

Monthly Update for Month Ending August 2024

Investment objective

To provide returns over the short to medium term, with low volatility, consistent with a diversified mix of predominantly defensive assets and some growth-orientated assets. The portfolio aims to provide exposure to predominantly sustainable investment strategies and outperform the benchmark over a rolling three-year period.

Key information

Code	NTH0431
Manager name	Russell Investment Management
Inception date	27 March 2024
Benchmark	Morningstar Australia Moderate Target Allocation NR AUD
Asset class	Diversified
Number of underlying assets	49
Minimum investment horizon	3 years
Portfolio income	Default - Paid to Platform Cash
Management fees and costs	'0.76%
Performance fee	'0%
Estimated net transaction costs	'0.04%
Estimated buy/sell spread	'0.06%/0.06%
Risk band/label	3/Low to medium
Minimum investment amount	\$25,000

About the manager

Russell Investment Management

With more than 80 years of experience, Russell Investments is a global investment solutions provider, dedicated to helping investors reach their long-term goals. Russell Investments offers investment solutions in 32 countries. Russell Investments specialises in multi-asset solutions and investment and implementation services with a goal of delivering the best investment strategies, managers and asset classes to its clients around the world. Headquartered in Seattle, Washington, Russell Investments operates globally with 20 offices.

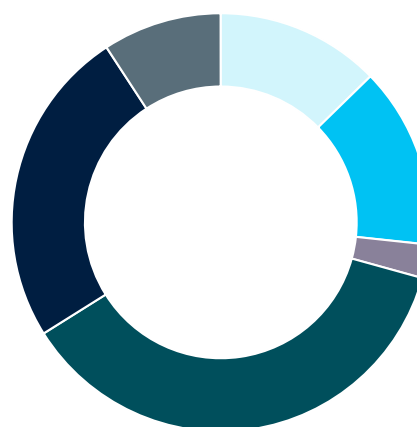
Returns

as at 31 August 2024

	Since inception*	1 Month (%)	3 Month (%)	6 Month (%)	1 Year (%)	3 Years (%)
Total return ¹	2.78	0.85	3.69	-	-	-
Income	3.31	0.11	2.66	-	-	-
Growth	-0.53	0.74	1.03	-	-	-
Benchmark ²	2.64	0.83	3.90	-	-	-

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

Asset allocation



as at 31 August 2024

Growth assets		Allocation (%)
■	Australian Equities	12.7
■	International Equities	14.0
■	Property	2.6
■	Other	0.0
Total		29.3%

Defensive assets		Allocation (%)
■	Australian Fixed Interest	36.8
■	International Fixed Interest	24.7
■	Cash	9.2
Total		70.7%

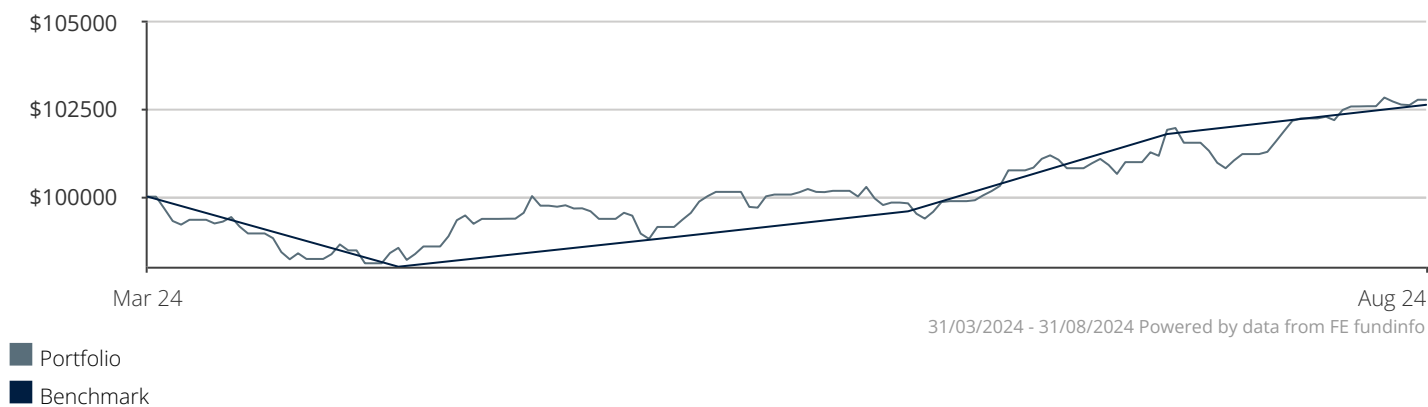
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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 applicable Benchmark for this portfolio is shown in the Key Information section.

Performance history

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



Managed portfolio holdings³

Holding	Asset class	Allocation (%)
Vanguard Ethically Conscious Glb Agg Bond Index (Hedged) Etf Vanguard	International Fixed Interest	20.4
Pendal Sustainable Australian Fixed Interest Fund	Australian Fixed Interest	17.8
Altius Sustainable Short Term Income Fund	Australian Fixed Interest	6.6
Ishares Core Cash Etf Ishares Core Cash Etf	Cash	6.4
Regnan Credit Impact Trust	Australian Fixed Interest	5.1
Altius Green Bond Fund	Australian Fixed Interest	4.9
Mirova Global Sustainable Equity No. 2 Fund - Class I	International Equities	4.1
Robeco SDG Credit Income Fund (AUD Hedged) - Class C	International Fixed Interest	4.0
Russell Investments Low Carbon Global Shares Fund - Class AUDH	International Equities	3.9
Ardea Real Outcome Fund	Australian Fixed Interest	3.7
Impax Sustainable Leaders Fund	International Equities	3.0
Russell Intl Property Securities \$A Hedged Class A Fund	Property	2.0
Russell Investments Low Carbon Global Shares Fund - Class A	International Equities	1.8
Ausbil Active Sustainable Equity Fund	Australian Equities	1.6
First Sentier Responsible Listed Infrastructure Fund	International Equities	1.5
Perpetual ESG Australian Share Fund	Australian Equities	1.3
Alphinity Sustainable Share Fund	Australian Equities	1.3
Cash Account	Cash	1.3
Commonwealth Bank Of Australia Ordinary Fully Paid	Australian Equities	0.8
Vanguard Australian Property Securities Index Etf Vanguard Australian	Property	0.7
CSL Limited Ordinary Fully Paid	Australian Equities	0.6
National Australia Bank Limited Ordinary Fully Paid	Australian Equities	0.5
Westpac Banking Corporation Ordinary Fully Paid	Australian Equities	0.5
ANZ Group Holdings Limited Ordinary Fully Paid	Australian Equities	0.5
Wesfarmers Limited Ordinary Fully Paid	Australian Equities	0.5
Telstra Group Limited Ordinary Fully Paid	Australian Equities	0.4
RIO Tinto Limited Ordinary Fully Paid	Australian Equities	0.4
Fortescue Ltd Ordinary Fully Paid	Australian Equities	0.3

Holding	Asset class	Allocation (%)
Goodman Group Fully Paid Ordinary/Units Stapled Securities	Property	0.3
Macquarie Group Limited Ordinary Fully Paid	Australian Equities	0.3
Woolworths Group Limited Ordinary Fully Paid	Australian Equities	0.3
Brambles Limited Ordinary Fully Paid	Australian Equities	0.3
James Hardie Industries PLC Chess Depositary Interests 1:1	Australian Equities	0.3
Bluescope Steel Limited Ordinary Fully Paid	Australian Equities	0.2
Transurban Group Fully Paid Ordinary/Units Stapled Securities	Australian Equities	0.2
Amcor PLC Cdi 1:1 Foreign Exempt NYSE	Australian Equities	0.2
QBE Insurance Group Limited Ordinary Fully Paid	Australian Equities	0.2
Cochlear Limited Ordinary Fully Paid	Australian Equities	0.2
Ramsay Health Care Limited Ordinary Fully Paid	Australian Equities	0.2
Coles Group Limited. Ordinary Fully Paid	Australian Equities	0.2
JB Hi-Fi Limited Ordinary Fully Paid	Australian Equities	0.2
Atlas Arteria Fpo Stap US Prohibited Excluding Qup	Australian Equities	0.2
Northern Star Resources Ltd Ordinary Fully Paid	Australian Equities	0.2
Suncorp Group Limited Ordinary Fully Paid	Australian Equities	0.2
Wisetech Global Limited Ordinary Fully Paid	Australian Equities	0.2
Medibank Private Limited Ordinary Fully Paid	Australian Equities	0.1
Pilbara Minerals Limited Ordinary Fully Paid	Australian Equities	0.1
Xero Limited Ordinary Fully Paid	Australian Equities	0.1
Iluka Resources Limited Ordinary Fully Paid	Australian Equities	0.1

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. MyNorth Managed Portfolios are not sponsored, endorsed, sold or promoted by Morningstar, Inc. or any of its affiliates (all such entities, collectively, "Morningstar Entities"). The Morningstar Entities make no representation or warranties regarding the advisability of investing in managed portfolios generally or in the MyNorth Managed Portfolios in particular, or the ability of the Morningstar Benchmarks to accurately represent the asset class or market sector that it purports to represent. The Morningstar Entities and their third party licensors do not guarantee the accuracy and/or the completeness of the Morningstar Benchmarks, and the Morningstar Entities and their third party licensors shall have no liability for any errors, omissions, or interruptions included therein. The S&P/ASX 20 TR Index, S&P/ASX 200 TR Index, S&P/ASX 200 A-REIT TR Index, S&P/ASX 200 Industrials TR Index, S&P/ASX 300 TR Index, S&P/ASX 300 TR Index excluding S&P/ASX 20 TR Index, S&P/ASX Small Ordinaries TR Index, S&P/ASX 100 TR 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.