

Monthly update for month ending February 2024

Investment objective

To deliver a return of CPI +4% per annum over the long term by investing in a diverse mix of asset classes.

Key information

| | |
|--|-----------------------------------|
| Code | NTH0294 |
| Manager name | InvestSense |
| Inception date | 30 September 2022 |
| Benchmark | Consumer Price Index (CPI) + 4.0% |
| Asset class | Diversified |
| Number of underlying assets | 54 |
| Minimum investment horizon | 10 years |
| Portfolio income | Paid to Cash Account |
| Management fees and costs | 0.74% |
| Performance fee | 0.13% |
| Estimated net transaction costs | 0.04% |
| Estimated buy/sell spread | 0.08%/0.08% |
| Risk band/label | 6/High |
| Minimum investment amount | \$25,000 |

About the manager

InvestSense

InvestSense is an investment management firm founded in 2014. The investment team have extensive experience in financial markets across investment consulting, portfolio management and investment research. InvestSense's investment philosophy is underpinned by the belief that prevailing market valuations tend to be indicative of final outcomes over long-time periods. By undertaking a forward-looking view of expected returns and implied risks, InvestSense aims to understand if the market is sufficiently rewarding investors for the risks they're undertaking across different asset classes.

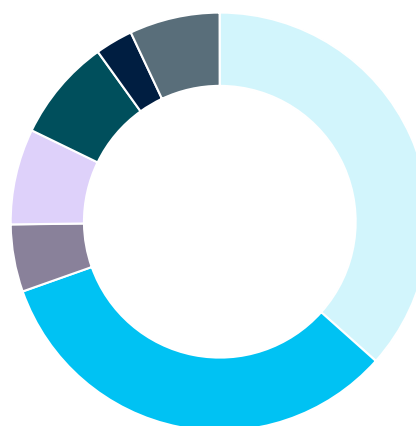
Returns

as at 29 February 2024

| | Since inception* | 1 Month (%) | 3 Months (%) | 6 Months (%) | 1 Year (%) | 3 Years (%) | 5 Years (%) |
|---------------------------|------------------|-------------|--------------|--------------|------------|-------------|-------------|
| Total return ¹ | 16.56 | 2.36 | 8.13 | 6.49 | 12.65 | - | - |
| Income | 2.91 | 0.04 | 0.39 | 1.18 | 3.16 | - | - |
| Growth | 13.65 | 2.32 | 7.74 | 5.31 | 9.49 | - | - |
| Benchmark ² | 7.86 | 0.00 | 1.58 | 3.80 | 8.19 | - | - |

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

Asset allocation



as at 29 February 2024

| Growth assets | | Allocation (%) |
|------------------------------|--|----------------|
| Australian Equities | | 36.6 |
| International Equities | | 33.0 |
| Property | | 5.2 |
| Other | | 7.4 |
| Total | | 82.2% |
| Defensive assets | | Allocation (%) |
| Australian Fixed Interest | | 7.9 |
| International Fixed Interest | | 2.9 |
| Cash | | 7.0 |
| Total | | 17.8% |

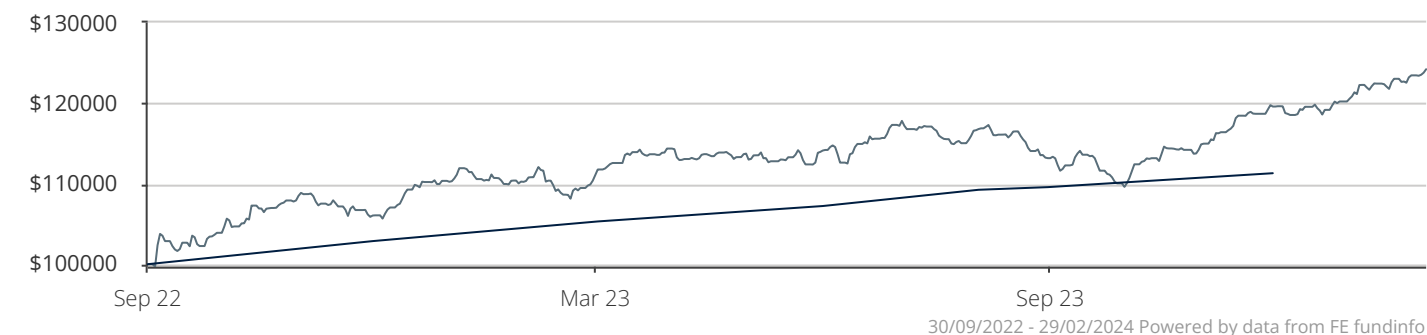
Asset allocation data sourced via Morningstar® from the underlying fund manager.

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 30/09/2022



- Portfolio
- Benchmark

Managed portfolio holdings³

| Holding | Asset class | Allocation (%) |
|--|------------------------------|----------------|
| Vanguard US Total Market Shares Index Etf Vanguard US Total Market Sha | International Equities | 5.8 |
| Munro Concentrated Global Growth Fund | International Equities | 5.7 |
| Pzena Global Focused Value Fund - P Class | International Equities | 5.7 |
| Langdon Global Smaller Companies Fund (Class I) | International Equities | 4.8 |
| Trinetra Emerging Markets Growth Trust | Other | 4.8 |
| Macquarie True Index Listed Property Fund | Property | 4.6 |
| Betashares Australian High Interest Cash Etf Betashares Australian Hig | Cash | 4.4 |
| Vanguard All-World Ex-US Shares Index Etf Vanguard All-World Ex-US Sha | International Equities | 3.8 |
| Ishares Msci Japan Etf Ishares Msci Japan Etf | International Equities | 3.6 |
| Macquarie Hedged Index Global Infrastructure Securities Fund | International Equities | 3.5 |
| Eley Griffiths Group Emerging Companies Fund | Australian Equities | 3.1 |
| Global X Metal Securities Australia Limited, Global X Physical Gold | Other | 3.0 |
| Spheria Australian Smaller Companies Fund | Australian Equities | 2.9 |
| L1 Capital Catalyst Fund - Founders Class | Australian Equities | 2.8 |
| Global X US Treasury Bond Etf (Currency Hedged), Global X US Treasury | International Fixed Interest | 2.7 |
| Macquarie True Index Australian Fixed Interest | Australian Fixed Interest | 2.7 |
| BHP Group Limited Ordinary Fully Paid | Australian Equities | 2.4 |
| CSL Limited Ordinary Fully Paid | Australian Equities | 2.4 |
| Janus Henderson Tactical Income Fund | Australian Fixed Interest | 2.1 |
| ANZ Group Holdings Limited Ordinary Fully Paid | Australian Equities | 2.1 |
| Westpac Banking Corporation Ordinary Fully Paid | Australian Equities | 2.1 |
| Yarra Enhanced Income Fund - Class A | Australian Fixed Interest | 1.7 |
| Artesian Corporate Bond Fund - Class C | Australian Fixed Interest | 1.6 |
| Woodside Energy Group Ltd Ordinary Fully Paid | Australian Equities | 1.5 |
| Cash Account | Cash | 1.5 |
| Fortlake Real Income | Australian Fixed Interest | 1.2 |
| Resmed Inc Cdi 10:1 Foreign Exempt NYSE | Australian Equities | 1.1 |
| South32 Limited Ordinary Fully Paid | Australian Equities | 1.0 |

| Holding | Asset class | Allocation (%) |
|--|---------------------|----------------|
| Infomedia Ltd Ordinary Fully Paid | Australian Equities | 0.9 |
| Macquarie Group Limited Ordinary Fully Paid | Australian Equities | 0.9 |
| Suncorp Group Limited Ordinary Fully Paid | Australian Equities | 0.8 |
| Treasury Wine Estates Limited Ordinary Fully Paid | Australian Equities | 0.8 |
| Newcrest Mining Limited Ordinary Fully Paid | Australian Equities | 0.8 |
| Ramsay Health Care Limited Ordinary Fully Paid | Australian Equities | 0.8 |
| Seek Limited Ordinary Fully Paid | Australian Equities | 0.8 |
| Breville Group Limited Ordinary Fully Paid | Australian Equities | 0.7 |
| Domino's Pizza Enterprises Limited Ordinary Fully Paid | Australian Equities | 0.7 |
| Lendlease Group Fully Paid Ordinary/Units Stapled Securities | Australian Equities | 0.7 |
| QBE Insurance Group Limited Ordinary Fully Paid | Australian Equities | 0.7 |
| Aristocrat Leisure Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| James Hardie Industries PLC Chess Depositary Interests 1:1 | Australian Equities | 0.6 |
| Nanosonics Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Cleanaway Waste Management Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Amcor PLC Cdi 1:1 Foreign Exempt NYSE | Australian Equities | 0.6 |
| Brambles Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Metcash Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Telstra Group Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Wesfarmers Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Woolworths Group Limited Ordinary Fully Paid | Australian Equities | 0.6 |
| Iress Limited Ordinary Fully Paid | 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

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.