

Monthly update for month ending February 2024

### Investment objective

To achieve a consistent income return and a modest amount of capital growth, by investing in a diversified portfolio of defensive and growth asset classes, with an emphasis on defensive asset classes. The portfolio aims to outperform the benchmark over rolling three-year periods.

### Key information

Code	NTH0297
Manager name	Morningstar
Inception date	30 September 2022
Benchmark	Consumer Price Index (CPI) + 1.0%
Asset class	Diversified
Number of underlying assets	31
Minimum investment horizon	3 years
Portfolio income	Reinvested
Management fees and costs	'0.63%
Performance fee	'0%
Estimated net transaction costs	'0.08%
Estimated buy/sell spread	'0.04%/0.03%
Risk band/label	3/Low to 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.

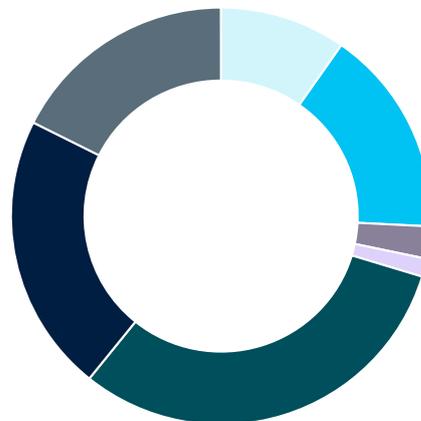
### Returns

as at 29 February 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return <sup>1</sup>	8.24	0.45	3.55	2.99	6.32	-	-
Income	2.55	0.07	0.57	1.20	2.79	-	-
Growth	5.69	0.38	2.98	1.79	3.53	-	-
Benchmark <sup>2</sup>	5.12	0.00	0.84	2.30	5.09	-	-

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

### Asset allocation



as at 29 February 2024

Growth assets		Allocation (%)
Australian Equities		9.7
International Equities		16.1
Property		2.5
Other		1.4
<b>Total</b>		<b>29.7%</b>
Defensive assets		Allocation (%)
Australian Fixed Interest		31.1
International Fixed Interest		21.6
Cash		17.6
<b>Total</b>		<b>70.3%</b>

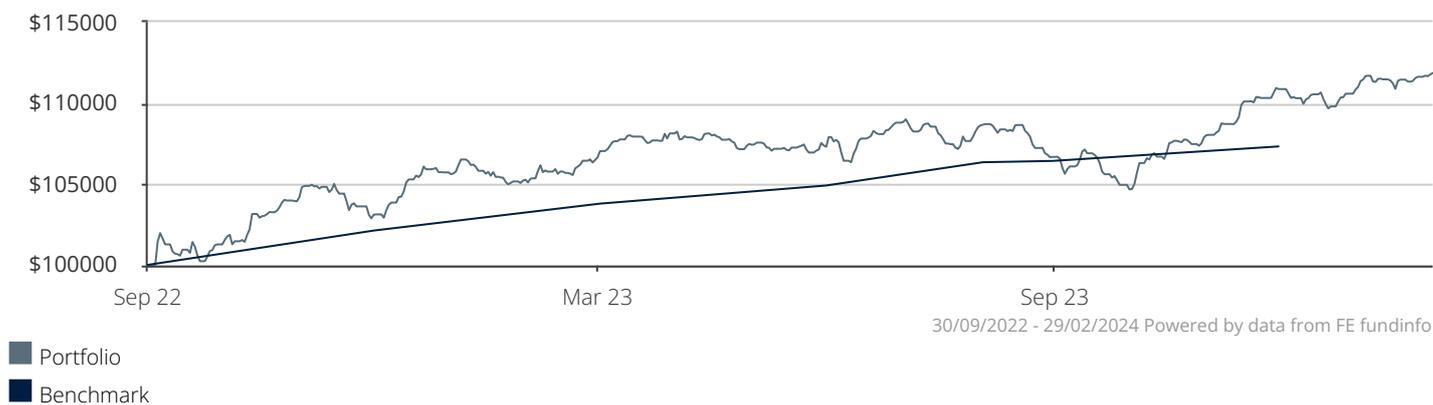
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<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 30/09/2022



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

Holding	Asset class	Allocation (%)
Morningstar International Bonds (Hedged) Fund - Class Z	International Fixed Interest	19.9
Ishares Core Composite Bond Etf	Australian Fixed Interest	18.0
Ishares Core Cash Etf	Cash	13.3
Vanguard Australian Fixed Interest Index Etf	Australian Fixed Interest	9.2
Morningstar Global Opportunities Fund	International Equities	5.1
Morningstar Multi Asset Real Return Fund - Class Z	International Equities	4.7
Morningstar International Shares Active Etf (Managed Fund)	International Equities	3.8
Cash Account	Cash	3.1
Ishares Core Msci World EX Australia Esg Etf	International Equities	2.0
Betashares Australian Bank Senior Floating Rate Bond Etf	Australian Fixed Interest	1.9
Vaneck Ftse International Property (Hedged) Etf	Property	1.8
Ishares Core S&P/ASX 200 Etf	Australian Equities	1.8
Vanguard International Credit Securities Index (Hedged) Etf	Australian Fixed Interest	1.3
ANZ Group Holdings Limited Ordinary Fully Paid	Australian Equities	1.2
CSL Limited Ordinary Fully Paid	Australian Equities	1.2
iShares Core FTSE Global Infrastructure (AUD Hedged) ETF	Other	1.0
Westpac Banking Corporation Ordinary Fully Paid	Australian Equities	1.0
Woodside Energy Group Ltd Ordinary Fully Paid	Australian Equities	1.0
Ishares Msci South Korea Etf	International Equities	1.0
Ishares China Large-Cap Etf	International Equities	0.9
Ishares Global High Yield Bond (Aud Hedged) Etf	International Fixed Interest	0.9
Resmed Inc Cdi 10:1 Foreign Exempt NYSE	Australian Equities	0.9
Ishares Msci Emerging Markets Etf	International Equities	0.8
Brambles Limited Ordinary Fully Paid	Australian Equities	0.8
James Hardie Industries PLC Chess Depository Interests 1:1	Australian Equities	0.7
Betashares Ftse 100 Etf	International Equities	0.7
Dexus Fully Paid Units Stapled Securities	Property	0.6
Ramsay Health Care Limited Ordinary Fully Paid	Australian Equities	0.6

Holding	Asset class	Allocation (%)
Betashares Australian High Interest Cash Etf Betashares Australian Hig	Cash	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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