



MONTHLY PORTFOLIO UPDATE FORTUNE SERIES Separately Managed Accounts



January 2026

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

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.

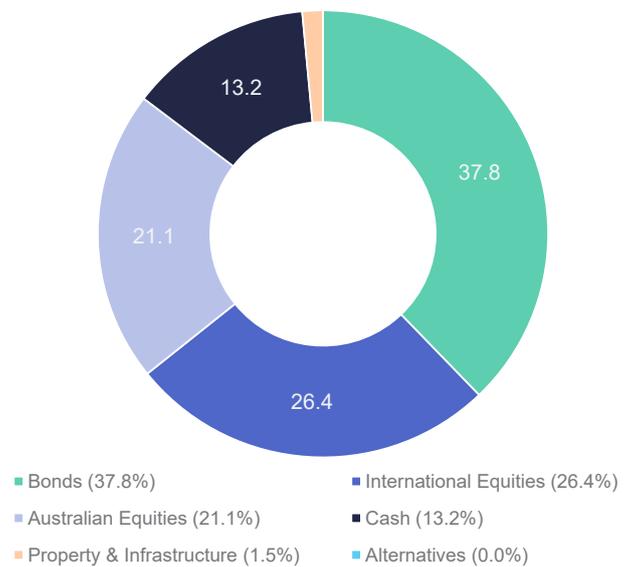
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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	37.8	58.0	-20.2
International Equities	26.4	20.0	+6.4
Australian Equities	21.1	16.0	+5.1
Cash	13.2	5.0	+8.2
Property & Infrastructure	1.5	1.0	+0.5
Alternatives	0.0	0.0	0

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Conservative (FOR001)

Performance

Foundation Conservative rose 1.6% in January.

Australian shares rose modestly in January, driven by gains in the Energy and Materials sectors. Globally, markets were mixed, with U.S. equities edging higher while commodity prices, particularly gold and oil, remained firm.

Fortune Foundation Conservative

1 Month	1.6 %
3 Month	0.9 %
6 Month	2.8 %
1 Year	6.1 %
ITD (PA)	7.6 %

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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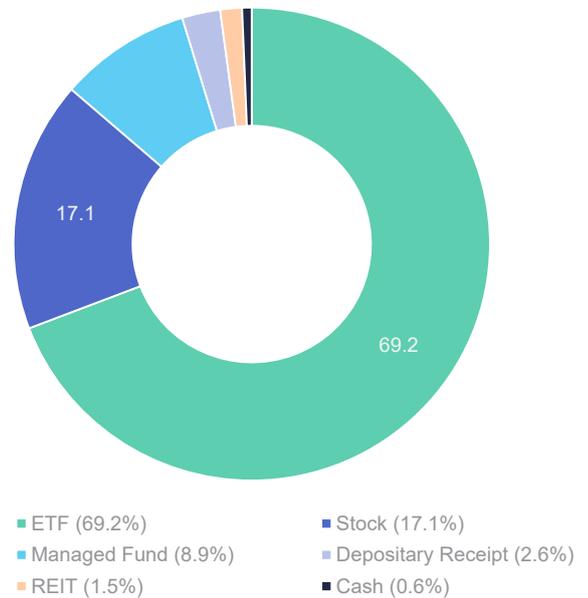
Growth of \$100



Top Portfolio Holdings

- Vanguard Aus Govt Bd Etf
- Ishares Government Inflat E
- Ishares Enhanced Cash Etf
- Arrowstreet Global Eqst 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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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	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.

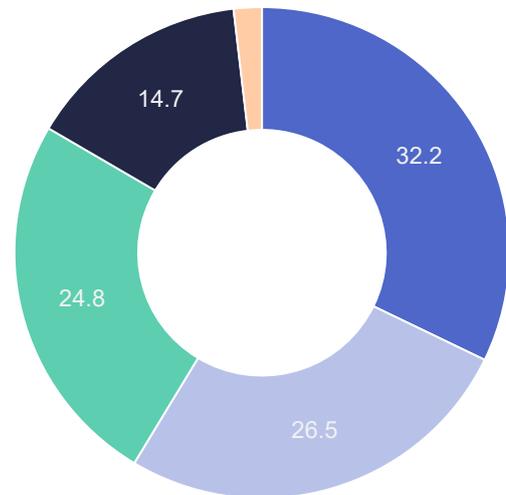
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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



- International Equities (32.2%)
- Australian Equities (26.5%)
- Bonds (24.8%)
- Cash (14.7%)
- Property & Infrastructure (1.8%)
- Alternatives (0.0%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	32.2	30.0	+2.2
Australian Equities	26.5	24.0	+2.5
Bonds	24.8	40.0	-15.2
Cash	14.7	4.0	+10.7
Property & Infrastructure	1.8	2.0	-0.2
Alternatives	0.0	0.0	0

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Balanced (FOR002)

Performance

Foundation Balanced rose 1.9% in January.

Australian shares rose modestly in January, driven by gains in the Energy and Materials sectors. Globally, markets were mixed, with U.S. equities edging higher while commodity prices, particularly gold and oil, remained firm.

Fortune Foundation Balanced

1 Month	1.9 %
3 Month	1.2 %
6 Month	3.4 %
1 Year	6.8 %
ITD (PA)	8.7 %

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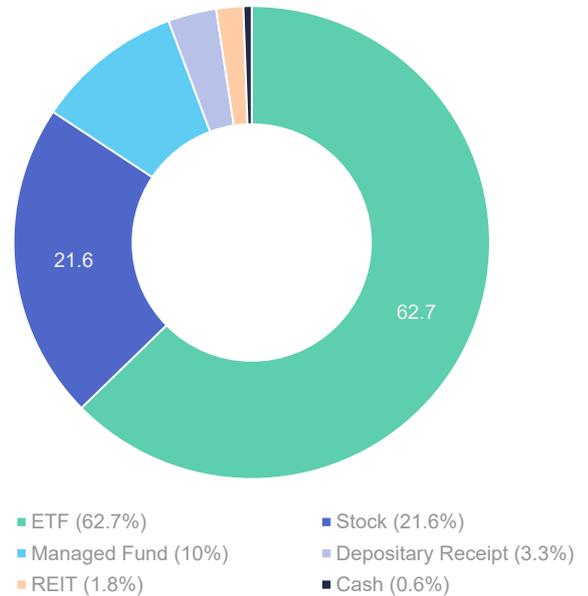
Growth of \$100



Top Portfolio Holdings

- Ishares Enhanced Cash Etf
- Vanguard Aus Govt Bd Etf
- Van Vect Msci Wrlld Ex Au Hgd
- Arrowstreet Global Eq2 No.2
- Ishares Government Inflat E
- Vaneck Msci Multifactor Emer
- Ishares Msci Japan-Cdi

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 3.5% 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.

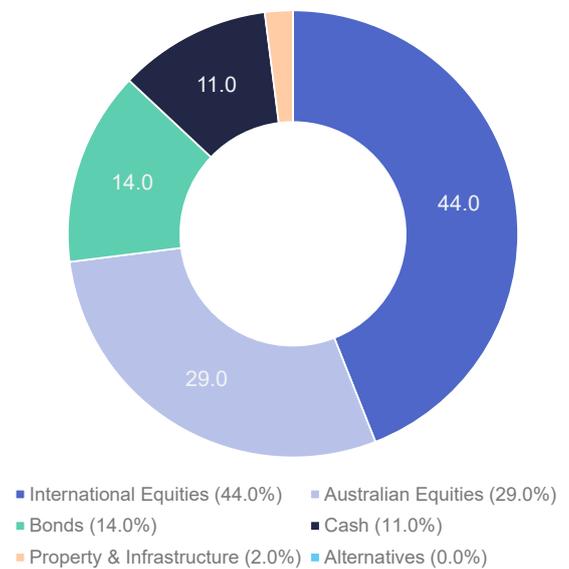
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of mainly domestic and international shares with some bonds, infrastructure, property, and cash.

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	44.0	40.0	+4.0
Australian Equities	29.0	32.0	-3.0
Bonds	14.0	22.0	-8.0
Cash	11.0	3.0	+8.0
Property & Infrastructure	2.0	3.0	-1.0
Alternatives	0.0	0.0	0

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Fortune Foundation Growth

1 Month	2.4 %
3 Month	1.8 %
6 Month	4.7 %
1 Year	8.1 %
ITD (PA)	10.4 %

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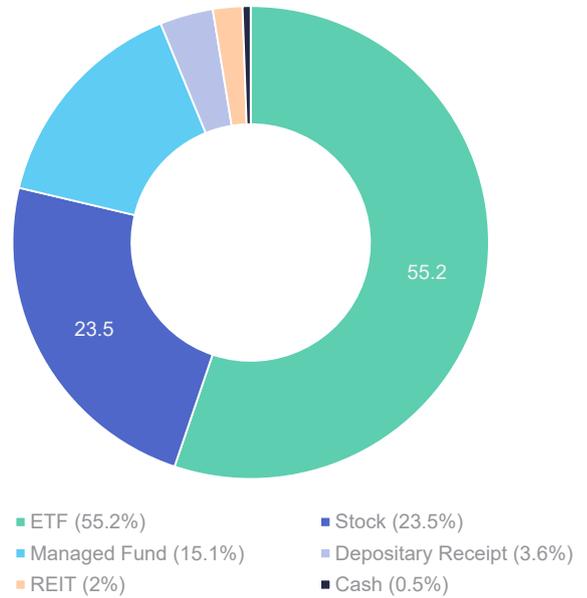
Growth of \$100



Top Portfolio Holdings

- Arrowstreet Global Eqst 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 Eqst Act Etf
- Vaneck Msci Multifactor Emer

Holding Type



Contact

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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.

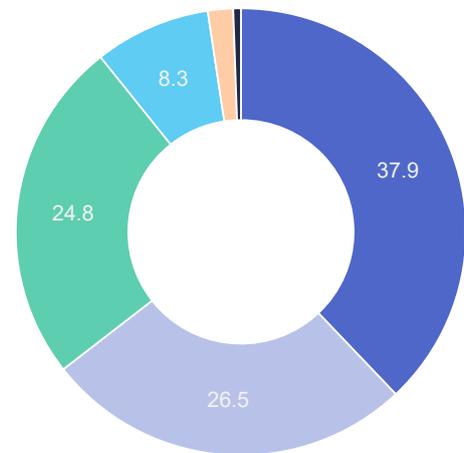
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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 (37.9%)
- Australian Equities (26.5%)
- Bonds (24.8%)
- Alternatives (8.3%)
- Property & Infrastructure (1.8%)
- Cash (0.5%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	37.9	30.0	+7.9
Australian Equities	26.5	24.0	+2.5
Bonds	24.8	40.0	-15.2
Alternatives	8.3	0.0	+8.3
Property & Infrastructure	1.8	2.0	-0.2
Cash	0.5	4.0	-3.5

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Balanced (FOR004)

Performance

Premier Balanced rose 2.5% in January.

Australian shares rose modestly in January, driven by gains in the Energy and Materials sectors. Globally, markets were mixed, with U.S. equities edging higher while commodity prices, particularly gold and oil, remained firm.

Fortune Premier Balanced

1 Month	2.5 %
3 Month	1.7 %
6 Month	4.7 %
1 Year	8.5 %
ITD (PA)	10.1 %

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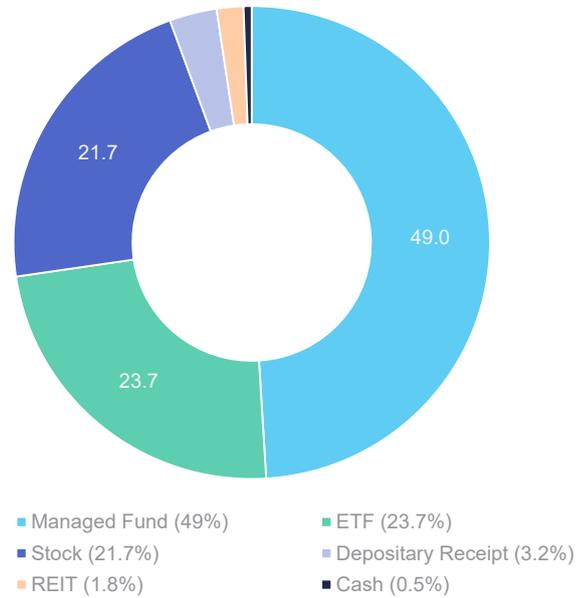
Growth of \$100



Top Portfolio Holdings

- Bentham Global Income
- Arrowstreet Global Eq't No.2
- Ishares Government Inflat E
- Van Vect Msci Wrld Ex Au Hgd
- Orbis Global Equity Fund-R
- Pzena Emerging Markets Value
- Ishares Msci Japan-Cdi

Holding Type



Contact

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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	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.

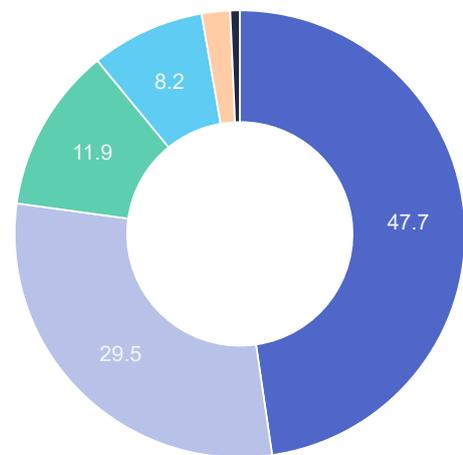
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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 (47.7%) ■ Australian Equities (29.5%)
■ Bonds (11.9%) ■ Alternatives (8.2%)
■ Property & Infrastructure (2.0%) ■ Cash (0.7%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	47.7	40.0	+7.7
Australian Equities	29.5	32.0	-2.5
Bonds	11.9	22.0	-10.1
Alternatives	8.2	0.0	+8.2
Property & Infrastructure	2.0	3.0	-1.0
Cash	0.7	3.0	-2.3

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Growth (FOR005)

Performance

Premier Growth rose 3.0% in January.

Australian shares rose modestly in January, driven by gains in the Energy and Materials sectors. Globally, markets were mixed, with U.S. equities edging higher while commodity prices, particularly gold and oil, remained firm.

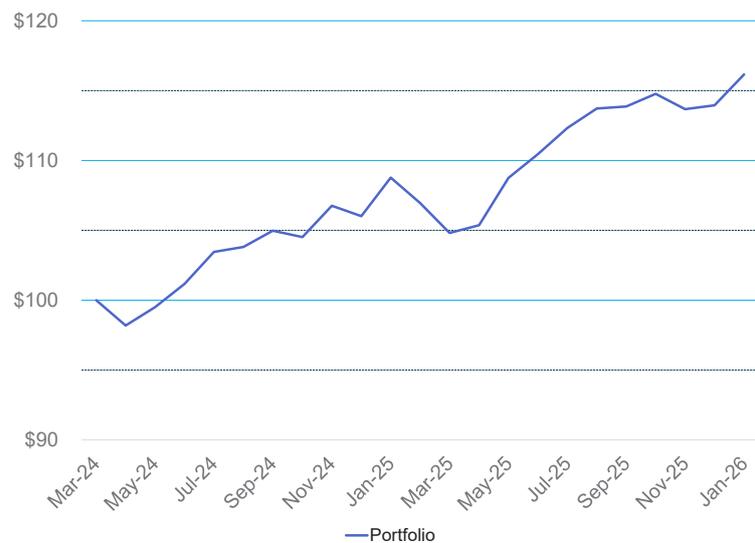
Fortune Premier Growth

1 Month	3 %
3 Month	2.3 %
6 Month	5.9 %
1 Year	10.1 %
ITD (PA)	11.9 %

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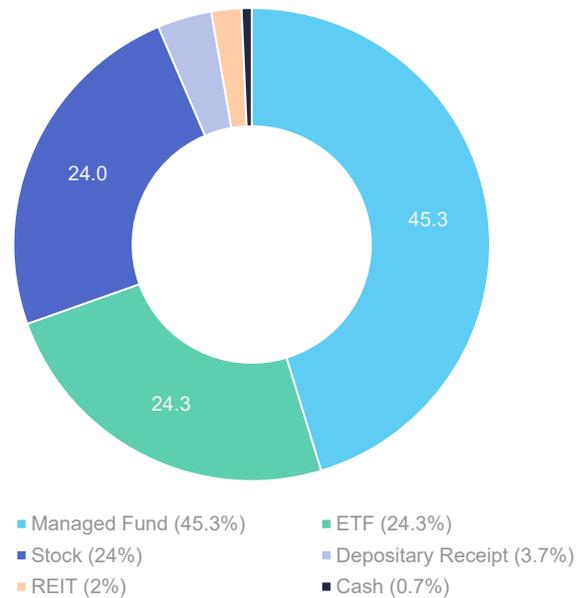
Growth of \$100



Top Portfolio Holdings

- Arrowstreet Global Eqst No.2
- Van Vect Msci Wrld Ex Au Hgd
- Orbis Global Equity Fund-R
- Ishares Msci Japan-Cdi
- Bentham Global Income
- Pzena Emerging Markets Value
- Ishares Asia 50/Aus

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.

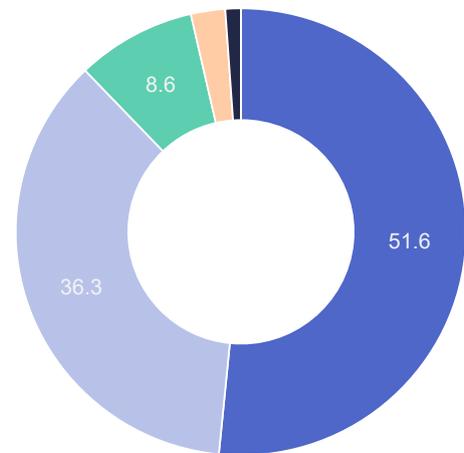
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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 (51.6%)
- Australian Equities (36.3%)
- Bonds (8.6%)
- Property & Infrastructure (2.5%)
- Cash (1.1%)
- Alternatives (0.0%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	51.6	50.0	+1.6
Australian Equities	36.3	40.0	-3.7
Bonds	8.6	4.0	+4.6
Property & Infrastructure	2.4	4.0	-1.6
Cash	1.1	2.0	-0.9
Alternatives	0.0	0.0	0

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High Growth (FOR006)

Performance

Premier High Growth rose 3.4% in January.

Australian shares rose modestly in January, driven by gains in the Energy and Materials sectors. Globally, markets were mixed, with U.S. equities edging higher while commodity prices, particularly gold and oil, remained firm.

Fortune Premier High Growth

1 Month	3.4 %
3 Month	2.6 %
6 Month	6 %
1 Year	11.4 %
ITD (PA)	13.3 %

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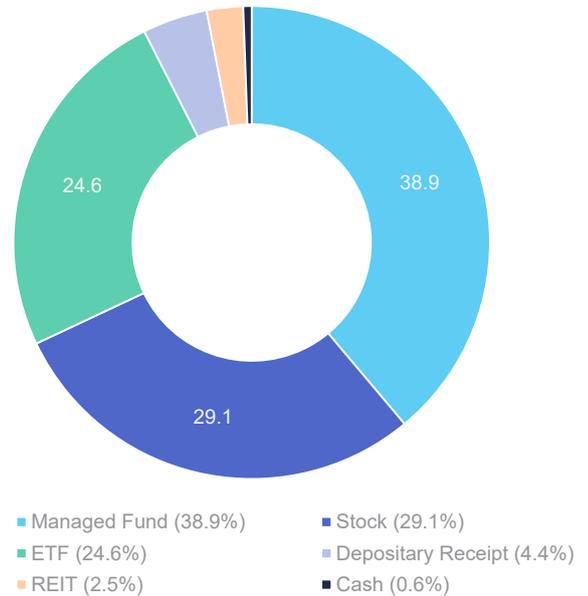
Growth of \$100



Top Portfolio Holdings

- Arrowstreet Global Eq2 No.2
- Van Vect Msci Wrld Ex Au Hgd
- Pzena Emerging Markets Value
- Ishares Msci Japan-Cdi
- Orbis Global Equity Fund-R
- Bhp Group Ltd
- Arrowstreet Global Small Compa

Holding Type



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Macro Commentary

The Australian share market exhibited a generally positive tone through January, with the S&P/ASX 200 gradually climbing over the month as investors digested macroeconomic data and shifts in global sentiment. After starting the year around 8,727.80 points on 2 January, the index oscillated amid mixed sector performance before finishing higher at approximately 8,869.10 points on 30 January, representing a solid advance for the month.

Early in the month, local markets responded to domestic inflation data showing a slower than expected rise in prices of 3.4% month on month for November, supporting risk assets and lifting equities. Healthcare and technology stocks provided early leadership on some sessions, while energy and mining stocks were significant contributors later in the month as commodity prices surged. However, strength in commodities was counterbalanced by occasional weakness in technology and financial sectors, which at times weighed on broader index momentum.

As the month progressed however, further inflation readings surprised to the upside at 3.8% for December, suggesting that the Reserve Bank of Australia was likely to tighten policy in the near term. Solid labour market data, including continued employment growth and persistently low unemployment at 4.2% for December, further reinforced this view and supported confidence in the earnings outlook for domestically exposed sectors. These dynamics underpinned a market environment where rate sensitive areas such as real estate and consumer discretionary experienced mixed performance. Regional banks showed sporadic strength but also vulnerability to global sentiment swings.

Global equity markets delivered a mixed performance through January. In the United States, the S&P 500 rallied through much of the month, reaching levels near record highs before ending around 6,939.03 points on 30 January, reflecting an overall modest gain for January. This followed periods of strong early month momentum as technology and consumer sectors helped lift sentiment, although bouts of volatility, including pronounced sell-offs linked to tariff concerns and profit-taking in mega-cap names, tempered broader gains. The S&P 500's January performance demonstrated resilience in the face of macroeconomic and geopolitical headwinds, with sector breadth showing rotation between cyclical and defensive exposures.

Commodity markets continued to be a focal point for investors in January, with significant divergence across key sub-sectors. Precious metals such as gold and silver experienced notable volatility, with gold trading near multi-year highs up to USD 5,586 per ounce in mid-January before periods of sharp price retracements as investors recalibrated expectations around interest rates with the nomination of a Federal Reserve Chair Warsh. Industrial metals, particularly copper, saw strong underlying support from structural demand drivers tied to electrification and infrastructure spending narratives, contributing to ongoing interest in materials stocks. In contrast, traditional energy commodities like crude oil experienced choppiness, balancing supply discipline from major producers against mixed demand signals from global economic data. These moves reinforced the notion that commodities remain sensitive to macro shifts, geopolitical developments, and currency fluctuations, and they exerted a meaningful influence on equity sector performance throughout January.

Looking into February and beyond, investor sentiment is likely to remain cautious but constructive. In Australia, persistent inflation and a tight labour market suggest the RBA is likely to maintain a tightening bias. This should continue to favour companies with strong fundamentals while tempering enthusiasm for more rate-sensitive sectors. Offshore, stretched valuations, geopolitical uncertainty and mixed economic data point to ongoing market volatility. In this environment, a selective focus on quality stocks with resilient earnings, strong balance sheets and exposure to supportive commodity pricing appears a prudent approach to portfolio positioning in early 2026.



Holdings Commentary

International equities were led by Asia, as performance was driven by strength in its largest companies, Samsung Electronics and Taiwan Semiconductor Manufacturing Company, as the global technology rally broadened beyond the US.

In Australian equities, Monadelphous was up 17.47% for January 2026 as commodity prices continue to strengthen. As a high-quality "picks and shovels" exposure, the company is leveraged to sustained resources investment activity rather than direct commodity price movements.

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