

## MyNorth Sustainable Managed Portfolios



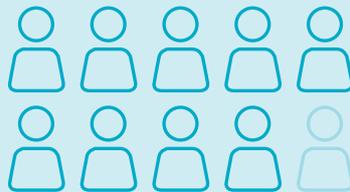
Just because you want to build your wealth it doesn't mean you need to lose sight of what you believe in. MyNorth® Sustainable Managed Portfolios can help you stay true to your values. Our environmental, social and governance (ESG) experts handpick funds in three multi-asset managed portfolios that aim to provide financial returns while making a difference.

### What is ESG and why is it important?

In recent years, Australia has experienced the extremes of mother nature, with bushfires, drought and floods ravaging different parts of our vast land.

We've all seen the impact on our families, our communities and our environment.

By putting ESG values at the heart of the investment choices, you can help play a role in making Australia a better place for future generations.



9 in 10

(89%) Australians feel it's important that their financial institution invests

responsibly and ethically across the board.



3 in 4

Australians would consider moving

their super or other investments to another provider if they found out their current fund was investing in companies engaged in activities

not consistent with their values.

Source: Responsible Investment Association Australasia, From Values to Riches 2020: Charting consumer expectations and demand for responsible investing in Australia, pg 5.

### Sustainability principles

Investment managers are chosen on how they integrate ESG into their decision making, as well as their ability to meet their investment objectives. They are expected to avoid exposure to companies that cause harm to the environment or community.



Transitioning to a low carbon economy



Avoiding material investments in thermal coal, tobacco, gambling, pornography and controversial weapons



Encouraging positive sustainable social and environmental outcomes for the community

To find out more talk to a financial adviser or call us on 1800 667 841

# MyNorth Sustainable Managed Portfolios

These managed portfolios are available from a MyNorth Super, Pension or Investment account through your financial adviser. The fund profiles can change so for all the latest details including fees, refer to the MyNorth Managed Portfolios product disclosure statement.

	Moderately Conservative	Balanced	Moderately Aggressive
Investment objective	This managed portfolio seeks to provide moderate returns over the medium term through a diversified portfolio of defensive and growth assets.	This managed portfolio seeks to provide moderate to high returns over the medium to long term through a diversified portfolio of growth and defensive assets.	This managed portfolio seeks to provide moderately high returns over the long term through a diversified portfolio of primarily growth assets and some defensive assets.
Minimum investment horizon	4 years	5 years	6 years
Benchmark <sup>(i)</sup>	Morningstar® Australian Multisector Balanced Average Category	Morningstar Australian Multisector Growth Average Category	Morningstar Australian Multisector Aggressive Average Category
Investment management fee	0.20% pa of client's portfolio balance	0.20% pa of client's portfolio balance	0.20% pa of client's portfolio balance
Total estimated indirect costs	0.70% pa	0.72% pa	0.73% pa
Total estimated management costs	0.90% pa	0.92% pa	0.93% pa
Risk band/label	4/ Medium	5/ Medium to high	6/ High
Minimum investment amount	\$500	\$500	\$500
Portfolio income	Income will be reinvested	Income will be reinvested	Income will be reinvested
Target growth/defensive exposure <sup>(ii)</sup>			

## Indicative asset allocation ranges

Growth assets	Min	Max	Min	Max	Min	Max
Australian shares	0	30	7	37	11	41
International shares	7	37	16	46	25	55
Listed property/ Infrastructure	0	22	0	25	0	28
Alternatives	0	21	0	22	0	21
Defensive assets	Min	Max	Min	Max	Min	Max
Australian fixed interest	8	38	0	29	0	20
International fixed interest	0	30	0	24	0	19
Cash	0	27	0	22	0	21

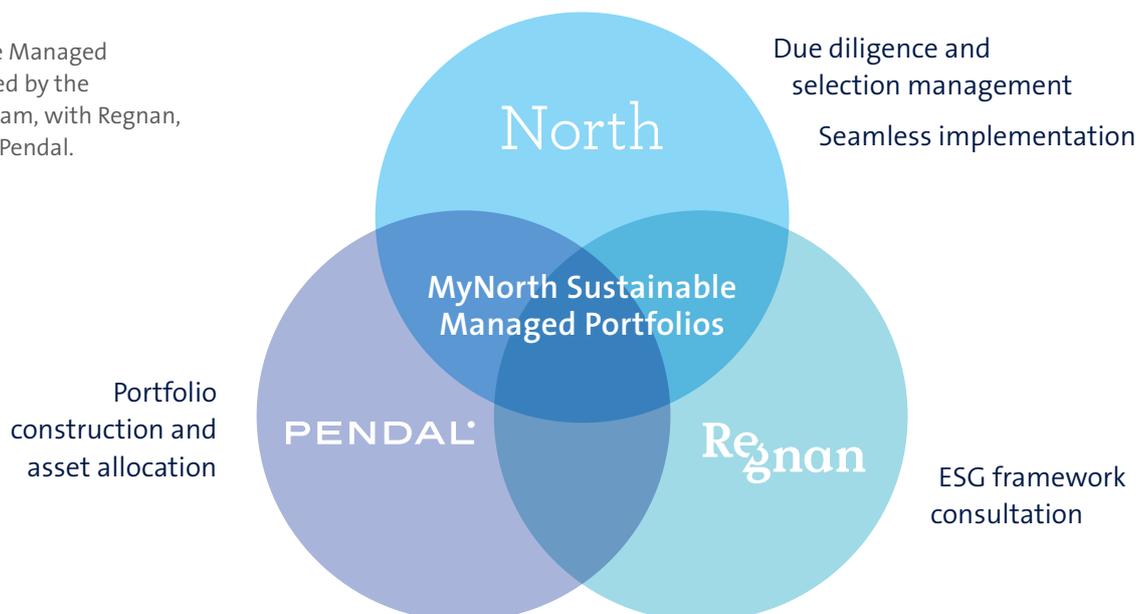
(i) The Morningstar benchmark is calculated based on the average performance from peers in the same Multisector category.

(ii) As of 30 June 2021. Please refer to the PDS for further information regarding fees, costs and risk profile.

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## The ESG experts

MyNorth Sustainable Managed Portfolios are designed by the MyNorth Research team, with Regnan, and are managed by Pental.



## What ESG funds are in the MyNorth Sustainable Managed Portfolios

These funds make up the MyNorth Sustainable Managed Portfolios on 30 June 2021. The funds may vary at any time so to view the up-to-date list in your investment holdings go to [northonline.com.au](http://northonline.com.au).

Fund name	Asset class
Alphinity Sustainable Share Fund	Australian shares
Ausbil Active Sustainable Equity	Australian shares
Pental Horizon Share Fund	Australian shares
Impax Sustainable Leaders Fund	International shares
Vanguard Ethically Conscious International Shares Index Fund	International shares
AMP Capital Global Property Securities Fund	Listed property/infrastructure
Pental Sustainable Australian Fixed Income Fund	Australian fixed income
PIMCO ESG Global Bond Fund	Global fixed income
Pental Multi Asset Target Return Fund	Alternatives
AMP Capital Cash Management Trust	Cash



### What you need to know

Any advice in this document is provided by NMMT Limited ABN 42 058 835 573, AFSL 234653 (NMMT) and is general only. It does not take into account your personal objectives, financial situation or needs. Before you act on any advice, you should consider the appropriateness of any advice before making a decision about a product and should consider the MyNorth Managed Portfolios Product Disclosure Statement available from [northonline.com.au](http://northonline.com.au) or by contacting the North Service Centre on 1800 667 841.

The issuer of MyNorth Managed Portfolios is NMMT. NMMT issues the interests in and is the responsible entity for MyNorth Managed Portfolios through which MyNorth Sustainable Managed Portfolio is offered. The issuer of MyNorth Super and Pension is N.M. Superannuation Pty Limited ABN 31 008 428 322, AFSL 234654 (NM Super). NMMT has appointed Pental Institutional Limited ABN 17 126 390 627, AFSL 316455 as investment manager for MyNorth Sustainable Managed Portfolios. All managed portfolios may not be available across all products on the MyNorth platform and are only available via a financial adviser.

No company in the AMP group stands behind or otherwise guarantees any investment in, or performance of, any managed portfolio, the repayment of investor's capital or any particular rate of return. NMMT is part of the AMP group and can be contacted on 1800 667 841 or [north@amp.com.au](mailto:north@amp.com.au). If a person decides to purchase or vary a financial product, companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium they pay or the value of their investments. Contact AMP for more details. This information is current as of 30 June 2021.

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