

Monthly Update for Month Ending October 2024

### Investment objective

To provide returns over the medium to long term, with moderate to high volatility, consistent with a portfolio focusing on growth-oriented assets. The portfolio aims to provide exposure to predominantly sustainable investment strategies and outperform the benchmark over a rolling six-year period.

### Key information

<b>Code</b>	NTH0290
<b>Manager name</b>	Russell Investment Management
<b>Inception date</b>	05 August 2022
<b>Benchmark</b>	Morningstar Australia Aggressive Target Allocation NR AUD
<b>Asset class</b>	Diversified
<b>Number of underlying assets</b>	48
<b>Minimum investment horizon</b>	6 years
<b>Portfolio income</b>	Default - Paid to Platform Cash
<b>Management fees and costs</b>	'0.84%
<b>Performance fee</b>	'0%
<b>Estimated net transaction costs</b>	'0.03%
<b>Estimated buy/sell spread</b>	'0.10%/0.09%
<b>Risk band/label</b>	6/High
<b>Minimum investment amount</b>	\$25,000

### About the manager

#### Russell Investment Management

With more than 80 years of experience, Russell Investments is a global investment solutions provider, dedicated to helping investors reach their long-term goals. Russell Investments offers investment solutions in 32 countries. Russell Investments specialises in multi-asset solutions and investment and implementation services with a goal of delivering the best investment strategies, managers and asset classes to its clients around the world. Headquartered in Seattle, Washington, Russell Investments operates globally with 20 offices.

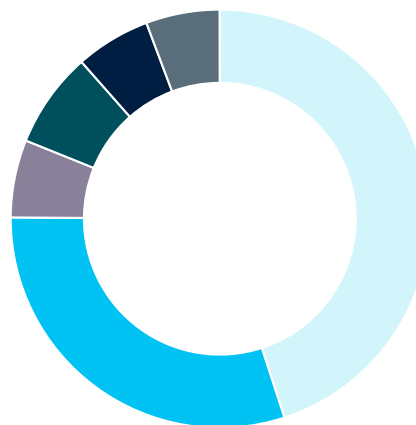
### Returns

as at 31 October 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return <sup>1</sup>	12.20	-0.33	1.62	7.60	24.79	-	-
Income	6.18	0.11	0.48	8.49	10.94	-	-
Growth	6.02	-0.44	1.14	-0.89	13.85	-	-
Benchmark <sup>2</sup>	13.42	0.00	2.01	8.70	25.16	-	-

\* Since inception returns commence from the month end of the portfolio's launch.

### Asset allocation



as at 31 October 2024

Growth assets		Allocation (%)
<span style="color: #00AEEF;">■</span>	Australian Equities	45.0
<span style="color: #00AEEF;">■</span>	International Equities	30.1
<span style="color: #4F81BD;">■</span>	Property	6.0
<span style="color: #A6A6A6;">■</span>	Other	0.0
<b>Total</b>		<b>81.1%</b>
Defensive assets		Allocation (%)
<span style="color: #00AEEF;">■</span>	Australian Fixed Interest	7.4
<span style="color: #00AEEF;">■</span>	International Fixed Interest	5.8
<span style="color: #4F81BD;">■</span>	Cash	5.7
<b>Total</b>		<b>18.9%</b>

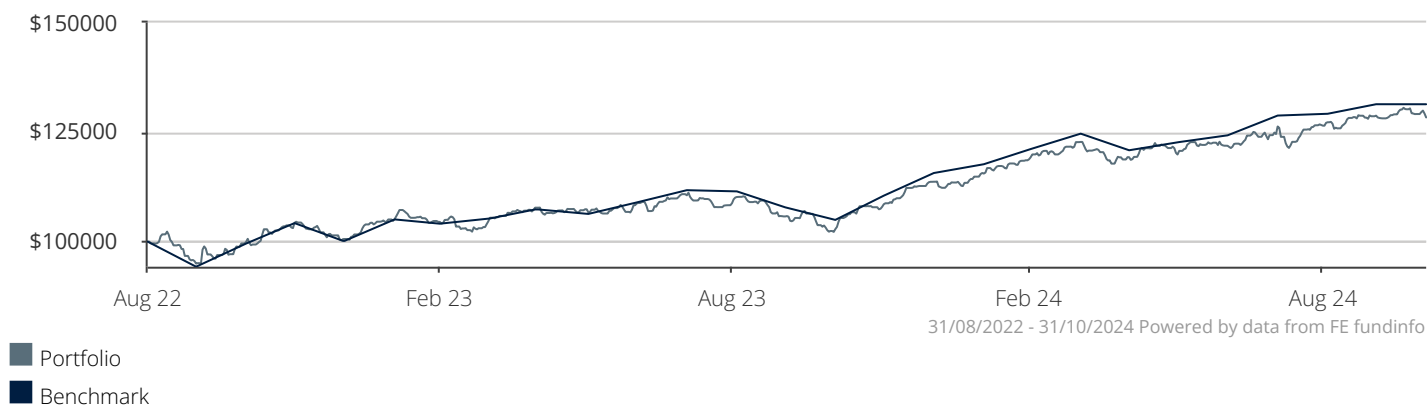
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<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 31/08/2022



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

Holding	Asset class	Allocation (%)
Russell Investments Low Carbon Global Shares Fund - Class AUDH	International Equities	12.9
Russell Investments Low Carbon Global Shares Fund - Class A	International Equities	11.6
Russell Sust Global Opportunities Complex Etf Russell Sust Global Opportunities Complex Etf	Australian Equities	10.0
Pendal Sustainable Australian Fixed Interest Fund	Australian Fixed Interest	5.2
Ausbil Active Sustainable Equity Fund	Australian Equities	5.0
Vanguard Ethically Conscious Glb Agg Bond Index (Hedged) Etf Vanguard	International Fixed Interest	4.7
Perpetual ESG Australian Share Fund	Australian Equities	4.1
Russell Intl Property Securities \$A Hedged Class A Fund	Property	4.0
Alphinity Sustainable Share Fund	Australian Equities	4.0
Impax Sustainable Leaders Fund	International Equities	3.4
First Sentier Responsible Listed Infrastructure Fund	International Equities	2.7
Ishares Core Cash Etf Ishares Core Cash Etf	Cash	2.1
Commonwealth Bank Of Australia Ordinary Fully Paid	Australian Equities	2.1
Altius Sustainable Short Term Income Fund	Australian Fixed Interest	1.8
Vanguard Australian Property Securities Index Etf Vanguard Australian	Property	1.8
Cash Account	Cash	1.6
CSL Limited Ordinary Fully Paid	Australian Equities	1.5
Westpac Banking Corporation Ordinary Fully Paid	Australian Equities	1.4
National Australia Bank Limited Ordinary Fully Paid	Australian Equities	1.4
ANZ Group Holdings Limited Ordinary Fully Paid	Australian Equities	1.3
Wesfarmers Limited Ordinary Fully Paid	Australian Equities	1.2
Robeco SDG Credit Income Fund (AUD Hedged) - Class C	International Fixed Interest	1.2
RIO Tinto Limited Ordinary Fully Paid	Australian Equities	1.0
Telstra Group Limited Ordinary Fully Paid	Australian Equities	1.0
Ardea Real Outcome Fund	Other	0.9
Brambles Limited Ordinary Fully Paid	Australian Equities	0.8
Goodman Group Fully Paid Ordinary/Units Stapled Securities	Property	0.8
Macquarie Group Limited Ordinary Fully Paid	Australian Equities	0.8

Holding	Asset class	Allocation (%)
Fortescue Ltd Ordinary Fully Paid	Australian Equities	0.8
Woolworths Group Limited Ordinary Fully Paid	Australian Equities	0.7
James Hardie Industries PLC Chess Depositary Interests 1:1	Australian Equities	0.7
Bluescope Steel Limited Ordinary Fully Paid	Australian Equities	0.6
Transurban Group Fully Paid Ordinary/Units Stapled Securities	Australian Equities	0.6
JB Hi-Fi Limited Ordinary Fully Paid	Australian Equities	0.6
Wisetech Global Limited Ordinary Fully Paid	Australian Equities	0.6
Amcor PLC Cdi 1:1 Foreign Exempt NYSE	Australian Equities	0.5
Northern Star Resources Ltd Ordinary Fully Paid	Australian Equities	0.5
QBE Insurance Group Limited Ordinary Fully Paid	Australian Equities	0.5
Coles Group Limited. Ordinary Fully Paid	Australian Equities	0.5
Ramsay Health Care Limited Ordinary Fully Paid	Australian Equities	0.5
Atlas Arteria Fpo Stap US Prohibited Excluding Qup	Australian Equities	0.4
Cochlear Limited Ordinary Fully Paid	Australian Equities	0.4
Suncorp Group Limited Ordinary Fully Paid	Australian Equities	0.4
Xero Limited Ordinary Fully Paid	Australian Equities	0.4
Iluka Resources Limited Ordinary Fully Paid	Australian Equities	0.4
Pilbara Minerals Limited Ordinary Fully Paid	Australian Equities	0.3
Medibank Private Limited Ordinary Fully Paid	Australian Equities	0.3

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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