

Monthly Update for Month Ending October 2024

Investment objective

To achieve a moderate amount of capital growth along with some income, by investing in a diversified portfolio of growth and defensive asset classes. The portfolio aims to outperform the benchmark over rolling five-year periods.

Key information

Code	NTH0298
Manager name	Morningstar
Inception date	30 September 2022
Benchmark	Consumer Price Index (CPI) + 2.5%
Asset class	Diversified
Number of underlying assets	32
Minimum investment horizon	5 years
Portfolio income	Default - Reinvest
Management fees and costs	'0.7%
Performance fee	'0%
Estimated net transaction costs	'0.07%
Estimated buy/sell spread	'0.04%/0.03%
Risk band/label	4/Medium
Minimum investment amount	\$25,000

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.

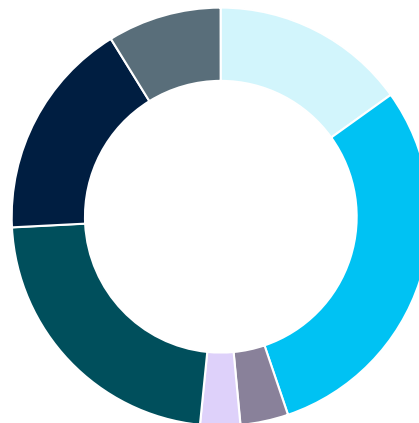
Returns

as at 31 October 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return ¹	10.66	-1.14	1.46	5.46	15.45	-	-
Income	3.47	0.36	0.52	2.48	3.97	-	-
Growth	7.19	-1.50	0.94	2.98	11.48	-	-
Benchmark ²	6.40	-	0.86	2.52	5.39	-	-

* 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	15.1
	International Equities	29.7
	Property	3.7
	Other	3.1
Total		51.6%
Defensive assets		Allocation (%)
	Australian Fixed Interest	22.6
	International Fixed Interest	17.0
	Cash	8.8
Total		48.4%

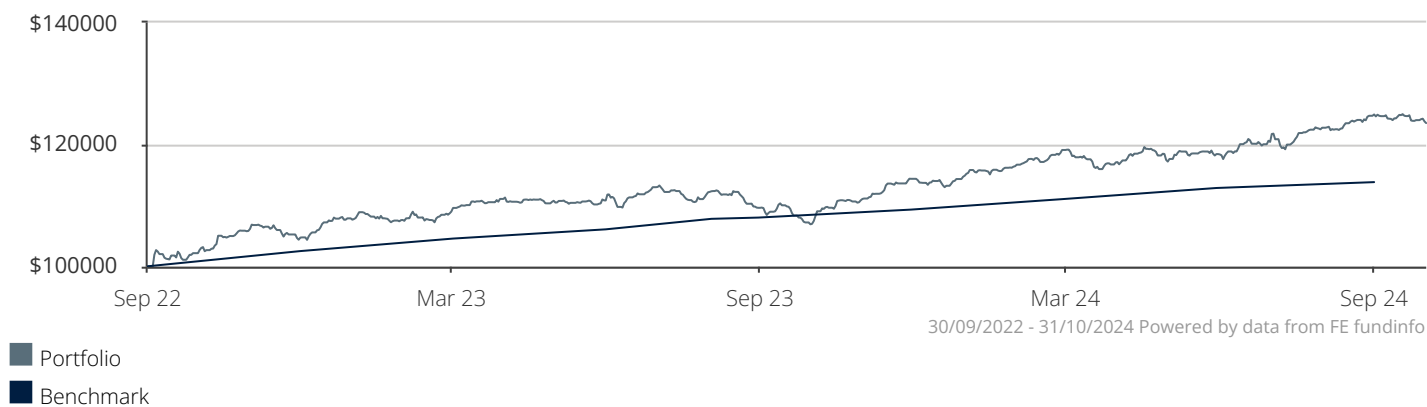
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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 Benchmark is based on the Consumer Price Index (CPI) published by the Australian Bureau of Statistics (ABS) as of the current reporting period.

Performance history

\$100,000 invested since 30/09/2022



Managed portfolio holdings³

Holding	Asset class	Allocation (%)
Morningstar International Bonds (Hedged) Fund - Class Z	International Fixed Interest	16.3
Ishares Core Composite Bond Etf	Australian Fixed Interest	13.8
Morningstar International Shares Active Etf (Managed Fund)	International Equities	8.6
Morningstar Global Opportunities Fund	International Equities	6.6
Vanguard Australian Fixed Interest Index Etf	Australian Fixed Interest	6.2
Morningstar Multi Asset Real Return Fund - Class Z	Other	6.0
Ishares Core S&P/ASX 200 Etf	Australian Equities	5.6
Ishares Core Cash Etf	Cash	5.5
Ishares Core Msci World EX Australia Esg Etf	International Equities	3.4
iShares Core FTSE Global Infrastructure (AUD Hedged) ETF	Other	2.7
Cash Account	Cash	2.6
Betashares Australian Investment Grade Corporate Bond Etf	Australian Fixed Interest	2.5
Vaneck Ftse International Property (Aud Hedged) Etf	Property	2.3
Ishares Core Msci World EX Aus Esg (Aud Hed) Etf	International Equities	2.1
Westpac Banking Corporation Ordinary Fully Paid	Australian Equities	1.4
Ishares China Large-Cap Etf	International Equities	1.4
Ishares Msci South Korea Etf	International Equities	1.3
Morningstar Australian Share Fund	Australian Equities	1.2
ANZ Group Holdings Limited Ordinary Fully Paid	Australian Equities	1.2
CSL Limited Ordinary Fully Paid	Australian Equities	1.0
Betashares Ftse 100 Etf	International Equities	0.9
Brambles Limited Ordinary Fully Paid	Australian Equities	0.9
Resmed Inc Cdi 10:1 Foreign Exempt NYSE	Australian Equities	0.9
Vanguard Ftse Emerging Markets Shares Etf	International Equities	0.9
BHP Group Limited Ordinary Fully Paid	Australian Equities	0.8
Ishares Msci Japan Etf	International Equities	0.8
Woodside Energy Group Ltd Ordinary Fully Paid	Australian Equities	0.7
GPT Group Fully Paid Ordinary/Units Stapled Securities	Property	0.7

Holding	Asset class	Allocation (%)
Dexus Fully Paid Units Stapled Securities	Property	0.6
James Hardie Industries PLC Chess Depository Interests 1:1	Australian Equities	0.6
Ramsay Health Care Limited Ordinary Fully Paid	Australian Equities	0.6

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.