

Monthly update for month ending February 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     | 30                                |
| Minimum investment horizon      | 5 years                           |
| Portfolio income                | Reinvested                        |
| Management fees and costs       | '0.71%                            |
| Performance fee                 | '0%                               |
| Estimated net transaction costs | '0.07%                            |
| Estimated buy/sell spread       | '0.04%/0.04%                      |
| 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.

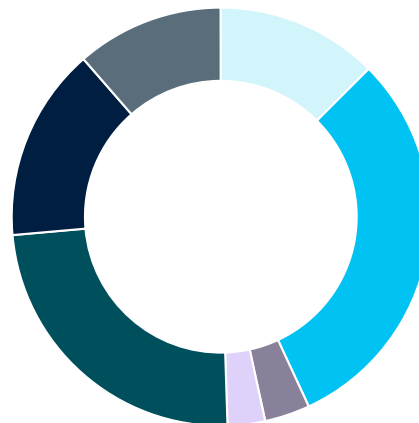
### Returns

as at 29 February 2024

|                           | Since inception* | 1 Month (%) | 3 Months (%) | 6 Months (%) | 1 Year (%) | 3 Years (%) | 5 Years (%) |
|---------------------------|------------------|-------------|--------------|--------------|------------|-------------|-------------|
| Total return <sup>1</sup> | 11.34            | 1.07        | 4.84         | 3.75         | 8.22       | -           | -           |
| Income                    | 2.91             | 0.03        | 0.54         | 1.09         | 3.29       | -           | -           |
| Growth                    | 8.43             | 1.04        | 4.30         | 2.66         | 4.93       | -           | -           |
| Benchmark <sup>2</sup>    | 6.49             | 0.00        | 1.21         | 3.05         | 6.64       | -           | -           |

\* Since inception returns begin from the month end immediately following portfolio launch.

### Asset allocation



as at 29 February 2024

| Growth assets    |                              | Allocation (%) |
|------------------|------------------------------|----------------|
|                  | Australian Equities          | 12.5           |
|                  | International Equities       | 30.6           |
|                  | Property                     | 3.5            |
|                  | Other                        | 2.9            |
| <b>Total</b>     |                              | <b>49.5%</b>   |
| Defensive assets |                              | Allocation (%) |
|                  | Australian Fixed Interest    | 24.1           |
|                  | International Fixed Interest | 15.0           |
|                  | Cash                         | 11.4           |
| <b>Total</b>     |                              | <b>50.5%</b>   |

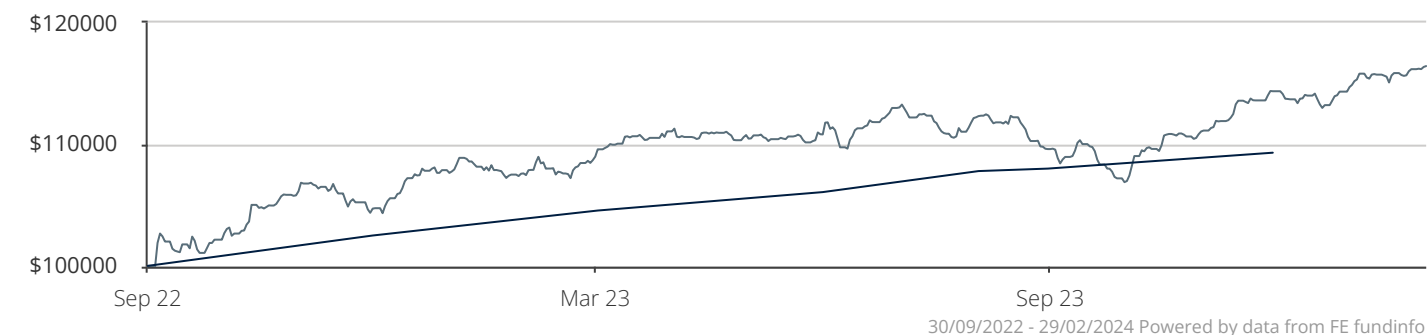
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<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 30/09/2022



- Portfolio
- Benchmark

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

| Holding  | Asset class                  | Allocation (%) |
|--|------------------------------|----------------|
| iShares Core Composite Bond Etf  | Australian Fixed Interest    | 14.3           |
| Morningstar International Bonds (Hedged) Fund - Class Z                | International Fixed Interest | 13.9           |
| Morningstar International Shares Active Etf (Managed Fund) Morningstar | International Equities       | 9.0            |
| Vanguard Australian Fixed Interest Index Etf                           | Australian Fixed Interest    | 9.0            |
| iShares Core Cash Etf  | Cash                         | 7.5            |
| Morningstar Global Opportunities Fund                                  | International Equities       | 7.1            |
| Morningstar Multi Asset Real Return Fund - Class Z                     | International Equities       | 5.9            |
| iShares Core S&P/ASX 200 Etf   | Australian Equities          | 4.0            |
| iShares Core Msci World EX Australia Esg Etf                           | International Equities       | 3.4            |
| Cash Account   | Cash                         | 3.0            |
| iShares Core FTSE Global Infrastructure (AUD Hedged) ETF               | Other                        | 2.5            |
| Van Eck Ftse International Property (Hedged) Etf                       | Property                     | 2.2            |
| iShares Core Msci World EX Aus Esg (Aud Hed) Etf                       | International Equities       | 2.1            |
| iShares Msci South Korea Etf   | International Equities       | 1.6            |
| iShares China Large-Cap Etf  | International Equities       | 1.4            |
| Westpac Banking Corporation Ordinary Fully Paid                        | Australian Equities          | 1.2            |
| Resmed Inc Cdi 10:1 Foreign Exempt NYSE                                | Australian Equities          | 1.2            |
| CSL Limited Ordinary Fully Paid  | Australian Equities          | 1.2            |
| ANZ Group Holdings Limited Ordinary Fully Paid                         | Australian Equities          | 1.1            |
| Woodside Energy Group Ltd Ordinary Fully Paid                          | Australian Equities          | 1.0            |
| Morningstar International Shares Core (Unhedged)                       | International Equities       | 0.9            |
| Betashares Ftse 100 Etf  | International Equities       | 0.9            |
| Vanguard Ftse Emerging Markets Shares Etf                              | International Equities       | 0.9            |
| iShares Msci Japan Etf   | International Equities       | 0.9            |
| Brambles Limited Ordinary Fully Paid                                   | Australian Equities          | 0.8            |
| James Hardie Industries PLC Chess Depository Interests 1:1             | Australian Equities          | 0.7            |
| Dexus Fully Paid Units Stapled Securities                              | Property                     | 0.6            |
| GPT Group Fully Paid Ordinary/Units Stapled Securities                 | Property                     | 0.6            |

| Holding   | Asset class         | Allocation (%) |
|---|---------------------|----------------|
| Ramsay Health Care Limited Ordinary Fully Paid  | Australian Equities | 0.6            |
| Newmont Corporation Cdi 1:1 Foreign Exempt NYSE | 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

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