

Monthly update for month ending February 2024

### Investment objective

Aims to outperform its benchmark over a rolling seven-year period.

### Key information

<b>Code</b>	NTH0217
<b>Manager name</b>	Morgan Stanley Wealth Management
<b>Inception date</b>	29 November 2021
<b>Benchmark</b>	Morningstar Australian Multi-Sector Aggressive Average Category
<b>Asset class</b>	Diversified
<b>Number of underlying assets</b>	23
<b>Minimum investment horizon</b>	7 years
<b>Portfolio income</b>	Paid to Cash Account
<b>Management fees and costs</b>	0.72%
<b>Performance fee</b>	0.01%
<b>Estimated net transaction costs</b>	0.09%
<b>Estimated buy/sell spread</b>	0.06%/0.06%
<b>Risk band/label</b>	6/High
<b>Minimum investment amount</b>	\$500

### About the manager

#### Morgan Stanley Wealth Management

Morgan Stanley is a global investment bank founded in 1935 which operates today in 42 countries. Morgan Stanley Wealth Management Australia leverages the institutional research and wealth management research of the global investment bank to construct managed portfolios that fuse global insight with a local perspective to address the needs of Australian investors. Morgan Stanley Wealth Management Australia is focused on offering quality investment options that are delivered with an unwavering commitment to client service.

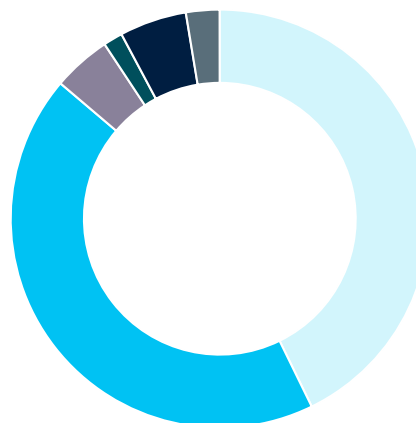
### Returns

as at 29 February 2024

	Since inception*	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Total return <sup>1</sup>	4.23	2.43	9.98	8.16	14.36	-	-
Income	4.06	0.02	0.73	1.31	3.78	-	-
Growth	0.17	2.41	9.25	6.85	10.58	-	-
Benchmark <sup>2</sup>	4.92	3.08	9.36	8.09	15.43	-	-

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

### Asset allocation



as at 29 February 2024

Growth assets	Allocation (%)
Australian Equities	42.8
International Equities	43.5
Property	4.5
Other	0.0
<b>Total</b>	<b>90.8%</b>
Defensive assets	Allocation (%)
Australian Fixed Interest	1.5
International Fixed Interest	5.2
Cash	2.6
<b>Total</b>	<b>9.3%</b>

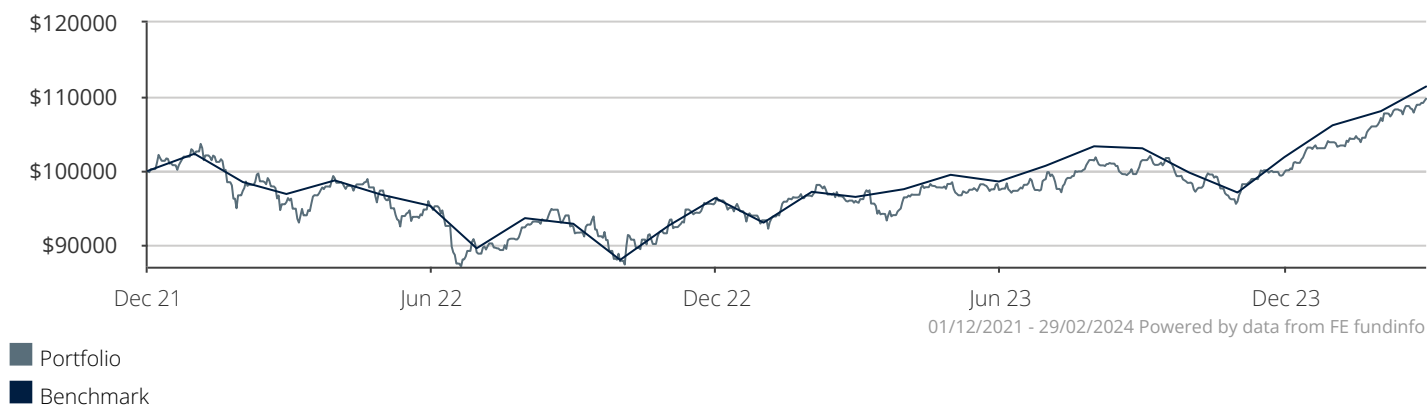
Asset allocation data sourced via Morningstar® from the underlying fund manager.

<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 01/12/2021



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

Holding	Asset class	Allocation (%)
Betashares Australia 200 Etf	Australian Equities	19.0
Macquarie Australian Shares Fund	Australian Equities	10.0
Pendal Focus Australian Share Fund	Australian Equities	10.0
Vaneck Msci International Quality Etf	International Equities	10.0
Ironbark Royal London Core Global Share Fund - Class A	International Equities	7.0
Vanguard Msci Index International Shares Etf	International Equities	7.0
Ishares Msci Japan Etf	International Equities	4.5
Vaneck Msci International Value Etf	International Equities	4.0
Vanguard International Fixed Interest Index (Hedged) Etf	International Fixed Interest	4.0
Ishares Edge Msci World Minimum Volatility Etf	International Equities	3.5
Jpmorgan EQ Prem Income Active Etf (Managed Fund)	Australian Equities	3.5
Vanguard Global Infrastructure Index Etf	Property	3.0
Vaneck Morningstar Wide Moat Etf	International Equities	2.5
Vanguard Msci Index International Shares (Hedged) Etf	International Equities	2.5
Cash Account	Cash	2.0
GQG Partners Emerging Markets Equity Fund - Z Class	International Equities	2.0
Capital Group Global Corporate Bond Hedged	International Fixed Interest	1.5
Vanguard Australian Government Bond Index Etf	Australian Fixed Interest	1.5
Vanguard Australian Property Securities Index Etf	Property	1.5
Vanguard Australian Shares High Yield Etf	Australian Equities	1.0

<sup>3</sup> 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.