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MONTHLY PORTFOLIO UPDATE  
**FORTUNE SERIES** Separately  
Managed Accounts



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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

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

### 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.

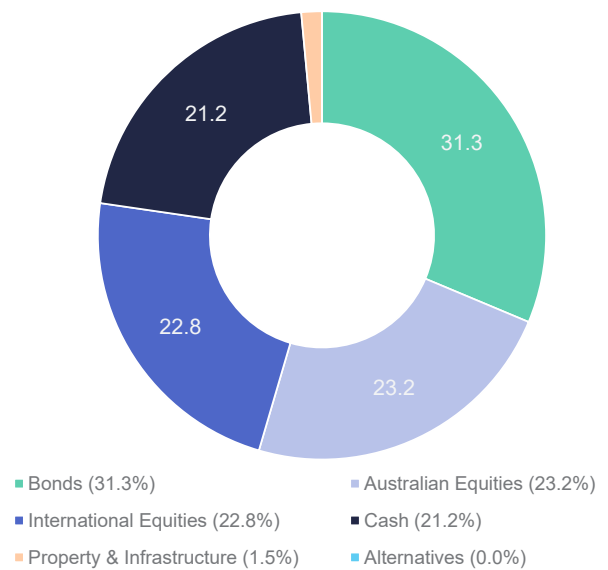
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

### 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	31.3	43.0	-11.7
Australian Equities	23.2	16.0	+7.2
International Equities	22.8	16.0	+6.8
Cash	21.2	10.0	+11.2
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 -0.5% for October as Bonds and Equities sold off and the Australian dollar fell.

Bonds fell during the month as expectations of swift rate cuts were pared back globally due to stronger than expected economic data, particularly in the US. This caused the US dollar to strengthen dramatically during the month, causing unhedged equities to outperform their hedged counterparts by almost 500 basis points.

### Fortune Foundation Conservative

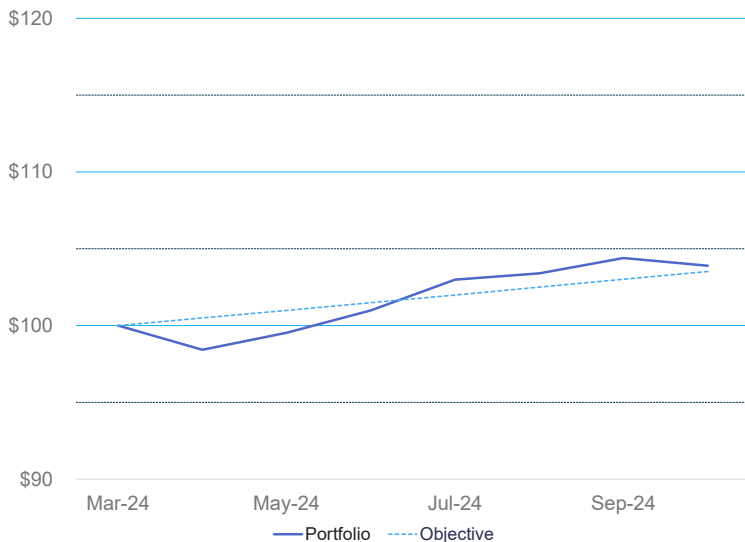
1 Month	-0.5 %
3 Month	0.9 %
6 Month	5.6 %
ITD	5.7 %
ITD (p.a.)	8.6 %

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.

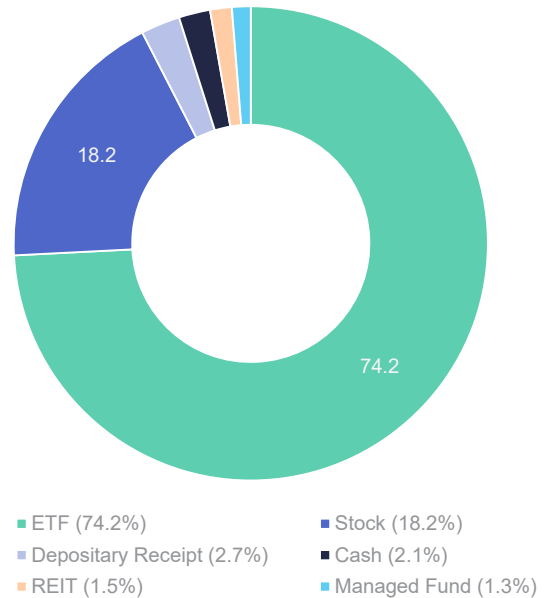
## Growth of \$100



## Top Portfolio Holdings

- 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
- Vaneck Msci Multifactor Emer

## Holding Type



## Contact

For more information please contact us at:

Email: [max@mrwealth.com.au](mailto:max@mrwealth.com.au)

Phone: 0420 756 401

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

### 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.

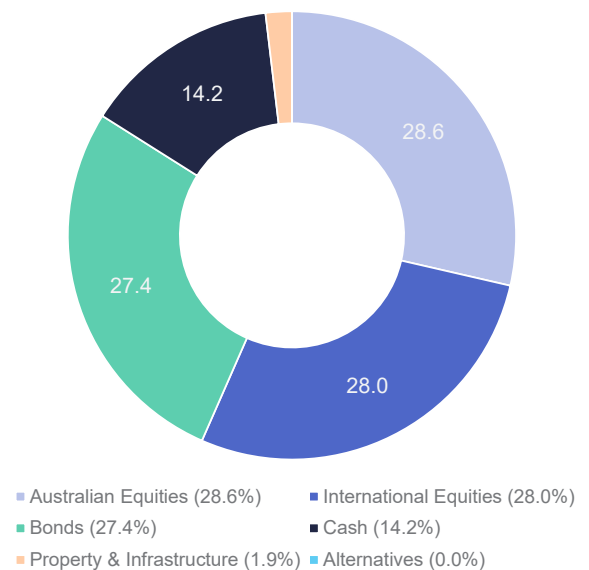
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

### 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	<b>28.6</b>	<b>24.0</b>	<b>+4.6</b>
International Equities	<b>28.0</b>	<b>24.0</b>	<b>+4.0</b>
Bonds	<b>27.4</b>	<b>29.0</b>	<b>-1.6</b>
Cash	<b>14.2</b>	<b>8.0</b>	<b>+6.2</b>
Property & Infrastructure	<b>1.9</b>	<b>5.0</b>	<b>-3.1</b>
Alternatives	<b>0.0</b>	<b>10.0</b>	<b>-10.0</b>

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## Balanced (FOR002)

### Performance

Foundation Balanced returned -0.4% for October as Bonds and Equities sold off and the Australian dollar fell.

Bonds fell during the month as expectations of swift rate cuts were pared back globally due to stronger than expected economic data, particularly in the US. This caused the US dollar to strengthen dramatically during the month, causing unhedged equities to outperform their hedged counterparts by almost 500 basis points.

#### Fortune Foundation Balanced

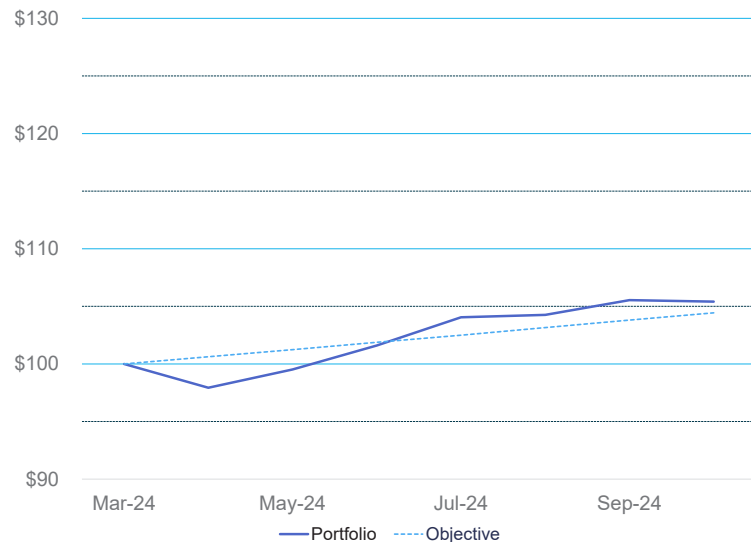
1 Month	-0.4 %
3 Month	1 %
6 Month	6.4 %
ITD	6.7 %
ITD (p.a.)	10.1 %

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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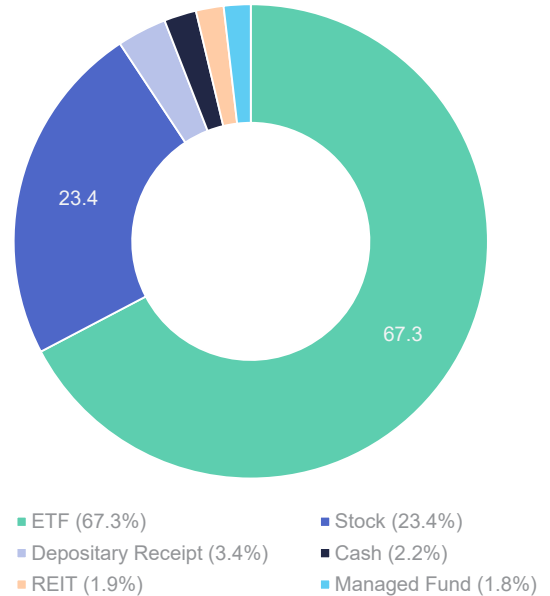
### Growth of \$100



### Top Portfolio Holdings

- Vanguard Aus Govt Bd Etf
- Ishares Enhanced Cash Etf
- Ishares Government Inflat 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

For more information please contact us at:

Email: [max@mrwealth.com.au](mailto:max@mrwealth.com.au)

Phone: 0420 756 401

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

### 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.

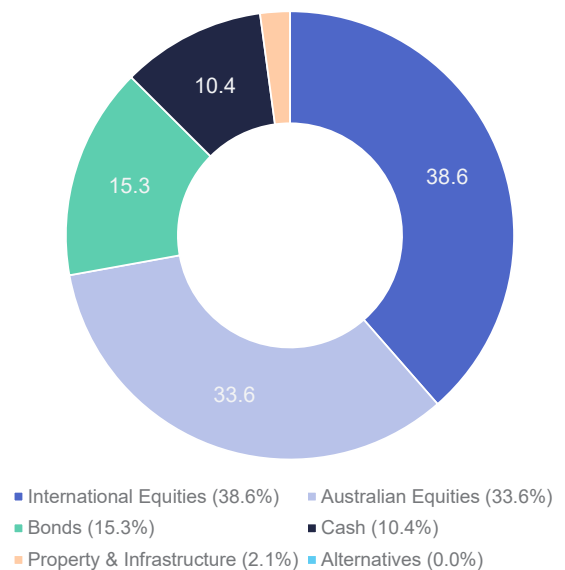
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of mainly domestic and international shares with some bonds, infrastructure, property, and cash.

### 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



	Active Weight	SAA	Tilt
International Equities	<b>38.6</b>	<b>32.0</b>	<b>+6.6</b>
Australian Equities	<b>33.6</b>	<b>32.0</b>	<b>+1.6</b>
Bonds	<b>15.3</b>	<b>15.0</b>	<b>+0.3</b>
Cash	<b>10.4</b>	<b>4.0</b>	<b>+6.4</b>
Property & Infrastructure	<b>2.1</b>	<b>7.0</b>	<b>-4.9</b>
Alternatives	<b>0.0</b>	<b>10.0</b>	<b>-10.0</b>

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# Growth (FOR003)

## Performance

Foundation Growth returned -0.1% for October as Bonds and Equities sold off and the Australian dollar fell.

Bonds fell during the month as expectations of swift rate cuts were pared back globally due to stronger than expected economic data, particularly in the US. This caused the US dollar to strengthen dramatically during the month, causing unhedged equities to outperform their hedged counterparts by almost 500 basis points.

### Fortune Foundation Growth

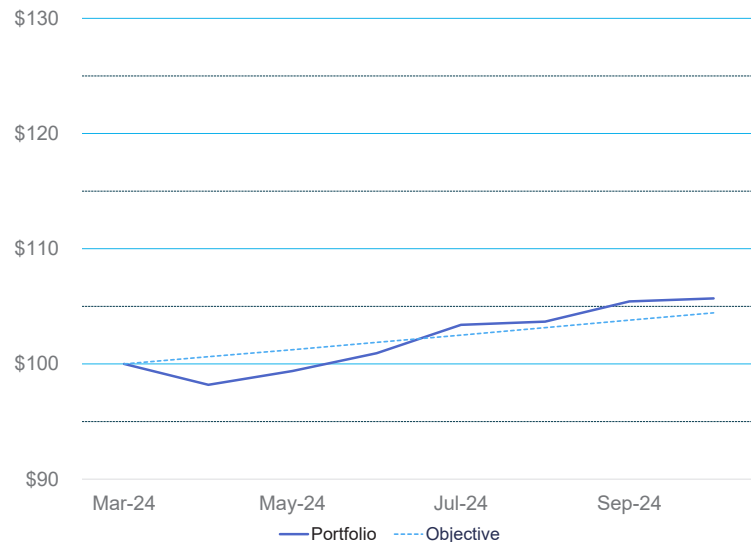
1 Month	-0.1 %
3 Month	1.3 %
6 Month	7.6 %
ITD	8.1 %
ITD (p.a.)	12.2 %

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

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Please contact your Advisor for further information.

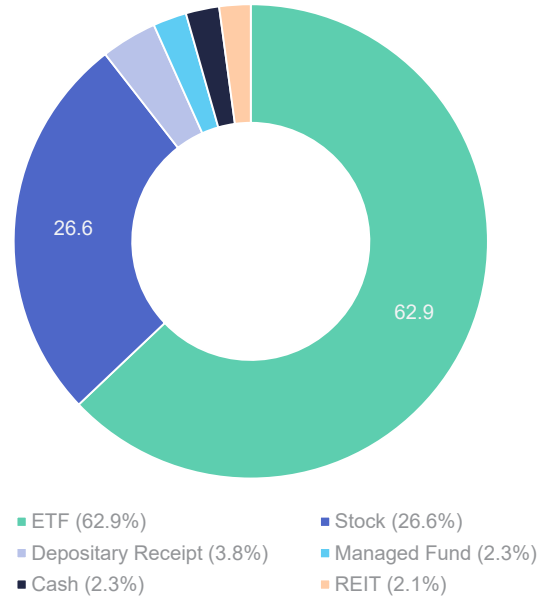
## Growth of \$100



## 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 Inflati E
- Vaneck Msci Multifactor Emer

## Holding Type



## Contact

For more information please contact us at:

Email: [max@mrwealth.com.au](mailto:max@mrwealth.com.au)

Phone: 0420 756 401

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

## 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.

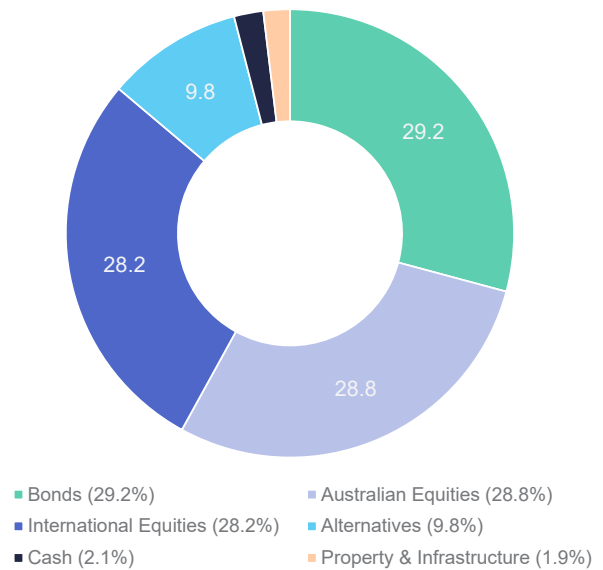
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

## 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	<b>29.2</b>	<b>29.0</b>	<b>+0.2</b>
Australian Equities	<b>28.8</b>	<b>24.0</b>	<b>+4.8</b>
International Equities	<b>28.2</b>	<b>24.0</b>	<b>+4.2</b>
Alternatives	<b>9.8</b>	<b>10.0</b>	<b>-0.2</b>
Cash	<b>2.1</b>	<b>8.0</b>	<b>-5.9</b>
Property & Infrastructure	<b>1.9</b>	<b>5.0</b>	<b>-3.1</b>

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# Balanced (FOR004)

## Performance

Premier Balanced returned -0.1% for October as Bonds and Equities sold off and the Australian dollar fell.

Bonds fell during the month as expectations of swift rate cuts were pared back globally due to stronger than expected economic data, particularly in the US. This caused the US dollar to strengthen dramatically during the month, causing unhedged equities to outperform their hedged counterparts by almost 500 basis points.

### Fortune Premier Balanced

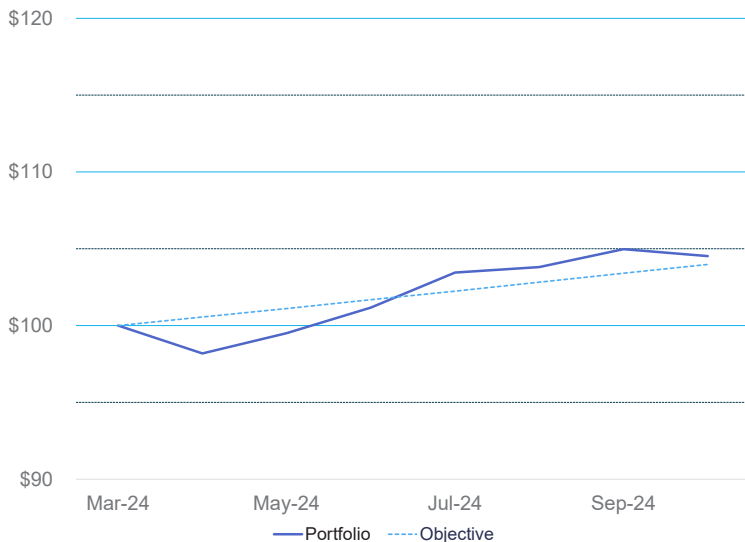
1 Month	-0.1 %
3 Month	1.9 %
6 Month	6.5 %
ITD	7.2 %
ITD (p.a.)	10.8 %

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.

Please contact your Advisor for further information.

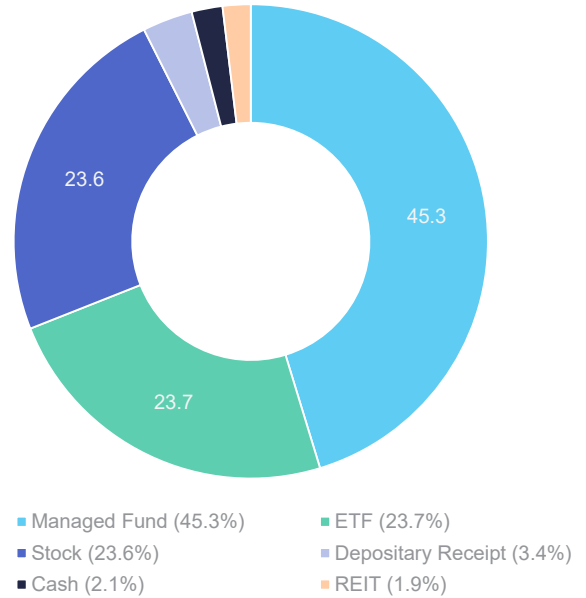
## Growth of \$100



## Top Portfolio Holdings

- Bentham Global Income
- Arrowstreet Global Eq't No.2
- Ishares Government Inflat E
- Van Vect Msci World Quality
- Ishares Msci Japan-Cdi
- Pzena Emerging Markets Value
- State Street Floating Rate F

## Holding Type



## Contact

For more information please contact us at:

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Phone: 0420 756 401

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

### 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.

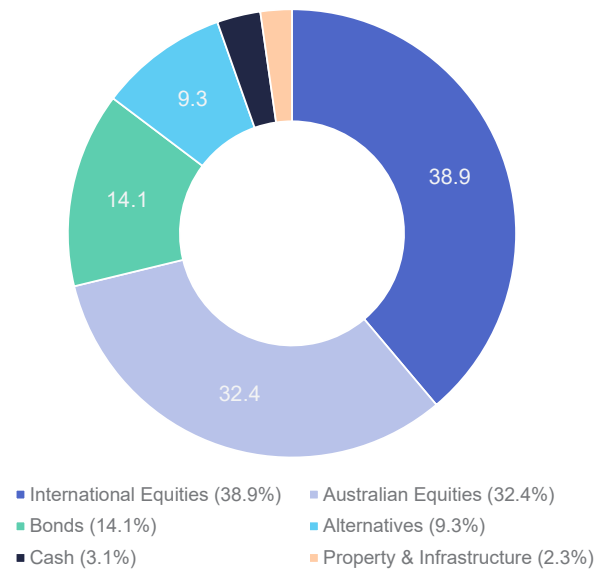
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

### 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	<b>38.9</b>	<b>32.0</b>	<b>+6.9</b>
Australian Equities	<b>32.4</b>	<b>32.0</b>	<b>+0.4</b>
Bonds	<b>14.1</b>	<b>15.0</b>	<b>-0.9</b>
Alternatives	<b>9.3</b>	<b>10.0</b>	<b>-0.7</b>
Cash	<b>3.1</b>	<b>4.0</b>	<b>-0.9</b>
Property & Infrastructure	<b>2.3</b>	<b>7.0</b>	<b>-4.7</b>

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# Growth (FOR005)

## Performance

Premier Growth returned +0.3% for October as Bonds and Equities sold off and the Australian dollar fell.

Bonds fell during the month as expectations of swift rate cuts were pared back globally due to stronger than expected economic data, particularly in the US. This caused the US dollar to strengthen dramatically during the month, causing unhedged equities to outperform their hedged counterparts by almost 500 basis points.

### Fortune Premier Growth

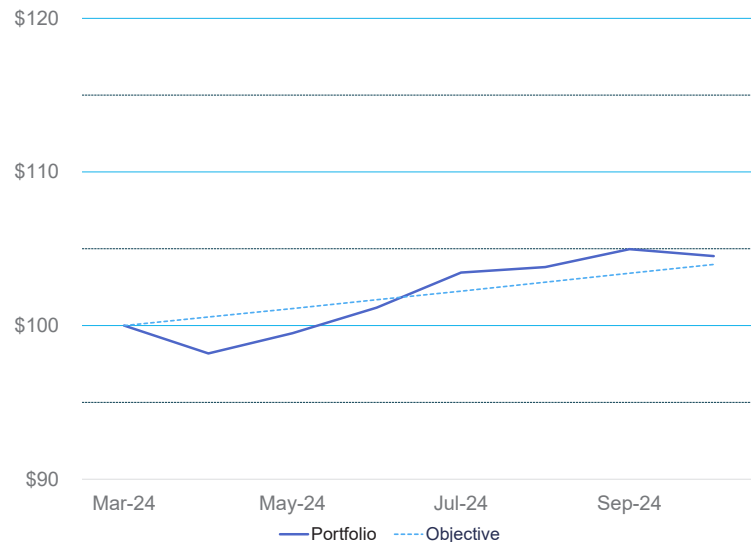
1 Month	0.3 %
3 Month	2.2 %
6 Month	7.6 %
ITD	8.5 %
ITD (p.a.)	12.8 %

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.

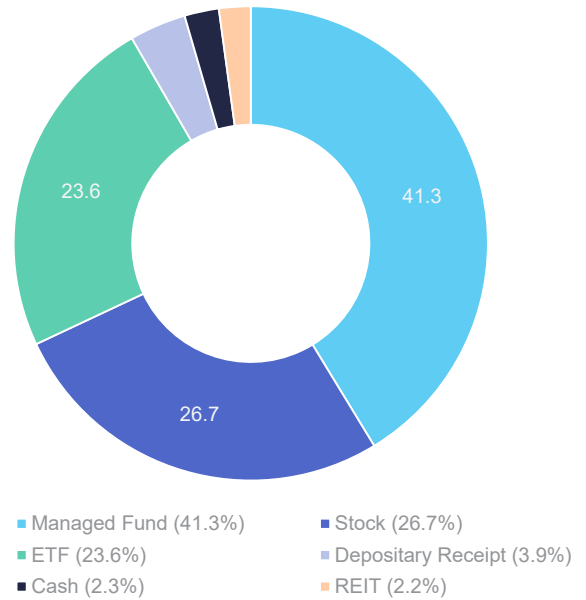
## Growth of \$100



## Top Portfolio Holdings

- Arrowstreet Global Eq't No.2
- Van Vect Msci World Quality
- 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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Phone: 0420 756 401

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

## 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.

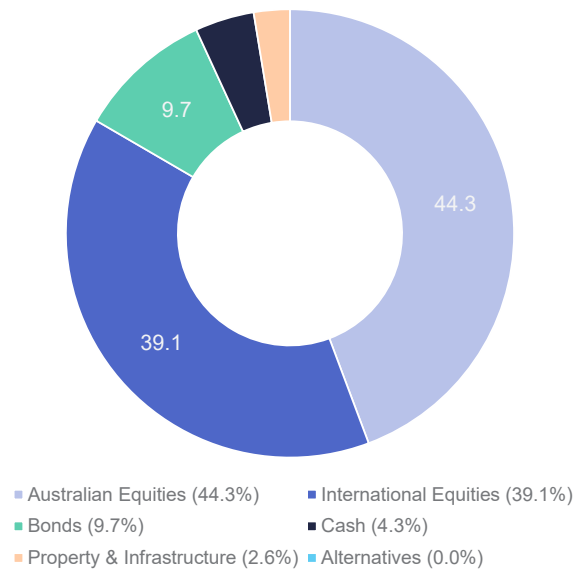
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

## 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	<b>44.3</b>	<b>40.0</b>	<b>+4.3</b>
International Equities	<b>39.1</b>	<b>40.0</b>	<b>-0.9</b>
Bonds	<b>9.7</b>	<b>0.0</b>	<b>+9.7</b>
Cash	<b>4.3</b>	<b>2.0</b>	<b>+2.3</b>
Property & Infrastructure	<b>2.6</b>	<b>8.0</b>	<b>-5.4</b>
Alternatives	<b>0.0</b>	<b>10.0</b>	<b>-10.0</b>

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We make your money work harder, so that you don't have to!

# High Growth (FOR006)

## Performance

Premier High Growth returned +0.2% for October as Bonds and Equities sold off and the Australian dollar fell.

Bonds fell during the month as expectations of swift rate cuts were pared back globally due to stronger than expected economic data, particularly in the US. This caused the US dollar to strengthen dramatically during the month, causing unhedged equities to outperform their hedged counterparts by almost 500 basis points.

### Fortune Premier High Growth

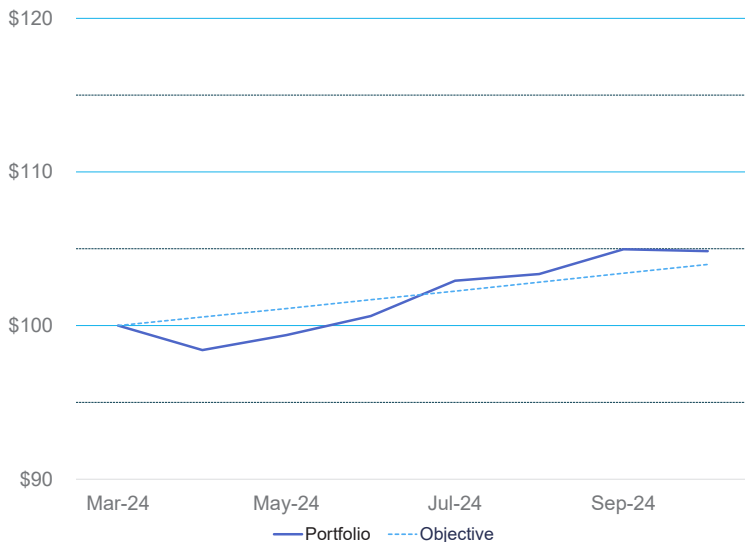
1 Month	0.2 %
3 Month	2.8 %
6 Month	8.8 %
ITD	9.7 %
ITD (p.a.)	14.7 %

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.

Please contact your Advisor for further information.

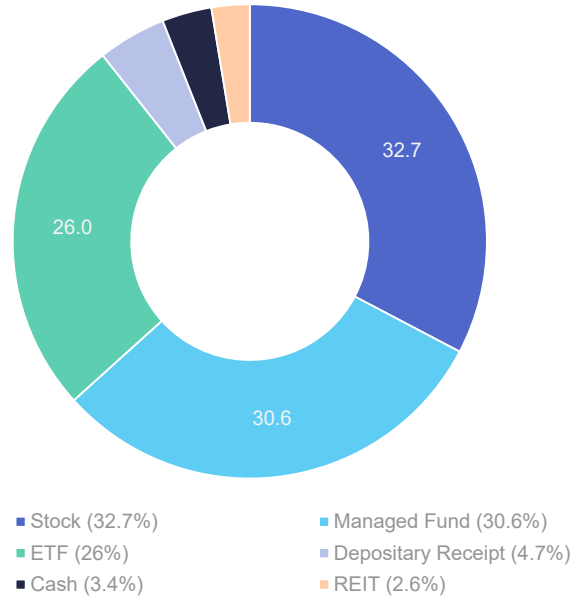
## Growth of \$100



## 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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Phone: 0420 756 401

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