

Monthly update for month ending February 2024

### Investment objective

To deliver income and some capital growth over the minimum investment timeframe of 4 years through exposure across a range of asset classes by investing in listed products and equities.

### Key information

Code	NTH0364
Manager name	Lonsec
Inception date	01 August 2023
Benchmark	Morningstar Australia Moderate Target Allocation NR AUD
Asset class	Diversified
Number of underlying assets	40
Minimum investment horizon	4 years
Portfolio income	Reinvested
Management fees and costs	0.56%
Performance fee	0%
Estimated net transaction costs	0.04%
Estimated buy/sell spread	0.01%/0.01%
Risk band/label	4/Medium
Minimum investment amount	\$25,000

### About the manager

#### Lonsec

Lonsec Investment Solutions is a specialist model portfolio manager with extensive expertise in portfolio construction, asset allocation and investment selection, with our best ideas encapsulated in a series of Lonsec managed portfolios to meet different client needs. Lonsec's research-driven approach to portfolio construction and building quality investment solutions is underpinned by four key beliefs: 1. Dynamic approach to portfolio management. 2. Investing in high quality products rated 'Recommended' or higher. 3. Risk management focus and a rigorous governance process. 4. Diversification across asset classes.

### Returns

as at 29 February 2024

	Since inception*	1 Month (%)	3 Month (%)	6 Month (%)	1 Year (%)	3 Years (%)
Total return <sup>1</sup>	3.47	0.36	4.23	3.76	-	-
Income	1.62	0.11	0.74	1.51	-	-
Growth	1.85	0.25	3.49	2.25	-	-
Benchmark <sup>2</sup>	4.32	0.68	4.47	4.20	-	-

### Asset allocation



as at 29 February 2024

Growth assets		Allocation (%)
Australian Equities		25.4
International Equities		7.4
Property		5.6
Other		0.0
<b>Total</b>		<b>38.4%</b>
Defensive assets		Allocation (%)
Australian Fixed Interest		29.9
International Fixed Interest		21.1
Cash		10.6
<b>Total</b>		<b>61.6%</b>

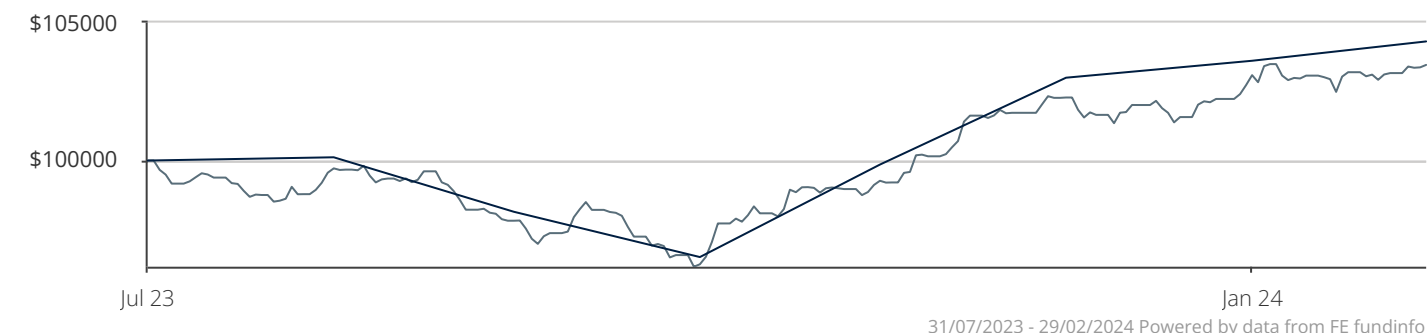
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<sup>1</sup> 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

<sup>2</sup> The applicable Benchmark for this portfolio is shown in the Key Information section.

## Performance history

\$100,000 invested since 31/07/2023



- Portfolio
- Benchmark

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

Holding	Asset class	Allocation (%)
Vanguard Global Aggregate Bond Index (Hedged) Etf Vanguard Global Aggr	International Fixed Interest	19.0
Ishares Core Composite Bond Etf Ishares Core Composite Bond Etf	Australian Fixed Interest	11.0
Betashares Westn Asset Aus Bond Fund (Managed Fund) Betashares West As	Australian Fixed Interest	10.0
Ishares Core Cash Etf Ishares Core Cash Etf	Cash	8.7
Betashares Australian Bank Senior Floating Rate Bond Etf Betashares Au	Australian Fixed Interest	5.0
Barrow Hanley Global Share Fund (Managed Fund) Barrow Hanley Global Sh	Australian Equities	4.5
Activex Ardea Real Outcome Bond Fund (Managed Fund) Active X Ardea RL	International Fixed Interest	4.0
Betashares Global Shares Etf - Currency Hedged Betashares Global Share	Australian Equities	3.5
Ishares Edge Msci World Minimum Volatility Etf Ishares Edge Msci World	International Equities	3.5
Vaneck Msci International Quality Etf Vaneck Msci International Qualit	International Equities	3.5
Vaneck Australian Subordinated Debt Etf Vaneck Australian Subordinated	Australian Fixed Interest	3.0
Vanguard Australian Property Securities Index Etf Vanguard Australian	Property	3.0
Cash Account	Cash	2.1
Resolution Cap Global Prop Sec (Managed Fund) Resolution Cap Global Pr	Australian Equities	2.0
Vaneck Ftse Global Infrastructure (Hedged) Etf Vaneck Ftse Global Infr	Property	2.0
Vaneck Australian Resources Etf Vaneck Australian Resources Etf	Australian Equities	1.5
BHP Group Limited Ordinary Fully Paid	Australian Equities	1.5
Commonwealth Bank Of Australia Ordinary Fully Paid	Australian Equities	1.1
National Australia Bank Limited Ordinary Fully Paid	Australian Equities	1.1
Aristocrat Leisure Limited Ordinary Fully Paid	Australian Equities	0.7
Computershare Limited. Ordinary Fully Paid	Australian Equities	0.7
CSL Limited Ordinary Fully Paid	Australian Equities	0.7
Macquarie Group Limited Ordinary Fully Paid	Australian Equities	0.7
Resmed Inc Cdi 10:1 Foreign Exempt NYSE	Australian Equities	0.7
Santos Limited Ordinary Fully Paid	Australian Equities	0.7
Woolworths Group Limited Ordinary Fully Paid	Australian Equities	0.7
Telstra Group Limited Ordinary Fully Paid	Australian Equities	0.5
Transurban Group Fully Paid Ordinary/Units Stapled Securities	Australian Equities	0.5

Holding	Asset class	Allocation (%)
CAR Group Limited Ordinary Fully Paid	Australian Equities	0.4
Endeavour Group Limited Ordinary Fully Paid	Australian Equities	0.4
Goodman Group Fully Paid Ordinary/Units Stapled Securities	Property	0.4
Orica Limited Ordinary Fully Paid	Australian Equities	0.4
QBE Insurance Group Limited Ordinary Fully Paid	Australian Equities	0.4
Qube Holdings Limited Ordinary Fully Paid	Australian Equities	0.4
REA Group Ltd Ordinary Fully Paid	Australian Equities	0.4
RIO Tinto Limited Ordinary Fully Paid	Australian Equities	0.4
Steadfast Group Limited Ordinary Fully Paid	Australian Equities	0.4
Suncorp Group Limited Ordinary Fully Paid	Australian Equities	0.4
The Lottery Corporation Limited Ordinary Fully Paid	Australian Equities	0.4

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

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