

Monthly update for month ending February 2024

Investment objective

To deliver capital growth and some income over the minimum investment timeframe of 6 years through exposure across a range of asset classes by investing in listed products and equities.

Key information

Code	NTH0240
Manager name	Lonsec
Inception date	28 March 2022
Benchmark	Morningstar Australia Growth Target Allocation NR AUD
Asset class	Diversified
Number of underlying assets	44
Minimum investment horizon	6 years
Portfolio income	Reinvested
Management fees and costs	'0.61%
Performance fee	'0%
Estimated net transaction costs	'0.07%
Estimated buy/sell spread	'0.02%/0.01%
Risk band/label	6/High
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.

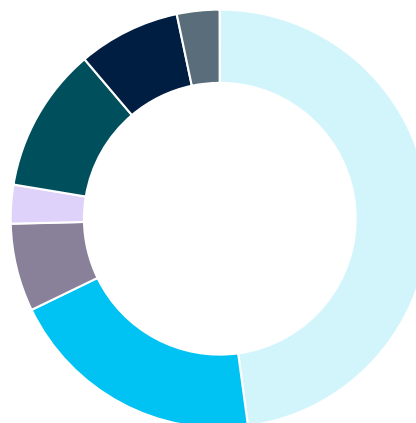
Returns

as at 29 February 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return ¹	4.07	1.29	7.18	5.39	10.42	-	-
Income	2.78	0.04	0.54	1.16	2.89	-	-
Growth	1.29	1.25	6.64	4.23	7.53	-	-
Benchmark ²	5.90	2.07	7.86	7.08	12.92	-	-

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

Asset allocation



as at 29 February 2024

Growth assets		Allocation (%)
Australian Equities		47.9
International Equities		20.0
Property		6.8
Other		3.0
Total		77.7%
Defensive assets		Allocation (%)
Australian Fixed Interest		11.2
International Fixed Interest		7.9
Cash		3.3
Total		22.4%

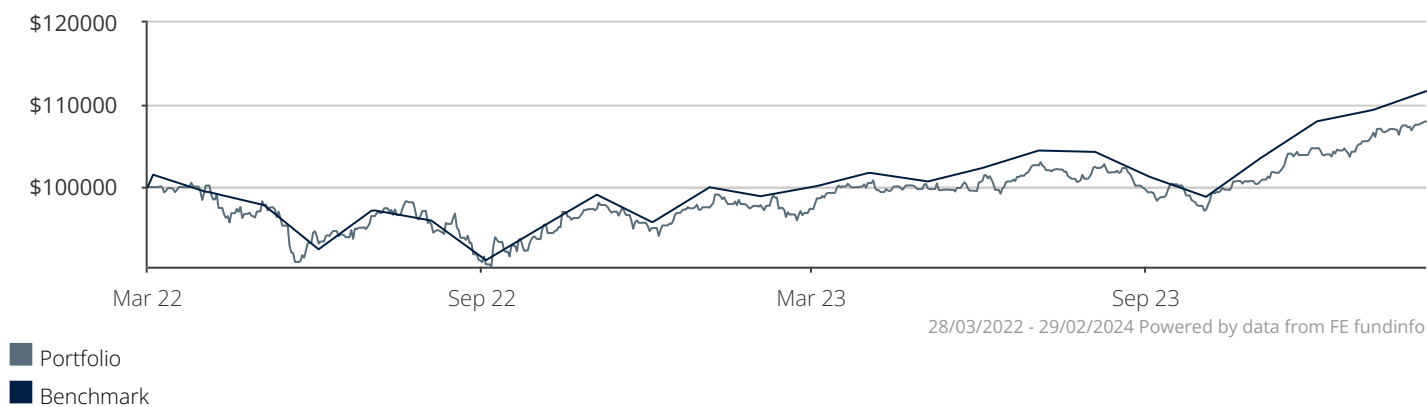
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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

Performance history

\$100,000 invested since 28/03/2022



Managed portfolio holdings³

Holding	Asset class	Allocation (%)
Vaneck Msci International Quality Etf Vaneck Msci International Qualit	International Equities	10.0
Betashares Global Shares Etf - Currency Hedged Betashares Global Share	Australian Equities	8.5
Vanguard Global Aggregate Bond Index (Hedged) Etf Vanguard Global Aggr	International Fixed Interest	7.0
Barrow Hanley Global Share Fund (Managed Fund) Barrow Hanley Global Sh	Australian Equities	6.5
Ishares Core Composite Bond Etf Ishares Core Composite Bond Etf	Australian Fixed Interest	5.0
Betashares Westn Asset Aus Bond Fund (Managed Fund) Betashares West As	Australian Fixed Interest	4.0
Betashares Martin Currie EM Fund (Managed Fund) Betashares Martin Curr	International Equities	3.0
Global X Metal Securities Australia Limited. Global X Physical Gold	Other	3.0
Resolution Cap Global Prop Sec (Managed Fund) Resolution Cap Global Pr	Australian Equities	3.0
Vaneck Australian Resources Etf Vaneck Australian Resources Etf	Australian Equities	3.0
Vaneck Ftse Global Infrastructure (Hedged) Etf Vaneck Ftse Global Infr	Property	3.0
Vaneck Msci Intl Small Companies Quality Etf Vaneck Msci Intl Small Co	International Equities	3.0
Vanguard Australian Property Securities Index Etf Vanguard Australian	Property	3.0
Vanguard Ftse Emerging Markets Shares Etf Vanguard Ftse Emerging Marke	International Equities	3.0
BHP Group Limited Ordinary Fully Paid	Australian Equities	2.9
Commonwealth Bank Of Australia Ordinary Fully Paid	Australian Equities	2.2
National Australia Bank Limited Ordinary Fully Paid	Australian Equities	2.2
Cash Account	Cash	2.1
Activex Ardea Real Outcome Bond Fund (Managed Fund) Active X Ardea RL	International Fixed Interest	2.0
Vaneck Australian Subordinated Debt Etf Vaneck Australian Subordinated	Australian Fixed Interest	2.0
Aristocrat Leisure Limited Ordinary Fully Paid	Australian Equities	1.5
Computershare Limited. Ordinary Fully Paid	Australian Equities	1.5
CSL Limited Ordinary Fully Paid	Australian Equities	1.5
Ishares Core Cash Etf Ishares Core Cash Etf	Cash	1.5
Macquarie Group Limited Ordinary Fully Paid	Australian Equities	1.5
Resmed Inc Cdi 10:1 Foreign Exempt NYSE	Australian Equities	1.5
Santos Limited Ordinary Fully Paid	Australian Equities	1.5
Woolworths Group Limited Ordinary Fully Paid	Australian Equities	1.5

Holding	Asset class	Allocation (%)
Telstra Group Limited Ordinary Fully Paid	Australian Equities	1.1
Transurban Group Fully Paid Ordinary/Units Stapled Securities	Australian Equities	1.1
CAR Group Limited Ordinary Fully Paid	Australian Equities	0.7
Endeavour Group Limited Ordinary Fully Paid	Australian Equities	0.7
Goodman Group Fully Paid Ordinary/Units Stapled Securities	Property	0.7
Orica Limited Ordinary Fully Paid	Australian Equities	0.7
QBE Insurance Group Limited Ordinary Fully Paid	Australian Equities	0.7
Qube Holdings Limited Ordinary Fully Paid	Australian Equities	0.7
REA Group Ltd Ordinary Fully Paid	Australian Equities	0.7
RIO Tinto Limited Ordinary Fully Paid	Australian Equities	0.7
Steadfast Group Limited Ordinary Fully Paid	Australian Equities	0.7
Suncorp Group Limited Ordinary Fully Paid	Australian Equities	0.7
The Lottery Corporation Limited Ordinary Fully Paid	Australian Equities	0.7

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.