

Monthly Update for Month Ending October 2024

### Investment objective

To deliver outperformance of the benchmark over rolling 3-year periods.

### Key information

<b>Code</b>	NTH0375
<b>Manager name</b>	Morningstar
<b>Inception date</b>	03 October 2023
<b>Benchmark</b>	Morningstar Australia Conservative Target Allocation NR AUD
<b>Asset class</b>	Diversified
<b>Number of underlying assets</b>	10
<b>Minimum investment horizon</b>	3 years
<b>Portfolio income</b>	Default - Reinvest
<b>Management fees and costs</b>	'0.52%
<b>Performance fee</b>	'0%
<b>Estimated net transaction costs</b>	'0.04%
<b>Estimated buy/sell spread</b>	'0.06%/0.06%
<b>Risk band/label</b>	2/Low
<b>Minimum investment amount</b>	\$500

### About the manager

#### Morningstar

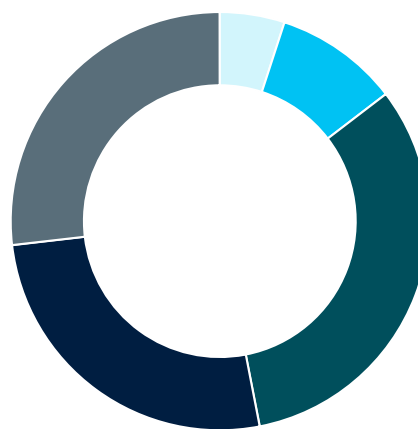
Morningstar is a provider of investment management, asset allocation, portfolio construction and investment research services with over 35 years' experience in the United States, Australia and other international markets. Morningstar advises on, and manages funds for superannuation funds, institutions, platform distributors, financial advisers and individuals.

### Returns

as at 31 October 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return <sup>1</sup>	7.43	-1.03	0.68	3.42	8.85	-	-
Income	4.05	0.41	0.69	2.43	4.29	-	-
Growth	3.38	-1.44	-0.01	0.99	4.56	-	-
Benchmark <sup>2</sup>	6.21	-1.11	0.31	2.99	8.27	-	-

### Asset allocation



as at 31 October 2024

Growth assets		Allocation (%)
<span style="color: #00AEEF;">■</span>	Australian Equities	5.0
<span style="color: #00AEEF;">■</span>	International Equities	9.6
<span style="color: #4F4F4F;">■</span>	Property	0.0
<span style="color: #A9A9A9;">■</span>	Other	0.0
<b>Total</b>		<b>14.6%</b>
Defensive assets		Allocation (%)
<span style="color: #004A5A;">■</span>	Australian Fixed Interest	32.3
<span style="color: #002060;">■</span>	International Fixed Interest	26.2
<span style="color: #4F4F4F;">■</span>	Cash	26.8
<b>Total</b>		<b>85.3%</b>

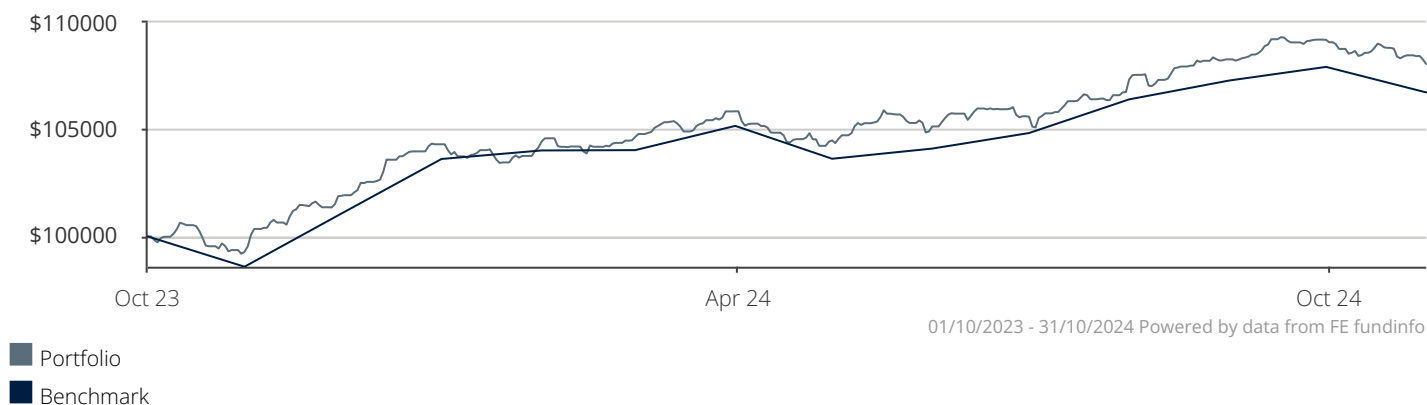
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<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 01/10/2023



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

Holding	Asset class	Allocation (%)
Vanguard Australian Fixed Interest Index Etf Vanguard Australian Fixed	Australian Fixed Interest	25.4
Ishares Core Cash Etf Ishares Core Cash Etf	Cash	22.6
iShares Global Bond Index Fund - S Class	International Fixed Interest	22.0
Bentham Professional Global Income Fund - Class C	International Fixed Interest	8.2
Janus Henderson Tactical Income Fund	Australian Fixed Interest	5.2
Fidelity Australian Equities Fund	Australian Equities	5.0
Capital Group New Perspective Fund (AU)	International Equities	4.2
MFG Core Infrastructure Fund	International Equities	3.0
MFS Global Equity Trust II - I Class Hedged	International Equities	3.0
Cash Account	Cash	1.5

<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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