



MONTHLY PORTFOLIO UPDATE FORTUNE SERIES Separately Managed Accounts



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	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 1.75% p.a.
Suggested time frame	Minimum 3 years
Distributions	Ongoing
Liquidity	Daily Pricing

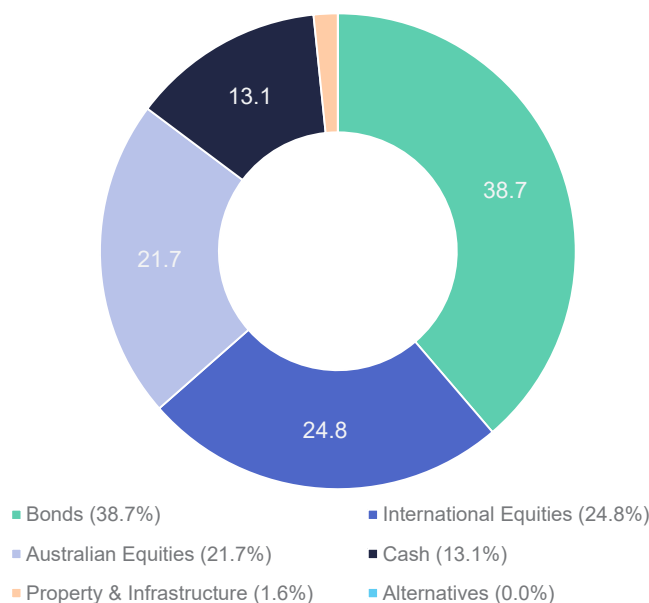
Refer to the PDS for further information on Liquidity and Fees

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



Investment Objective

The Fortune Foundation Conservative Portfolio aims to outperform Australian CPI by a minimum of 1.75% 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 conservative portfolio allocation set out in the SAA.

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.

	Active Weight	SAA	Tilt
Bonds	38.7	58.0	-19.3
International Equities	24.8	20.0	+4.8
Australian Equities	21.7	16.0	+5.7
Cash	13.1	5.0	+8.1
Property & Infrastructure	1.6	1.0	+0.6
Alternatives	0.0	0.0	0

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Conservative (FOR001)

Performance

Foundation Conservative rose 0.2% in September.

Australian equities fell in September, the first monthly decline since March, following a softer earnings season.

Bonds and international equities continued this year's strong run.

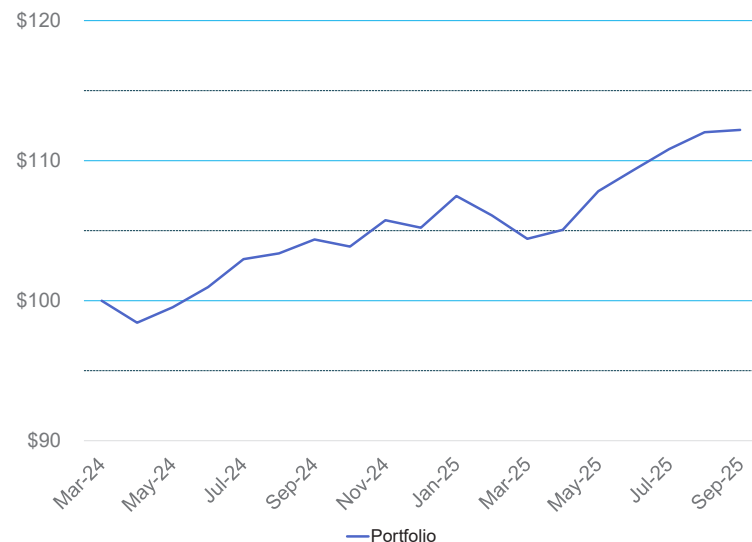
Fortune Foundation Conservative

1 Month	0.2 %
3 Month	2.6 %
6 Month	7.4 %
1 Year	7.5 %
ITD (PA)	8.3 %

Finchley & Kent SMAs are tailored strategies with an inception date of April 2024. They employ an established methodology, managed by Resonant Asset Management, a full time and dedicated institutional-grade asset manager with a long term track record. Past performance is not a reliable indicator of future performance.

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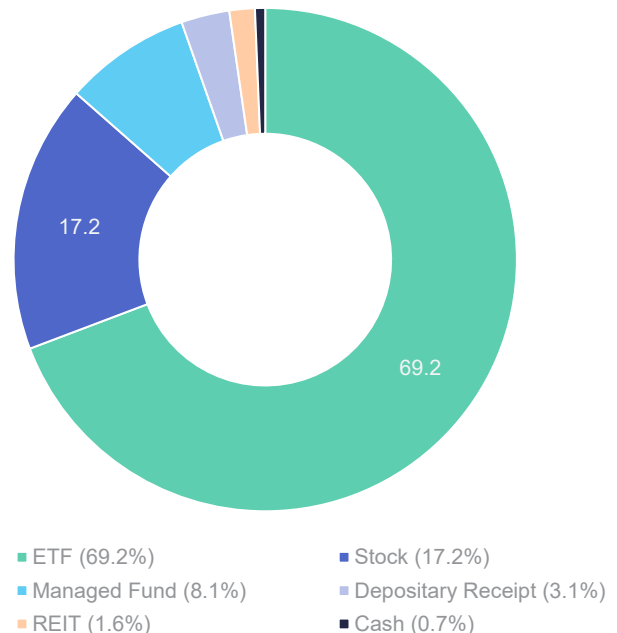
Growth of \$100



Top Portfolio Holdings

Vanguard Aus Govt Bd Etf
Ishares Government Inflati E
Ishares Enhanced Cash Etf
Arrowstreet Global Eqt No.2
Van Vect Msci Wrld Ex Au Hgd
Ishares Core Corp Bond Etf
Vaneck Vectors Aus Float Rat

Holding Type



Contact

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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 2.5% p.a.
Suggested time frame	Minimum 5 years
Distributions	Ongoing
Liquidity	Daily Pricing

Refer to the PDS for further information on Liquidity and Fees

Investment Objective

The Fortune Foundation Balanced Portfolio aims to outperform Australian CPI by a minimum of 2.5% 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.

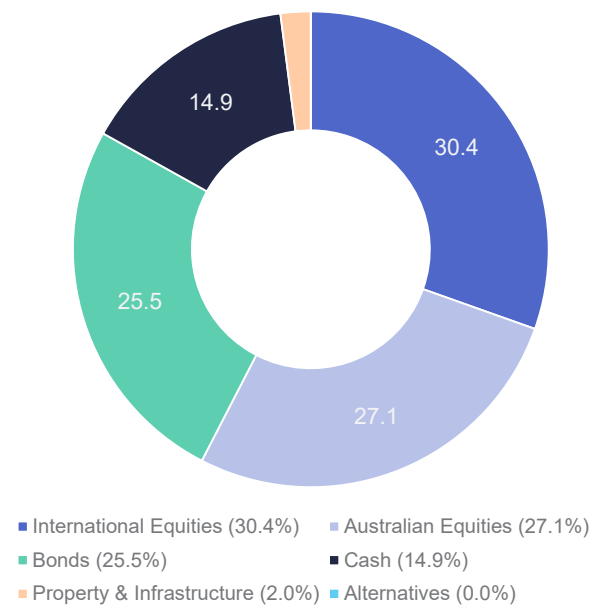
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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
International Equities	30.4	30.0	+0.4
Australian Equities	27.1	24.0	+3.1
Bonds	25.5	40.0	-14.5
Cash	14.9	4.0	+10.9
Property & Infrastructure	2.0	2.0	+0.0
Alternatives	0.0	0.0	0

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Balanced (FOR002)

Performance

Foundation Balanced rose 0.1% in September.

Australian equities fell in September, the first monthly decline since March, following a softer earnings season.

Bonds and international equities continued this year's strong run.

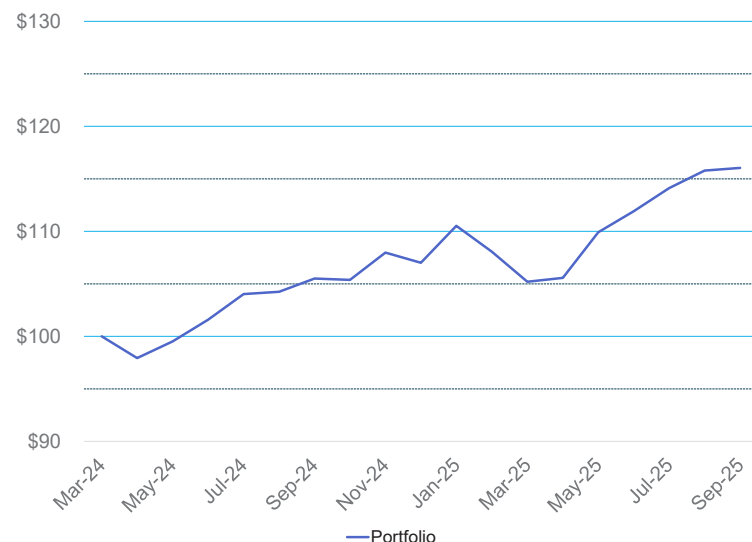
Fortune Foundation Balanced

1 Month	0.1 %
3 Month	3.1 %
6 Month	8.6 %
1 Year	8.5 %
ITD (PA)	9.3 %

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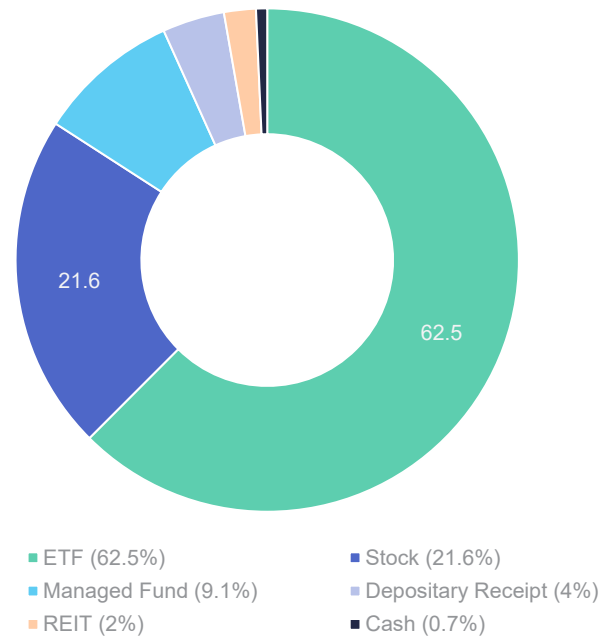
Growth of \$100



Top Portfolio Holdings

Ishares Enhanced Cash Etf
Vanguard Aus Govt Bd Etf
Ishares Government Inflat E
Van Vect Msci Wrld Ex Au Hgd
Arrowstreet Global Eqt No.2
Ishares Msci Japan-Cdi
Vaneck Msci Multifactor Emer

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 3.5% p.a.
Suggested time frame	Minimum 6 years
Distributions	Ongoing
Liquidity	Daily Pricing

Refer to the PDS for further information on Liquidity and Fees

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.

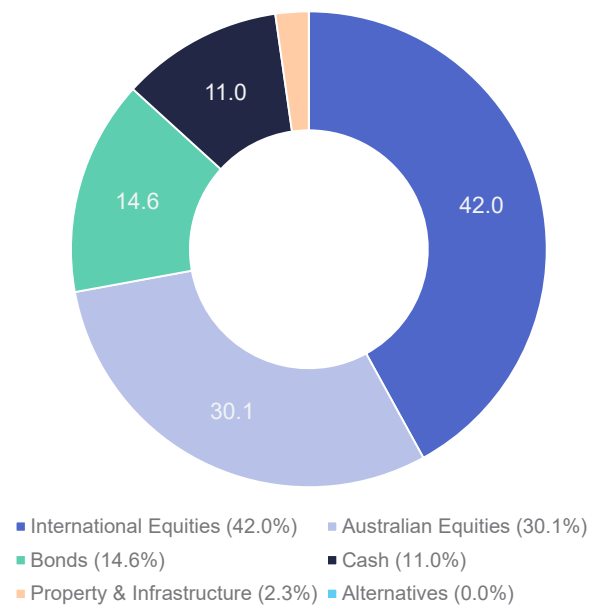
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of mainly domestic and international shares with some bonds, infrastructure, property, and cash.

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	42.0	40.0	+2.0
Australian Equities	30.1	32.0	-1.9
Bonds	14.6	22.0	-7.4
Cash	11.0	3.0	+8.0
Property & Infrastructure	2.3	3.0	-0.7
Alternatives	0.0	0.0	0

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Fortune Foundation Growth

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3 Month	3.7 %
6 Month	10.3 %
1 Year	10 %
ITD (PA)	10.8 %

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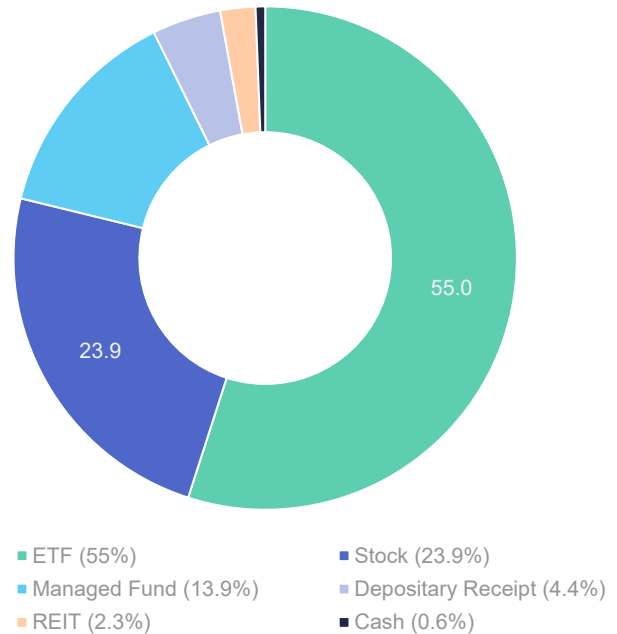
Growth of \$100



Top Portfolio Holdings

Arrowstreet Global Eqt No.2
Van Vect Msci Wrld Ex Au Hgd
Ishares Enhanced Cash Etf
Vanguard Aus Govt Bd Etf
Ishares Msci Japan-Cdi
Vanguard Glb Val Eqt Act Etf
Ishares Government Inflat E

Holding Type



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Distributions	Ongoing
Liquidity	Daily Pricing

Refer to the PDS for further information on Liquidity and Fees

Investment Objective

The Fortune Premier Balanced Portfolio aims to outperform Australian CPI by a minimum of 2.5% 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.

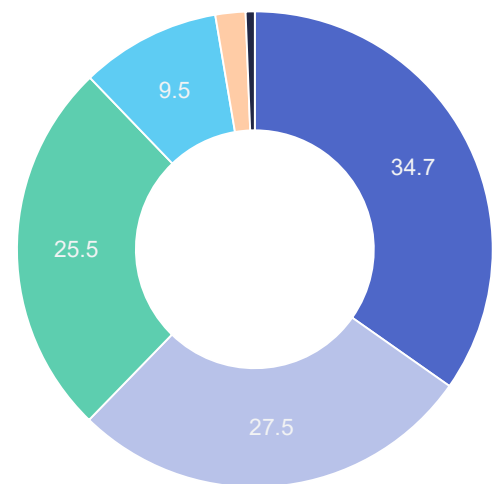
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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



- International Equities (34.7%)
- Australian Equities (27.5%)
- Bonds (25.5%)
- Alternatives (9.5%)
- Property & Infrastructure (2.0%)
- Cash (0.6%)

	Active Weight	SAA	Tilt
International Equities	34.7	30.0	+4.7
Australian Equities	27.5	24.0	+3.5
Bonds	25.5	40.0	-14.5
Alternatives	9.5	0.0	+9.5
Property & Infrastructure	2.0	2.0	+0.0
Cash	0.6	4.0	-3.4

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Balanced (FOR004)

Performance

Premier Balanced rose 0.7% in September.

Australian equities fell in September, the first monthly decline since March, following a softer earnings season.

Bonds and international equities continued this year's strong run.

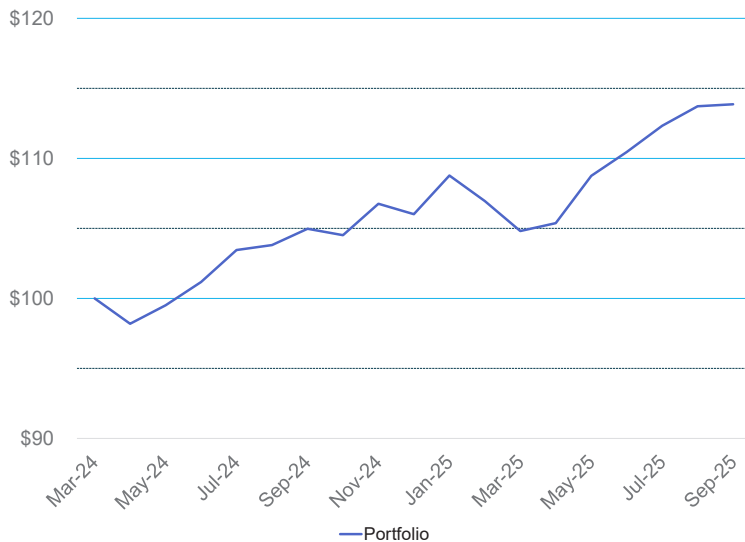
Fortune Premier Balanced

1 Month	0.7 %
3 Month	3.9 %
6 Month	9.5 %
1 Year	9.9 %
ITD (PA)	10.4 %

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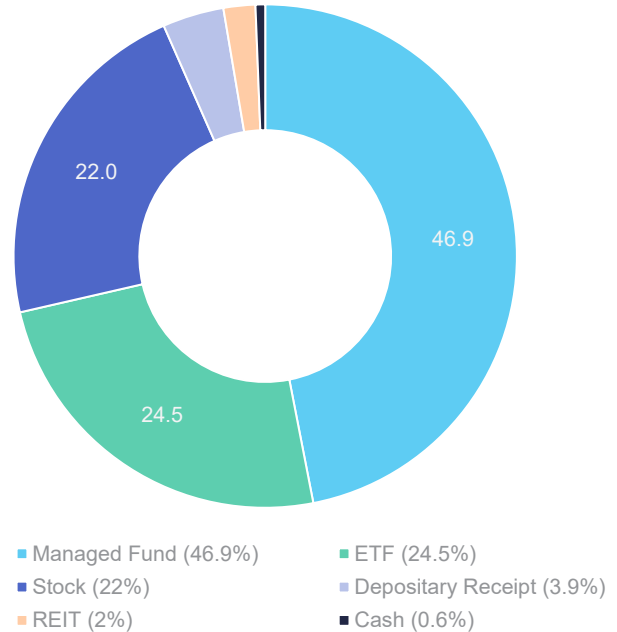
Growth of \$100



Top Portfolio Holdings

Bentham Global Income
Arrowstreet Global Eqt No.2
Ishares Government Inflati E
Van Vect Msci Wrld Ex Au Hgd
Ishares Msci Japan-Cdi
Orbis Global Equity Fund-R
Pzena Emerging Markets Value

Holding Type



Contact

For more information please contact us at:

Email: max@mrwealth.com.au

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	Resonant Asset Management
Asset Class	Multi Asset
Investment Style	Active
Objective	Outperform the Australian CPI by a minimum of 3.5% p.a.
Suggested time frame	Minimum 6 years
Distributions	Ongoing
Liquidity	Daily Pricing

Refer to the PDS for further information on Liquidity and Fees

Investment Objective

The Fortune Premier Growth Portfolio aims to outperform Australian CPI by a minimum of 3.5% 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.

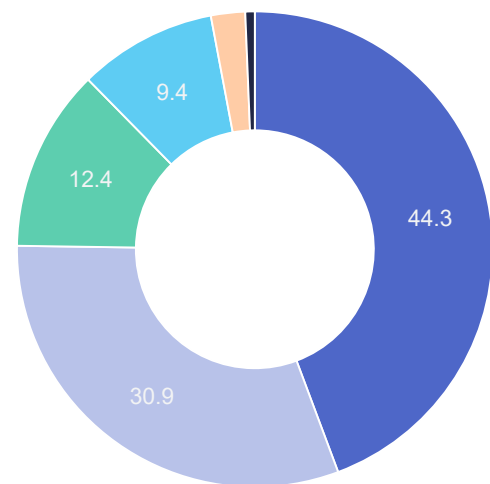
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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



- International Equities (44.3%)
- Australian Equities (30.9%)
- Bonds (12.4%)
- Alternatives (9.4%)
- Property & Infrastructure (2.3%)
- Cash (0.6%)

	Active Weight	SAA	Tilt
International Equities	44.3	40.0	+4.3
Australian Equities	30.9	32.0	-1.1
Bonds	12.4	22.0	-9.6
Alternatives	9.4	0.0	+9.4
Property & Infrastructure	2.3	3.0	-0.7
Cash	0.6	3.0	-2.4

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Growth (FOR005)

Performance

Premier Growth rose 0.8% in September.

Australian equities fell in September, the first monthly decline since March, following a softer earnings season.

Bonds and international equities continued this year's strong run.

Fortune Premier Growth

1 Month	0.8 %
3 Month	4.7 %
6 Month	11.2 %
1 Year	12 %
ITD (PA)	12.1 %

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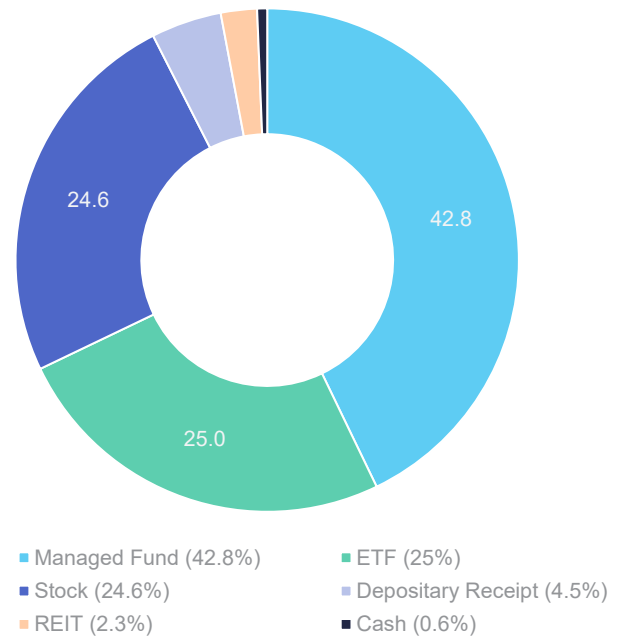
Growth of \$100



Top Portfolio Holdings

Arrowstreet Global Eqt No.2
Van Vect Msci Wrld Ex Au Hgd
Ishares Msci Japan-Cdi
Bentham Global Income
Orbis Global Equity Fund-R
Pzena Emerging Markets Value
Ishares Government Inflat E

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.
Suggested time frame	Minimum 7 years
Distributions	Ongoing
Liquidity	Daily Pricing

Refer to the PDS for further information on Liquidity and Fees

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.

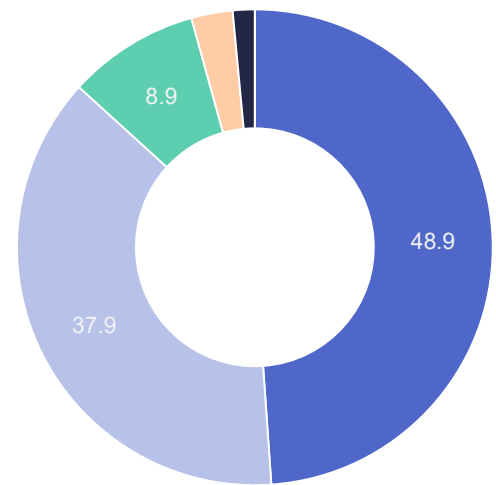
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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



- International Equities (48.9%)
- Australian Equities (37.9%)
- Bonds (8.9%)
- Property & Infrastructure (2.8%)
- Cash (1.5%)
- Alternatives (0.0%)

	Active Weight	SAA	Tilt
International Equities	48.9	50.0	-1.1
Australian Equities	37.9	40.0	-2.1
Bonds	8.9	4.0	+4.9
Property & Infrastructure	2.8	4.0	-1.2
Cash	1.5	2.0	-0.5
Alternatives	0.0	0.0	0

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High Growth (FOR006)

Performance

Premier High Growth rose 0.7% in September.

Australian equities fell in September, the first monthly decline since March, following a softer earnings season.

Bonds and international equities continued this year's strong run.

Fortune Premier High Growth

1 Month	0.7 %
3 Month	4.9 %
6 Month	12.8 %
1 Year	13.2 %
ITD (PA)	13.6 %

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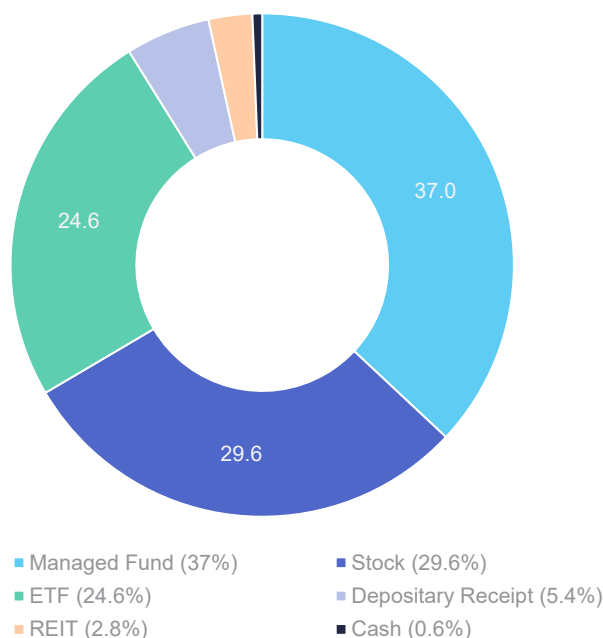
Growth of \$100



Top Portfolio Holdings

Arrowstreet Global Eqt No.2
Van Vect Msci Wrld Ex Au Hgd
Ishares Msci Japan-Cdi
Pzena Emerging Markets Value
Orbis Global Equity Fund-R
Arrowstreet Global Small Compa
Bhp Group Ltd

Holding Type



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Macro Commentary

The Australian share market softened over September, breaking a five-month winning streak as investors weighed mixed domestic data, shifting interest rate expectations, and renewed volatility in global bond markets. The S&P/ASX 200 fell around 0.78% over the month to close at 8,848.80. Sector performance was uneven. Materials led gains, supported by stronger prices for copper and gold, while Information Technology also advanced modestly. However, Consumer Staples, Healthcare, Energy, Financials and A-REITs all declined, reflecting continued caution around inflation trends and the outlook for interest rates. Rising bond yields and subdued consumer sentiment further weighed on rate-sensitive and defensive sectors, while mining names outperformed as commodity markets strengthened late in the month.

Australian economic data presented a mixed picture. The August Manufacturing PMI rose to 53.0, its fastest pace of expansion since 2022, pointing to resilience in domestic production and new orders. Q2 GDP grew 0.6%, defying expectations of a contraction, helped by steady household spending despite a decline in the savings rate. However, employment data for August showed a small net loss of jobs, mainly in fulltime positions, suggesting some early signs of labour market softening. Inflation ticked higher to 3% in August, driven largely by rising household electricity bills after temporary state rebates expired, tempering expectations for near-term rate cuts by the Reserve Bank. Valuations remained elevated, with the broader market trading well above long-term averages and earnings results generally falling short of expectations.

Global markets were more resilient, supported by optimism that monetary easing in the United States could continue into 2026. The S&P 500 rose about 3.41% over the month as strength in large technology names helped offset softer economic data. The U.S. Federal Reserve cut its policy rate by 25 basis points to a range of 4.00–4.25%, its first reduction since late 2024, citing weaker employment growth and the need to sustain economic momentum. Inflation indicators were mixed: producer prices declined slightly, while core CPI held steady at 3.1% year-on-year. Business surveys showed moderating but still positive activity across manufacturing and services. Investor sentiment remained sensitive to data releases, with markets balancing optimism over policy support against concerns about persistent inflation and stretched valuations in some growth sectors.

In commodities, gold extended its rally through September, climbing to US\$3,854.41 an ounce as investors sought safety amid policy uncertainty and geopolitical tension. Oil prices recovered after a soft start, with WTI rising from roughly US\$64 to just above US\$66 per barrel, supported by supply disruptions and lower U.S. inventories. By September 30, the price declined to USD 63.17, reflecting market adjustments and possibly profit-taking after the mid-month rally.

Looking ahead, markets are likely to remain cautious into the December quarter. Investor focus will remain on inflation trends, central bank policy signals, and the trajectory of global growth. While signs of moderation in inflation and labour conditions may support a gradual policy easing cycle, ongoing geopolitical risks and high valuations could limit upside momentum. Domestically, further weakness in consumption or employment could prompt the RBA to adopt a more accommodative stance, while stabilising commodity demand from key trading partners would be supportive for local resource stocks. Overall, volatility may stay elevated, but selective opportunities remain across quality cyclical and resource exposures as the global economy adjusts to a slower but more balanced growth environment.



Holdings Commentary

Australian equities fell in September, the first monthly decline since March, following a softer earnings season. Bonds and international equities continued this year's strong run.

Gold producer Newmont (NEM) rose 15.90 percent in the month, outpacing the 10.14 percent rise in the gold price. Newmont is up about 120 percent year to date, supported by stronger spot gold as investors price higher inflation risks amid increased fiscal spending and a looser monetary stance in the United States. Company specific execution has also helped, with management simplifying the portfolio and divesting non-core assets, unlocking several billion dollars for reinvestment in higher quality gold operations.

Elsewhere, in international equities, the iShares Asia Top 50 ETF (IAA) gained 9.88 percent in September. The fund holds the 50 largest companies across China, Hong Kong, South Korea, Singapore and Taiwan. Tech heavyweights such as Alibaba, Samsung and Tencent each advanced more than 10 percent, with Alibaba rallying over 50 percent on 26 percent year-on-year growth in cloud revenue. We expect Asian technology to benefit as artificial intelligence adoption broadens beyond the United States, and current valuation discounts to US peers have scope to narrow as China accelerates its AI push.

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