



MR WEALTH

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MONTHLY PORTFOLIO UPDATE
FORTUNE SERIES Separately
Managed Accounts



September 2024

MR Wealth Pty Ltd CAR No. 470354

Authorised Representative of Finchley & Kent Pty Ltd

Australian Financial Services Licence No. 555169 | ABN 50 673 291 079

Level 63, 25 Martin place, Sydney NSW 2000 T 1300 770 996 | W.finchleyandkent.com.au



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Conservative (FOR001)

Portfolio Summary Information

The Fortune Foundation Conservative SMA is an objectives based, actively managed multi-asset portfolio built for Finchley & Kent clients seeking returns above Australian CPI.

Investment Manager	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 0.8% p.a.
Benchmark	CPI + 0.8%
Suggested time frame	Minimum 3 years
Distributions	Ongoing
Liquidity	Daily Pricing
Fees	0.60-0.80%

Investment Objective

The Fortune Foundation Conservative Portfolio aims to outperform Australian CPI by a minimum of 0.8% p.a., after fees, over rolling 3-year periods.

Investment Strategy

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes.

The portfolio is optimised to aim for the highest level of return whilst remaining in a moderately conservative portfolio allocation set out in the SAA below.

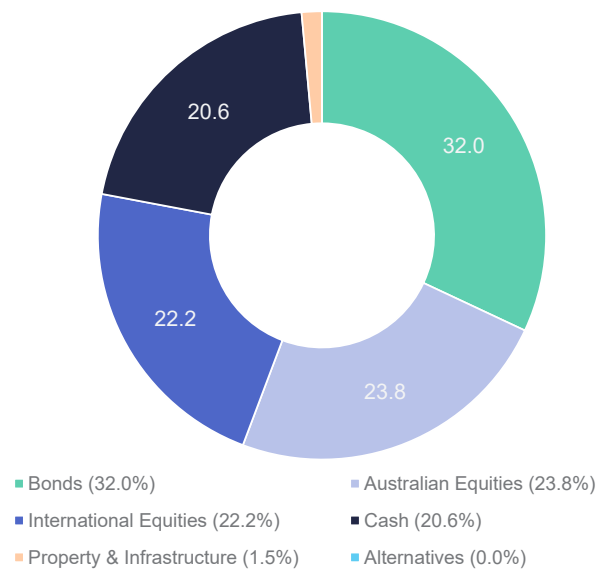
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

Suitability

The Fortune Foundation Conservative SMA is designed for investors who:

- Are seeking total returns above CPI;
- Are willing to accept a medium level of risk; and,
- Have a minimum investment time frame of 3 years.

Asset Allocation



	Active Weight	SAA	Tilt
Bonds	32.0	43.0	-11.0
Australian Equities	23.8	16.0	+7.8
International Equities	22.2	16.0	+6.2
Cash	20.6	10.0	+10.6
Property & Infrastructure	1.5	5.0	-3.5
Alternatives	0.0	10.0	-10.0

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Conservative (FOR001)

Performance

Foundation Conservative returned +0.4% for August as Bonds and Australian equities gained, while International equities had a small decline.

The Australian equity portfolio performed well through earnings updates as Wisetech and Hub24 revealed ongoing strength in their businesses. Strength in the Australian Dollar was the primary drag on global equity exposures, while bonds added via softening rate expectations both here and in the US.

Fortune Foundation Conservative

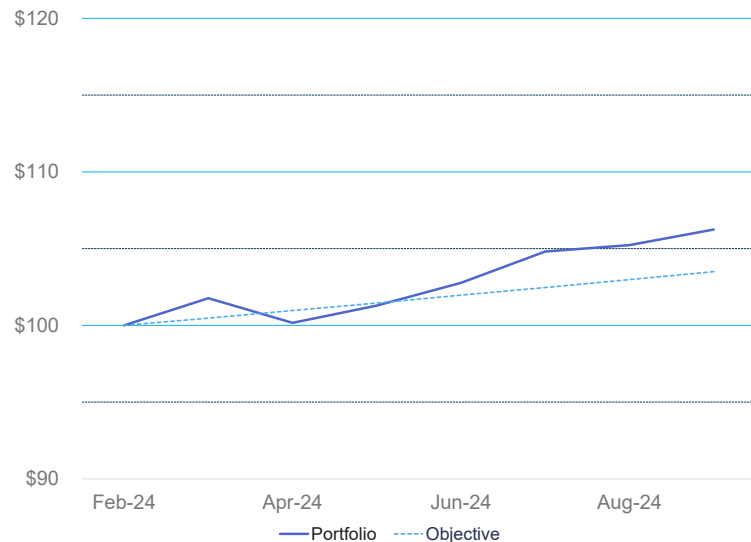
1 Month	1 %
3 Month	3.4 %
6 Month	4.4 %
ITD	6.2 %
ITD (p.a.)	10.8 %

ITD (p.a.) calculates an implied annualised return on the portfolio since inception.

Finchley & Kent SMAs are tailored strategies with an inception date of April 2024, however it is managed by an investment manager with a proven track record of success. The investment manager has a range of similar funds with performance records that demonstrate their ability to generate their stated objectives.

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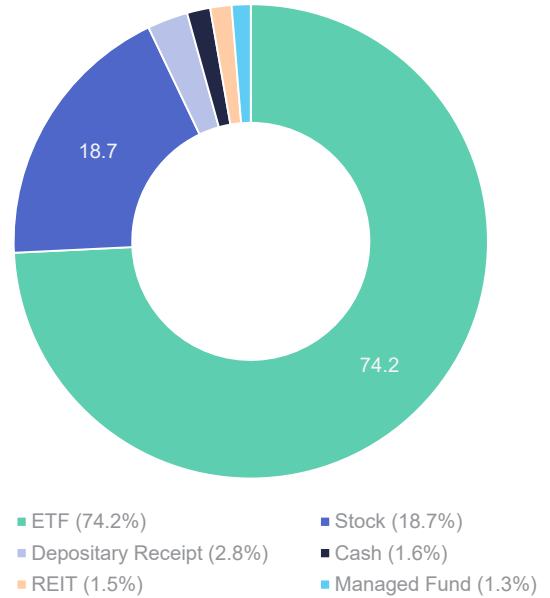
Growth of \$100



Top Portfolio Holdings

- Ishares Enhanced Cash Etf
- Vanguard Aus Govt Bd Etf
- Ishares Government Inflat E
- Van Vect Msci World Quality
- Van Vect Msci Wrld Ex Au Hgd
- Vaneck Vectors Aus Float Rat
- Ishares Core Corp Bond Etf

Holding Type



Contact

For more information please contact us at:

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Balanced (FOR002)

Portfolio Summary Information

The Fortune Foundation Balanced SMA is an objectives based, actively managed multi-asset portfolio built for Finchley & Kent clients seeking returns above Australian CPI.

Investment Manager	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 2.4% p.a.
Benchmark	CPI + 2.4%
Suggested time frame	Minimum 5 years
Distributions	Ongoing
Liquidity	Daily Pricing
Fees	0.70-0.90%

Investment Objective

The Fortune Foundation Balanced Portfolio aims to outperform Australian CPI by a minimum of 2.4% p.a., after fees, over rolling 5-year periods.

Investment Strategy

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes.

The portfolio is optimised to aim for the highest level of return whilst remaining in a balanced portfolio allocation set out in the SAA below.

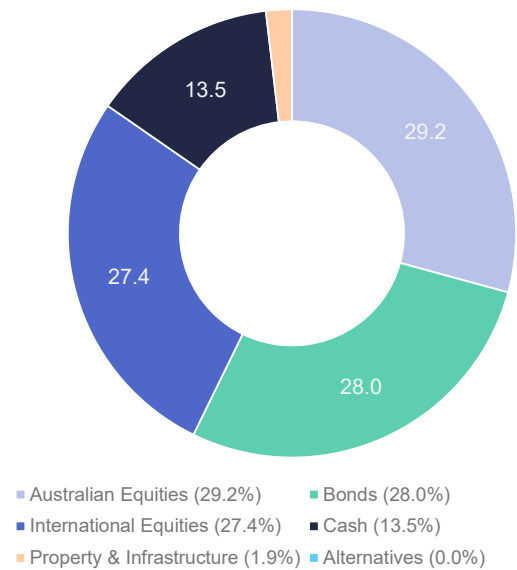
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

Suitability

The Fortune Foundation Balanced SMA is designed for investors who:

- Are seeking total returns above CPI;
- Are willing to accept a medium to high level of risk; and,
- Have a minimum investment time frame of 5 years.

Asset Allocation



	Active Weight	SAA	Tilt
Australian Equities	29.2	24.0	+5.2
Bonds	28.0	29.0	-1.0
International Equities	27.4	24.0	+3.4
Cash	13.5	8.0	+5.5
Property & Infrastructure	1.9	5.0	-3.1
Alternatives	0.0	10.0	-10.0

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Balanced (FOR002)

Performance

Foundation Balanced returned +0.4% for August as Bonds and Australian equities gained, while International equities had a small decline.

The Australian equity portfolio performed well through earnings updates as Wisetech and Hub24 revealed ongoing strength in their businesses. Strength in the Australian Dollar was the primary drag on global equity exposures, while bonds added via softening rate expectations both here and in the US.

Fortune Foundation Balanced

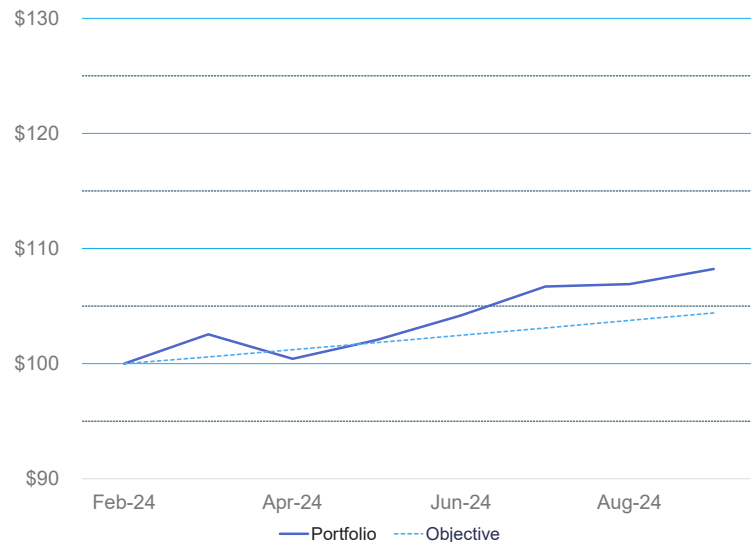
1 Month	1.1 %
3 Month	3.8 %
6 Month	5 %
ITD	7.2 %
ITD (p.a.)	12.5 %

ITD (p.a.) calculates an implied annualised return on the portfolio since inception.

Finchley & Kent SMAs are tailored strategies with an inception date of April 2024, however it is managed by an investment manager with a proven track record of success. The investment manager has a range of similar funds with performance records that demonstrate their ability to generate their stated objectives.

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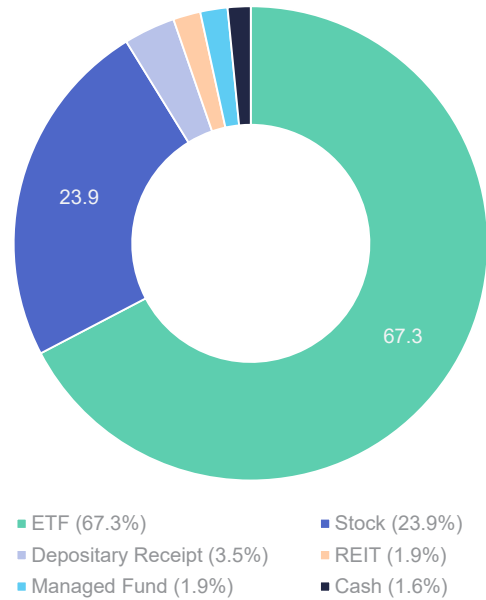
Growth of \$100



Top Portfolio Holdings

- Vanguard Aus Govt Bd Etf
- Ishares Enhanced Cash Etf
- Ishares Government Inflati E
- Van Vect Msci Wrld Ex Au Hgd
- Van Vect Msci World Quality
- Ishares Msci Japan-Cdi
- Vaneck Vectors Aus Float Rat

Holding Type



Contact

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Growth (FOR003)

Portfolio Summary Information

The Fortune Foundation Growth SMA is an objectives based, actively managed multi-asset portfolio built for Finchley & Kent clients seeking returns above Australian CPI.

Investment Manager	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 3.2% p.a.
Benchmark	CPI + 3.2%
Suggested time frame	Minimum 6 years
Distributions	Ongoing
Liquidity	Daily Pricing
Fees	0.60-0.80%

Investment Objective

The Fortune Foundation Growth Portfolio aims to outperform Australian CPI by a minimum of 3.2% p.a., after fees, over rolling 6-year periods.

Investment Strategy

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes.

The portfolio is optimised to aim for the highest level of return whilst remaining in a growth portfolio allocation set out in the SAA below.

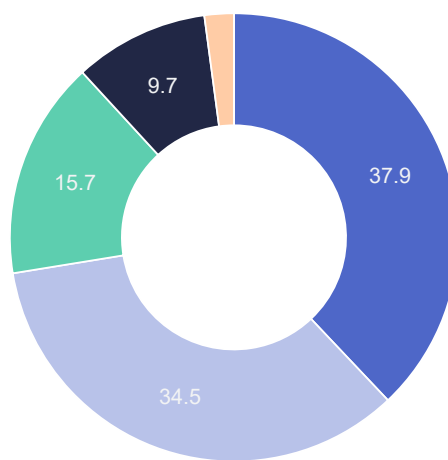
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of mainly domestic and international shares with some bonds, infrastructure, property, and cash.

Suitability

The Fortune Foundation Growth SMA is designed for investors who:

- Are seeking total returns above CPI;
- Are willing to accept a high level of risk; and,
- Have a minimum investment time frame of 6 years.

Asset Allocation



■ International Equities (37.9%) ■ Australian Equities (34.5%)
■ Bonds (15.7%) ■ Cash (9.7%)
■ Property & Infrastructure (2.1%) ■ Alternatives (0.0%)

	Active Weight	SAA	Tilt
International Equities	37.9	32.0	+5.9
Australian Equities	34.5	32.0	+2.5
Bonds	15.7	15.0	+0.7
Cash	9.7	4.0	+5.7
Property & Infrastructure	2.1	7.0	-4.9
Alternatives	0.0	10.0	-10.0

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Growth (FOR003)

Performance

Foundation Growth returned +0.2% for August as Bonds and Australian equities gained, while International equities had a small decline.

The Australian equity portfolio performed well through earnings updates as Wisetech and Hub24 revealed ongoing strength in their businesses. Strength in the Australian Dollar was the primary drag on global equity exposures, while bonds added via softening rate expectations both here and in the US.

Fortune Foundation Growth

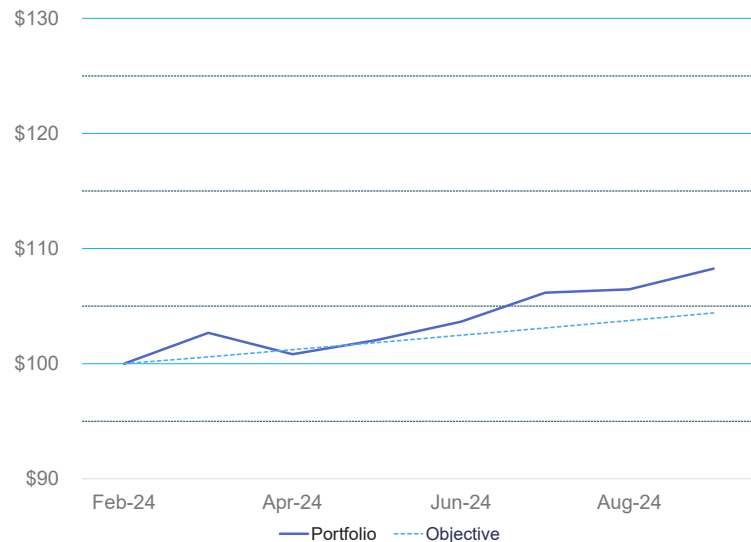
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6 Month	5.5 %
ITD	8.2 %
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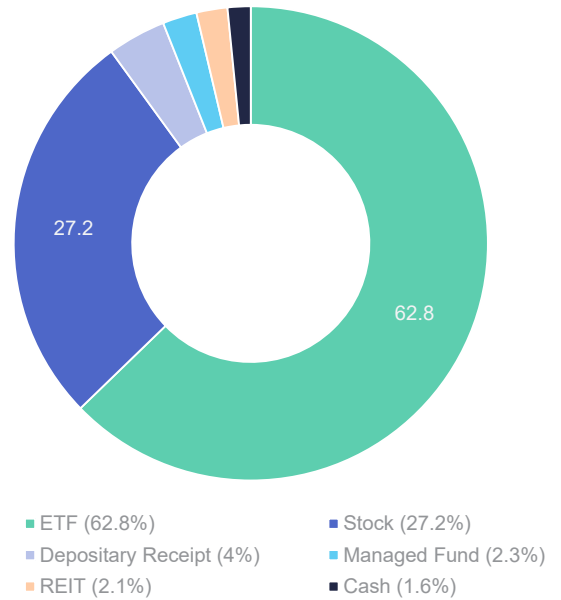
Growth of \$100



Top Portfolio Holdings

- Van Vect Msci Wrld Ex Au Hgd
- Van Vect Msci World Quality
- Ishares Enhanced Cash Etf
- Vanguard Aus Govt Bd Etf
- Ishares Msci Japan-Cdi
- Ishares Government Inflat E
- Vaneck Msci Multifactor Emer

Holding Type



Contact

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Balanced (FOR004)

Portfolio Summary Information

The Fortune Premier Balanced SMA is an objectives based, actively managed multi-asset portfolio built for Finchley & Kent clients seeking returns above Australian CPI.

Investment Manager	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 2.4% p.a.
Benchmark	CPI + 2.4%
Suggested time frame	Minimum 5 years
Distributions	Ongoing
Liquidity	Daily Pricing
Fees	0.80-1.00%

Investment Objective

The Fortune Premier Balanced Portfolio aims to outperform Australian CPI by a minimum of 2.4% p.a., after fees, over rolling 5-year periods.

Investment Strategy

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes.

The portfolio is optimised to aim for the highest level of return whilst remaining in a balanced portfolio allocation set out in the SAA below.

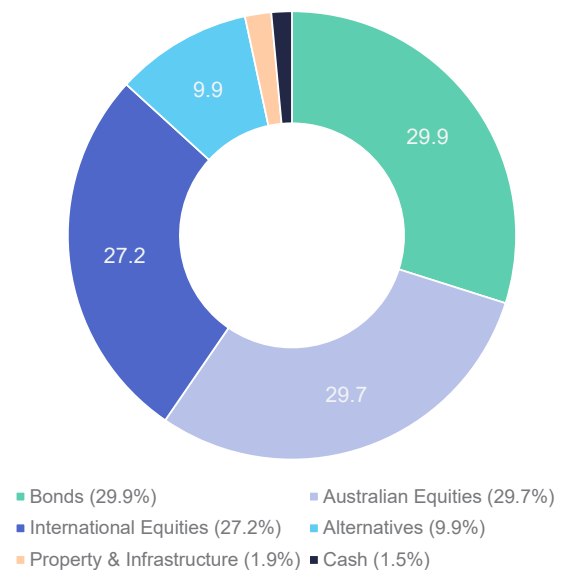
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

Suitability

The Fortune Premier Balanced SMA is designed for investors who:

- Are seeking total returns above CPI;
- Are willing to accept a medium to high level of risk; and,
- Have a minimum investment time frame of 5 years.

Asset Allocation



	Active Weight	SAA	Tilt
Bonds	29.9	29.0	+0.9
Australian Equities	29.7	24.0	+5.7
International Equities	27.2	24.0	+3.2
Alternatives	9.9	10.0	-0.1
Property & Infrastructure	1.9	5.0	-3.1
Cash	1.5	8.0	-6.5

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Balanced (FOR004)

Performance

Premier Balanced returned +0.4% for August as Bonds and Australian equities gained, while International equities had a small decline.

The Australian equity portfolio performed well through earnings updates as Wisetech and Hub24 revealed ongoing strength in their businesses. Strength in the Australian Dollar was the primary drag on global equity exposures, while bonds added via softening rate expectations both here and in the US.

Fortune Premier Balanced

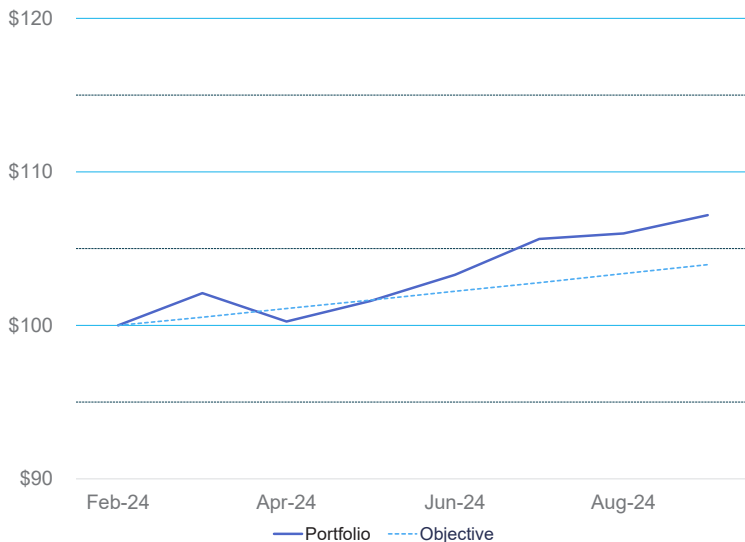
1 Month	1.6 %
3 Month	4.3 %
6 Month	5 %
ITD	7.3 %
ITD (p.a.)	12.7 %

ITD (p.a.) calculates an implied annualised return on the portfolio since inception.

Finchley & Kent SMAs are tailored strategies with an inception date of April 2024, however it is managed by an investment manager with a proven track record of success. The investment manager has a range of similar funds with performance records that demonstrate their ability to generate their stated objectives.

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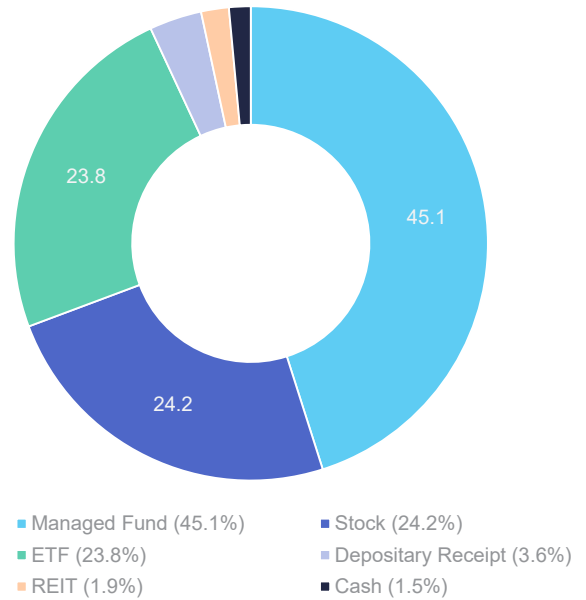
Growth of \$100



Top Portfolio Holdings

- Bentham Global Income
- Ishares Government Inflat E
- Arrowstreet Global Eq No.2
- Van Vect Msci World Quality
- Ishares Msci Japan-Cdi
- State Street Floating Rate F
- Pzena Emerging Markets Value

Holding Type



Contact

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Growth (FOR005)

Portfolio Summary Information

The Fortune Premier Growth SMA is an objectives based, actively managed multi-asset portfolio built for Finchley & Kent clients seeking returns above Australian CPI.

Investment Manager	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 3.2% p.a.
Benchmark	CPI + 3.2%
Suggested time frame	Minimum 6 years
Distributions	Ongoing
Liquidity	Daily Pricing
Fees	0.80-1.00%

Investment Objective

The Fortune Premier Growth Portfolio aims to outperform Australian CPI by a minimum of 3.2% p.a., after fees, over rolling 6-year periods.

Investment Strategy

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes.

The portfolio is optimised to aim for the highest level of return whilst remaining in a high growth portfolio allocation set out in the SAA below.

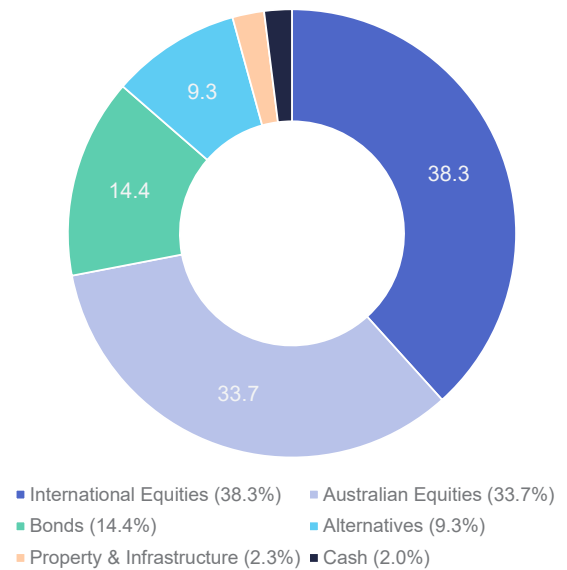
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

Suitability

The Fortune Premier Growth SMA is designed for investors who:

- Are seeking total returns above CPI;
- Are willing to accept a high level of risk; and,
- Have a minimum investment time frame of 6 years.

Asset Allocation



	Active Weight	SAA	Tilt
International Equities	38.3	32.0	+6.3
Australian Equities	33.7	32.0	+1.7
Bonds	14.4	15.0	-0.6
Alternatives	9.3	10.0	-0.7
Property & Infrastructure	2.3	7.0	-4.7
Cash	2.0	4.0	-2.0

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Growth (FOR005)

Performance

Premier Growth returned +0.3% for August as Bonds and Australian equities gained, while International equities had a small decline.

The Australian equity portfolio performed well through earnings updates as Wisetech and Hub24 revealed ongoing strength in their businesses. Strength in the Australian Dollar was the primary drag on global equity exposures, while bonds added via softening rate expectations both here and in the US.

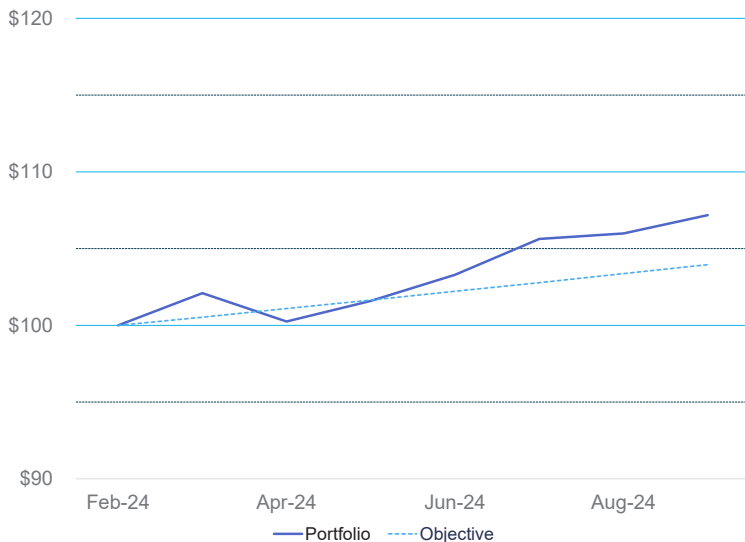
	Fortune Premier Growth
1 Month	1.7 %
3 Month	4.5 %
6 Month	5.4 %
ITD	8.3 %
ITD (p.a.)	14.4 %

ITD (p.a.) calculates an implied annualised return on the portfolio since inception.

Finchley & Kent SMAs are tailored strategies with an inception date of April 2024, however it is managed by an investment manager with a proven track record of success. The investment manager has a range of similar funds with performance records that demonstrate their ability to generate their stated objectives.

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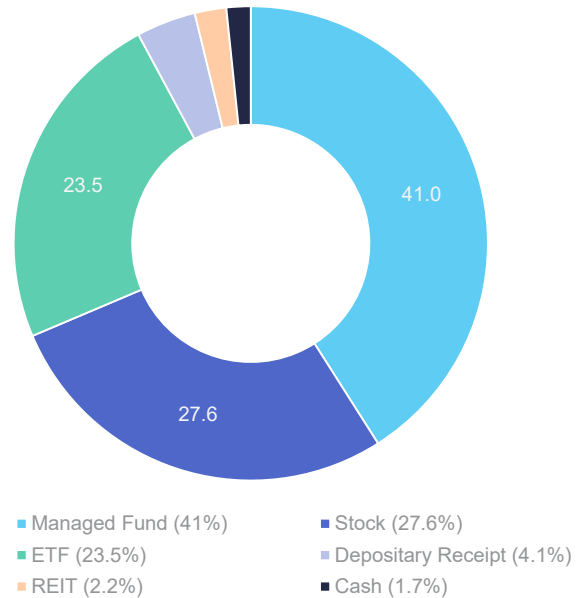
Growth of \$100



Top Portfolio Holdings

- Arrowstreet Global Eq't No.2
- Van Vect Msci World Quality
- Ishares Msci Japan-Cdi
- Bentham Global Income
- Ishares Government Inflat E
- Pzena Emerging Markets Value
- Bhp Group Ltd

Holding Type



Contact

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High Growth (FOR006)

Portfolio Summary Information

The Fortune Premier High Growth SMA is an objectives based, actively managed multi-asset portfolio built for Finchley & Kent clients seeking returns above Australian CPI.

Investment Manager	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 4.0% p.a.
Benchmark	CPI + 4.0%
Suggested time frame	Minimum 7 years
Distributions	Ongoing
Liquidity	Daily Pricing
Fees	0.80-1.00%

Investment Objective

The Fortune Premier High Growth Portfolio aims to outperform Australian CPI by a minimum of 4.0% p.a., after fees, over rolling 7-year periods.

Investment Strategy

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes.

The portfolio is optimised to aim for the highest level of return whilst remaining in a high growth portfolio allocation set out in the SAA below.

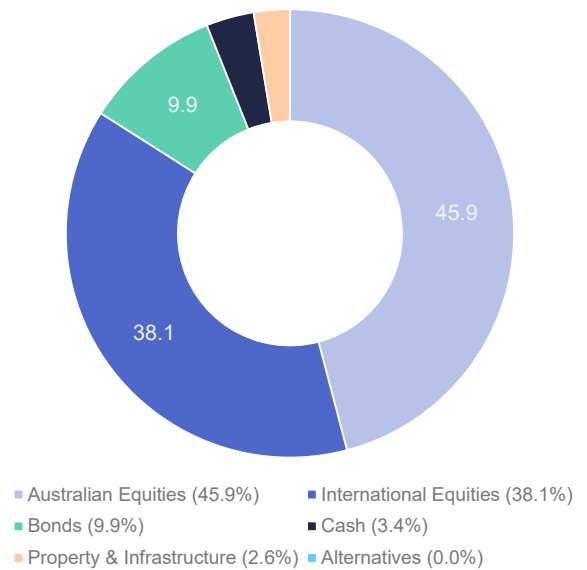
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

Suitability

The Fortune Premier High Growth SMA is designed for investors who:

- Are seeking total returns above CPI;
- Are willing to accept a very high level of risk; and,
- Have a minimum investment time frame of 7 years.

Asset Allocation



	Active Weight	SAA	Tilt
Australian Equities	45.9	40.0	+5.9
International Equities	38.1	40.0	-1.9
Bonds	9.9	0.0	+9.9
Cash	3.4	2.0	+1.4
Property & Infrastructure	2.6	8.0	-5.4
Alternatives	0.0	10.0	-10.0

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High Growth (FOR006)

Performance

Premier High Growth returned +0.5% for August as Australian equities gained, while International equities had a small decline.

The Australian equity portfolio performed well through earnings updates as Wisetech and Hub24 revealed ongoing strength in their businesses. Strength in the Australian Dollar was the primary drag on global equity exposures, while bonds added via softening rate expectations both here and in the US.

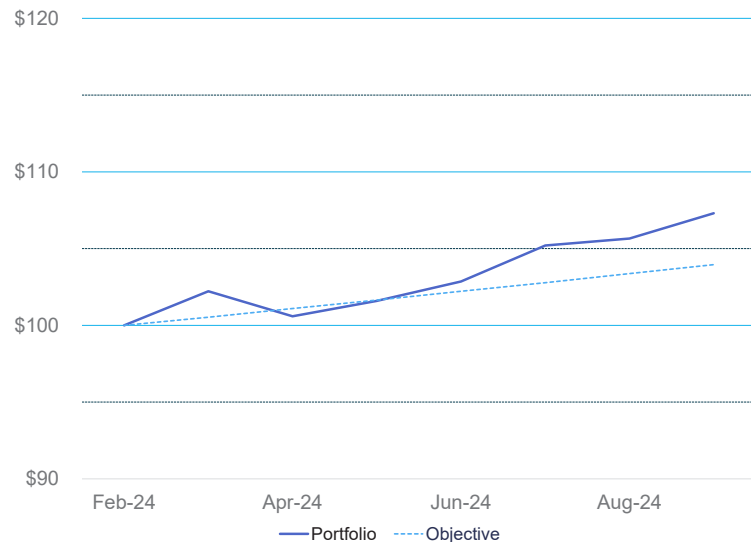
	Fortune Premier High Growth
1 Month	2.2 %
3 Month	5.3 %
6 Month	6.6 %
ITD	9.6 %
ITD (p.a.)	16.8 %

ITD (p.a.) calculates an implied annualised return on the portfolio since inception.

Finchley & Kent SMAs are tailored strategies with an inception date of April 2024, however it is managed by an investment manager with a proven track record of success. The investment manager has a range of similar funds with performance records that demonstrate their ability to generate their stated objectives.

Please contact your Advisor for further information.

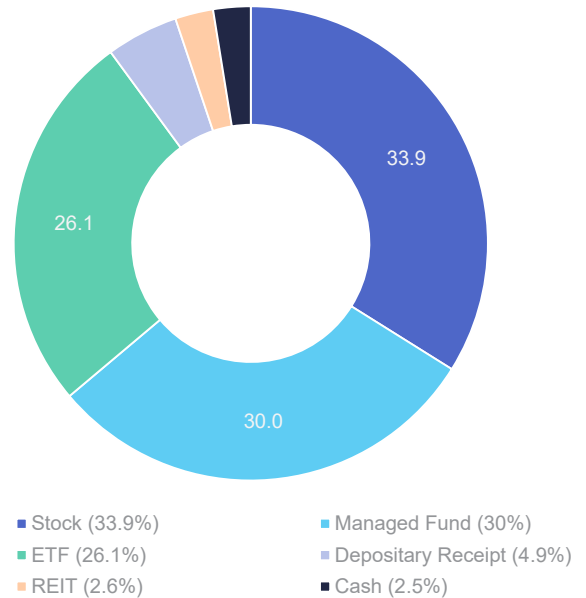
Growth of \$100



Top Portfolio Holdings

- Arrowstreet Global Eq't No.2
- Van Vect Msci World Quality
- Activex Ardea Real Oc Bd Mfd
- Ishares Msci Japan-Cdi
- Pzena Emerging Markets Value
- Bhp Group Ltd
- Spdr S&P/Asx 200 Fund

Holding Type



Contact

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Monthly Commentary

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Summary

Markets experienced a solid upswing in September as the S&P/ASX 200 gained 2.20%, led by Resources and IT. US equities gained as the S&P500 rallied 2.02% against continued softening in rates.

Macro data in Australia continued to show higher for long inflation as the RBA decided to hold rates steady at 4.35%.

China saw a long-awaited rebound with the CSI 300 Index rallying 21% over the month. Although more detail is expected, markets were optimistic that China will increase efforts to stimulate the economy through fiscal spending and the cutting of bank lending rates.



Macro Commentary

In September, markets experienced a solid upswing. The S&P/ASX 200 closed at 8,269.83, marking a 2.20% increase. However, sector performance was notably uneven: Materials and Information Technology sectors led the gains, Energy made a recovery from earlier lows, whilst Banks and Healthcare saw sell-offs. Similarly, the S&P 500 in the U.S. had a strong month, finishing at 5,762.48, up 2.02% in USD terms. The positive momentum was largely driven by a broader risk-on sentiment, fuelled by falling interest rates, which continued to support equity markets.

In Australia, macroeconomic data continues to indicate that inflation remains persistently high. The labour market remains tight, with the unemployment rate remaining steady at 4.2% and the participation rate at a record high of 67.1%. Furthermore, GDP growth for Q2 was 0.2% QoQ, up from 0.1% in Q1. As a result, the Reserve Bank of Australia (RBA) held the cash rate at 4.35% during its September meeting, emphasizing that inflation is unlikely to return sustainably to the 2-3% target range until 2026. The RBA acknowledged that while headline inflation may temporarily decline due to federal and state cost-of-living relief measures, they would not factor these into their long-term outlook. Additionally, they highlighted that labour productivity has stagnated, remaining at 2016 levels, which could contribute to the ongoing inflationary pressures. The RBA decision was widely anticipated by the market, with the Bloomberg AusBond Composite 0+ Year Index posting a marginal decline of -0.06% for the month.

In international markets, China saw a significant rally, with the CSI 300 Index surging 21.0% for the month—its largest increase since December 2014. This sharp rise was fuelled by a major shift in sentiment following Beijing's efforts to reverse the economic slowdown and revive long-term interest in the stock market. Chinese authorities committed to meeting the 5% growth target, pledging to deploy 'necessary fiscal spending'. Key measures included easing home-buying restrictions, cutting bank lending rates, and providing brokers with cheap funding to purchase stocks, all of which boosted investor confidence.

In the U.S., a weakening labour market, with unemployment rising to 4.3%, combined with easing inflationary pressures, down to 3.2% year-over-year, and solid real GDP growth of 3.0% year-over-year in Q2 2024, prompted the Federal Reserve to lower its target range for the Federal Funds Rate by 0.5% to 4.75%–5.00%. This marks the first rate cut since early 2020 and signals the start of what is expected to be a rapid easing cycle. Notably, one board member dissented, favouring a smaller 0.25% cut. Market reaction was subdued, with the US yield curves steepening slightly as long-term interest rate projections remained higher than anticipated. The performance from global bonds was similarly muted with the Bloomberg Global Aggregate Index down slightly -0.37% for the month.

The challenging and ever shifting macro environment requires nimble and active portfolio management and a strong focus on risk.



Holdings Commentary

During September, the Australian equities sub asset class performed particularly well, generating over 100 basis points of alpha. Key contributors were the overweight to information technology, in particular, our allocation to WiseTech Global (WTC) was a strong driver of return. The port logistics software vendor returned 15.5% for the month, closing at a fresh all-time high of \$137.19. During the month we also reduced our underweight allocation to the Metals & Mining Sector by increasing our allocation to BHP Group (BHP). BHP rallied 15.95% into the end of the month as iron ore prices recovered in light of the recently announced Chinese stimulus measures.

However, we still maintain a small underweight position in the sector and in higher cost of production producers as we maintain a long-term view that iron ore prices are likely to fall given the issues facing the Chinese housing markets. This detracted from returns as high cost of production producers rallied more than BHP, which has one of the lowest cost of productions among the miners.

News of a litany of stimulus measures from Chinese leaders sent shares in Chinese companies soaring. Our allocation to Emerging markets, via the Pzena Emerging Markets Value Strategy (ETL0483AU) returned 5.76% for the month, the best performing asset in the International equities sleeve. While developed market equities also had a strong month, their performance was tempered by a strong Australian dollar, based on bets that the interest rate differentials between Australia and other developed economies would widen in the coming months. This caused the VanEck MSCI World ex AU Quality ETF (QUAL) to fall by 1.14%, while its hedged counterpart the VanEck MSCI World ex AU Quality ETF was flat during the month.

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