



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

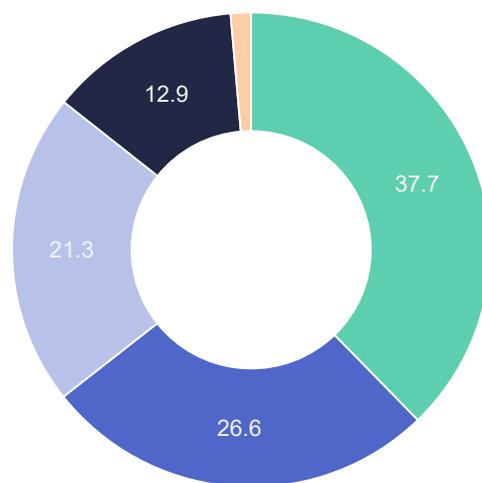
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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



- Bonds (37.7%)
- International Equities (26.6%)
- Australian Equities (21.3%)
- Cash (12.9%)
- Property & Infrastructure (1.4%)

	Active Weight (%)	SAA (%)	Tilt (%)
Bonds	37.7	58.0	-20.3
International Equities	26.6	20.0	+6.6
Australian Equities	21.3	16.0	+5.3
Cash	12.9	5.0	+7.9
Property & Infrastructure	1.4	1.0	+0.4

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Conservative (FOR001)

Performance

Foundation Conservative rose 1.4% in February.

The S&P/ASX 200 rose in February on strong bank and utility earnings, while global equities were mixed, with the S&P 500 finishing slightly lower amid tech weakness partly offset by energy and materials gains.

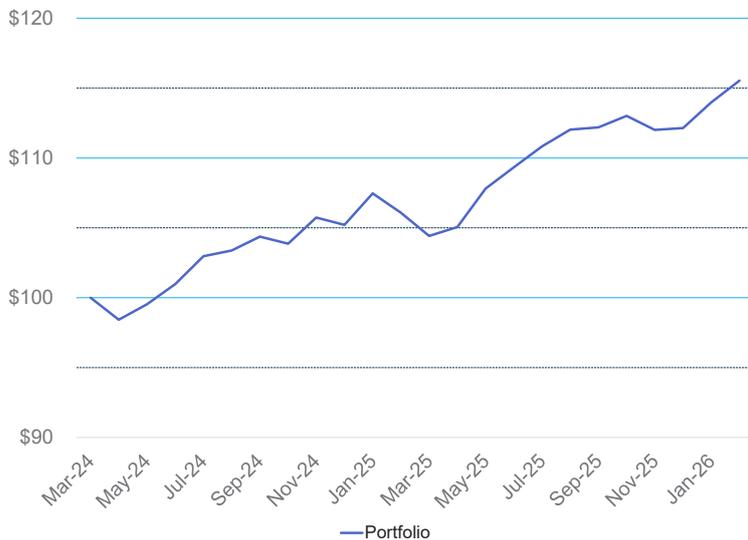
Fortune Foundation Conservative

1 Month	1.4 %
3 Month	3.1 %
6 Month	3.1 %
1 Year	8.9 %
ITD (PA)	8.1 %

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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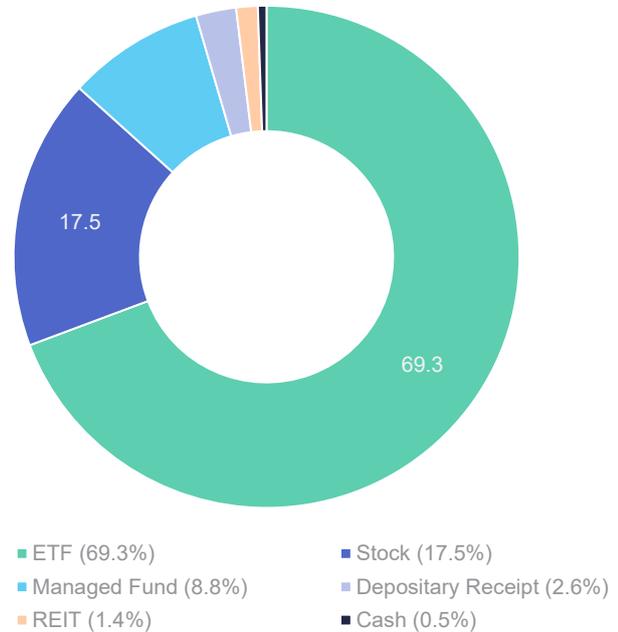
Growth of \$100



Top Portfolio Holdings

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

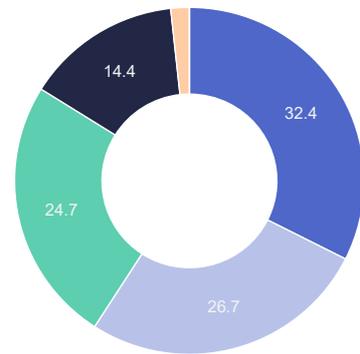
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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



■ International Equities (32.4%) ■ Australian Equities (26.7%)
■ Bonds (24.7%) ■ Cash (14.4%)
■ Property & Infrastructure (1.7%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	32.4	30.0	+2.4
Australian Equities	26.7	24.0	+2.7
Bonds	24.7	40.0	-15.3
Cash	14.4	4.0	+10.4
Property & Infrastructure	1.7	2.0	-0.3

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Balanced (FOR002)

Performance

Foundation Balanced rose 1.5% in February.

The S&P/ASX 200 rose in February on strong bank and utility earnings, while global equities were mixed, with the S&P 500 finishing slightly lower amid tech weakness partly offset by energy and materials gains.

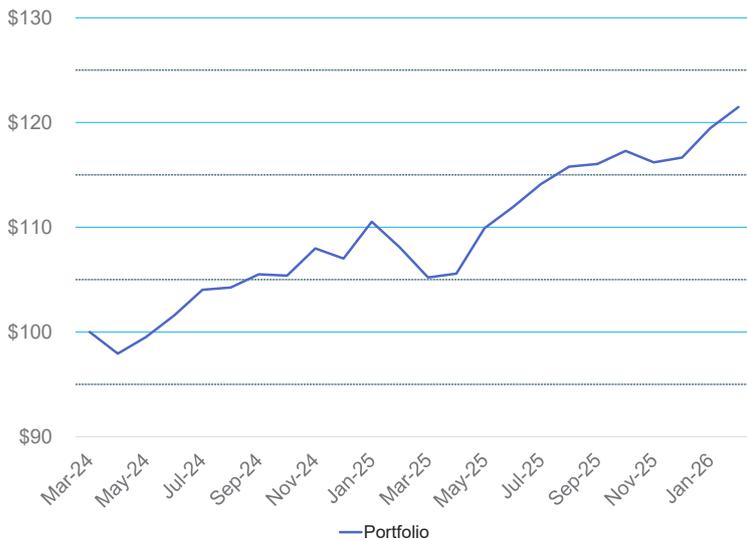
Fortune Foundation Balanced

1 Month	1.5 %
3 Month	3.7 %
6 Month	3.7 %
1 Year	10.2 %
ITD (PA)	9.2 %

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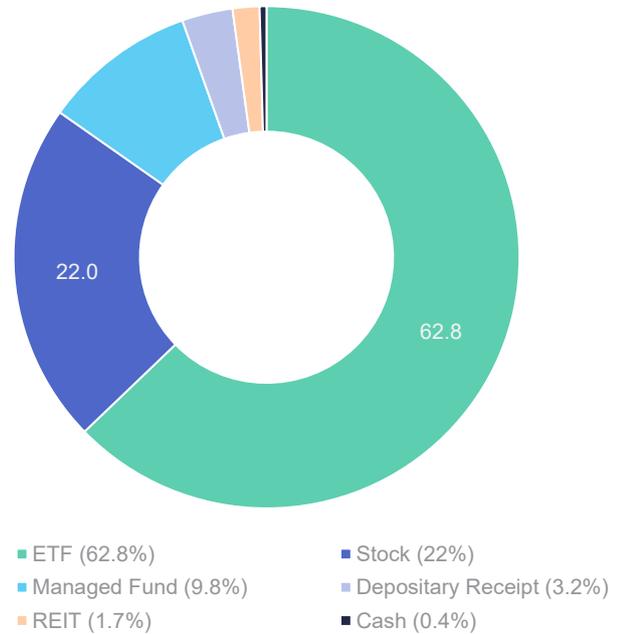
Growth of \$100



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
- 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 3.5% 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.

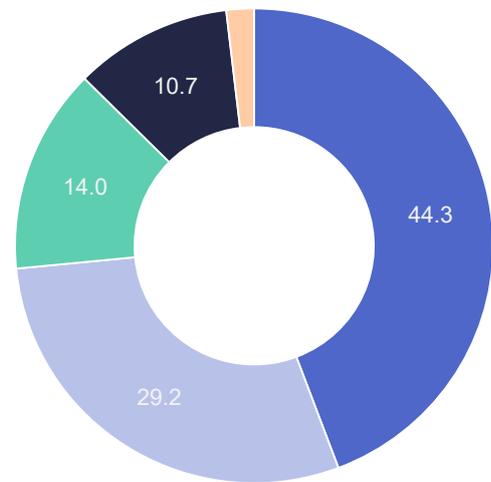
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of mainly domestic and international shares with some bonds, infrastructure, property, and cash.

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



■ International Equities (44.3%) ■ Australian Equities (29.2%)
■ Bonds (14.0%) ■ Cash (10.7%)
■ Property & Infrastructure (1.9%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	44.3	40.0	+4.3
Australian Equities	29.2	32.0	-2.8
Bonds	14.0	22.0	-8.0
Cash	10.7	3.0	+7.7
Property & Infrastructure	1.9	3.0	-1.1

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Growth (FOR003)

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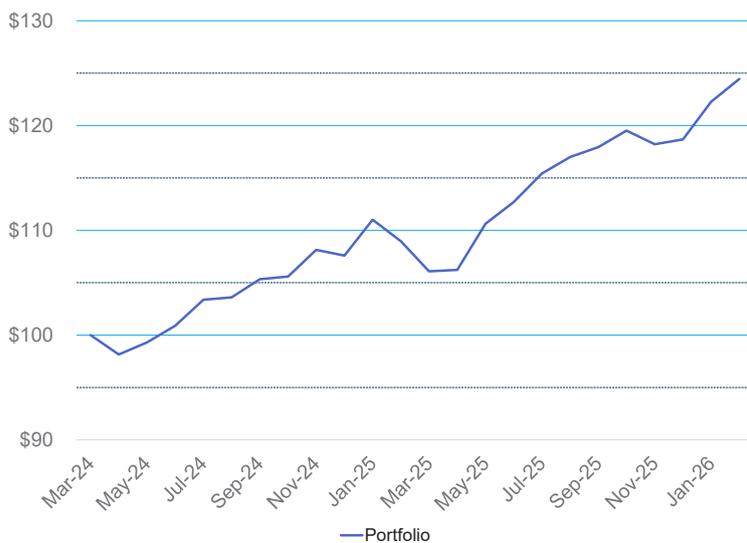
Fortune Foundation Growth

1 Month	1.7 %
3 Month	4.5 %
6 Month	4.9 %
1 Year	12.4 %
ITD (PA)	11 %

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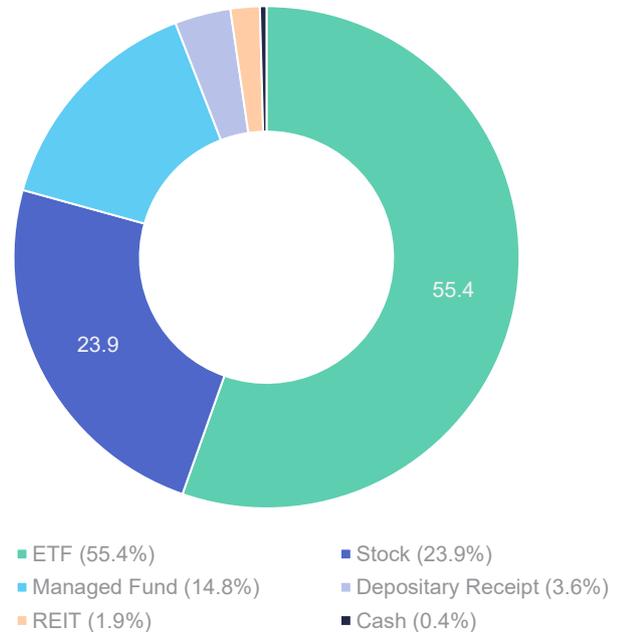
Growth of \$100



Top Portfolio Holdings

- Arrowstreet Global Eq2 No.2
- Van Vect Msci Wrlld Ex Au Hgd
- Ishares Enhanced Cash Etf
- Ishares Msci Japan-Cdi
- Vanguard Aus Govt Bd Etf
- Vanguard Glb Val Eq2 Act Etf
- 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 2.5% 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 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.

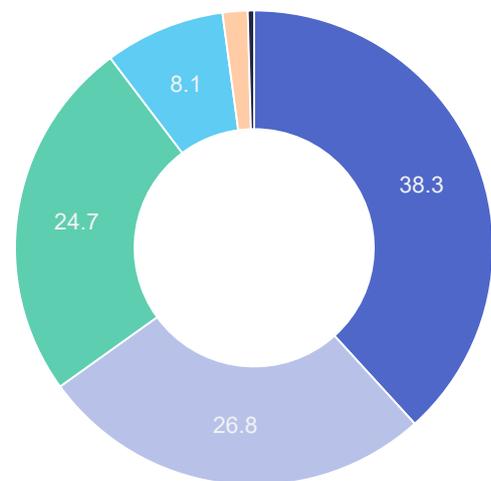
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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 (38.3%)
- Australian Equities (26.8%)
- Bonds (24.7%)
- Alternatives (8.1%)
- Property & Infrastructure (1.7%)
- Cash (0.4%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	38.3	30.0	+8.3
Australian Equities	26.8	24.0	+2.8
Bonds	24.7	40.0	-15.3
Alternatives	8.1	0.0	+8.1
Property & Infrastructure	1.7	2.0	-0.3
Cash	0.4	4.0	-3.6

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Balanced (FOR004)

Performance

Premier Balanced rose 1.6% in February.

The S&P/ASX 200 rose in February on strong bank and utility earnings, while global equities were mixed, with the S&P 500 finishing slightly lower amid tech weakness partly offset by energy and materials gains.

Fortune Premier Balanced

1 Month	1.6 %
3 Month	4.5 %
6 Month	5.3 %
1 Year	11.9 %
ITD (PA)	10.6 %

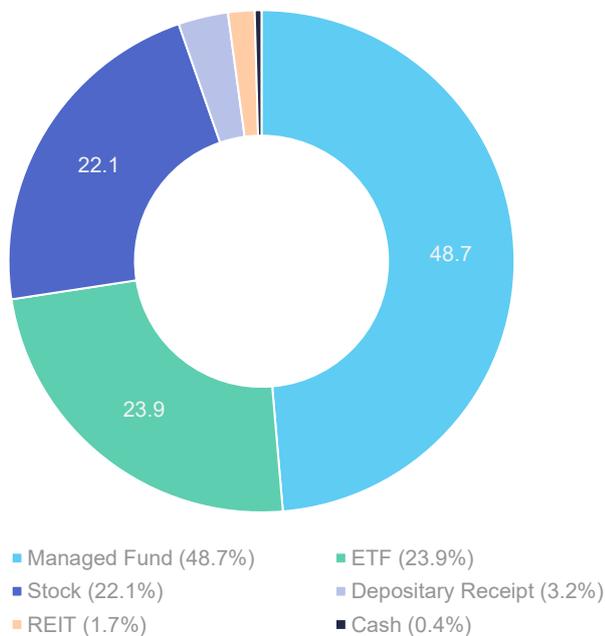
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Please contact your Advisor for further information.

Top Portfolio Holdings

- Bentham Global Income
- Arrowstreet Global Eqst 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



Growth of \$100



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 3.5% 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.

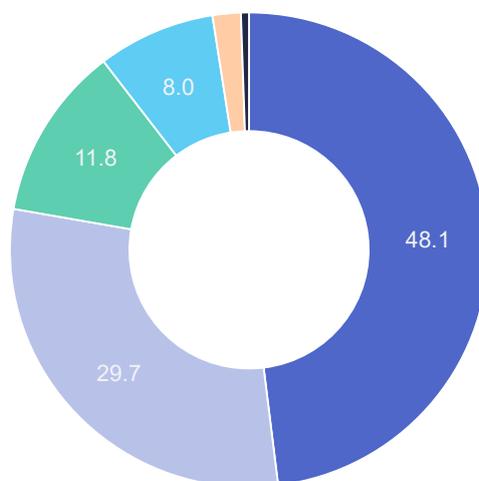
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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 (48.1%)
- Australian Equities (29.7%)
- Bonds (11.8%)
- Alternatives (8.0%)
- Property & Infrastructure (1.9%)
- Cash (0.5%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	48.1	40.0	+8.1
Australian Equities	29.7	32.0	-2.3
Bonds	11.8	22.0	-10.2
Alternatives	8.0	0.0	+8.0
Property & Infrastructure	1.9	3.0	-1.1
Cash	0.5	3.0	-2.5

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Growth (FOR005)

Performance

Premier Growth rose 1.8% in February.

The S&P/ASX 200 rose in February on strong bank and utility earnings, while global equities were mixed, with the S&P 500 finishing slightly lower amid tech weakness partly offset by energy and materials gains.

Fortune Premier Growth

1 Month	1.8 %
3 Month	5.3 %
6 Month	6.4 %
1 Year	14.2 %
ITD (PA)	12.4 %

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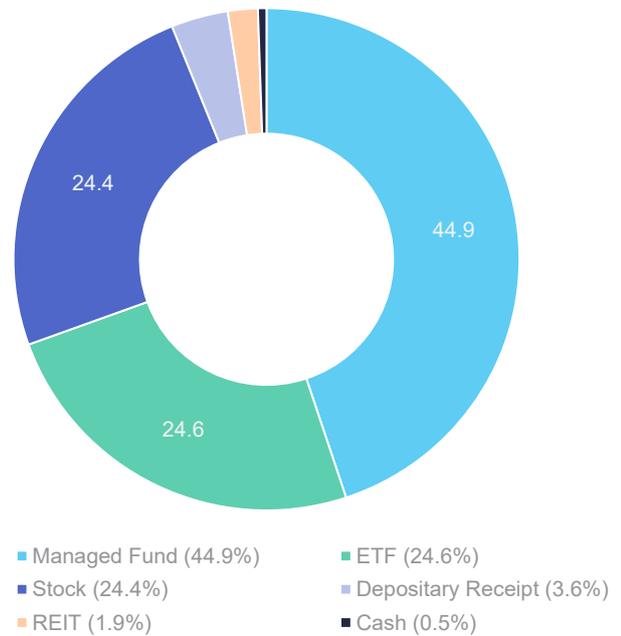
Growth of \$100



Top Portfolio Holdings

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

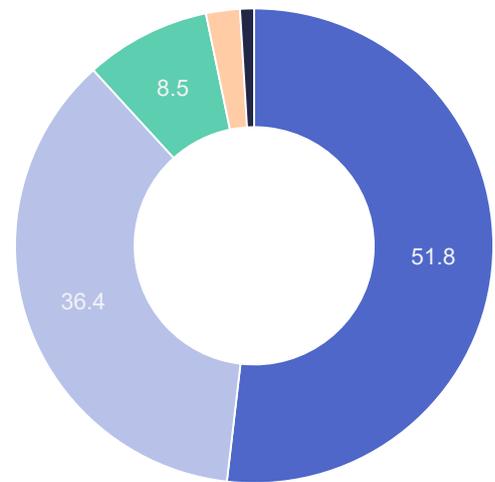
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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 (51.8%) ■ Australian Equities (36.4%)
■ Bonds (8.5%) ■ Property & Infrastructure (2.3%)
■ Cash (0.9%)

	Active Weight (%)	SAA (%)	Tilt (%)
International Equities	51.8	50.0	+1.8
Australian Equities	36.4	40.0	-3.6
Bonds	8.5	4.0	+4.5
Property & Infrastructure	2.3	4.0	-1.7
Cash	0.9	2.0	-1.1

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High Growth (FOR006)

Performance

Premier High Growth rose 2% in February.

The S&P/ASX 200 rose in February on strong bank and utility earnings, while global equities were mixed, with the S&P 500 finishing slightly lower amid tech weakness partly offset by energy and materials gains.

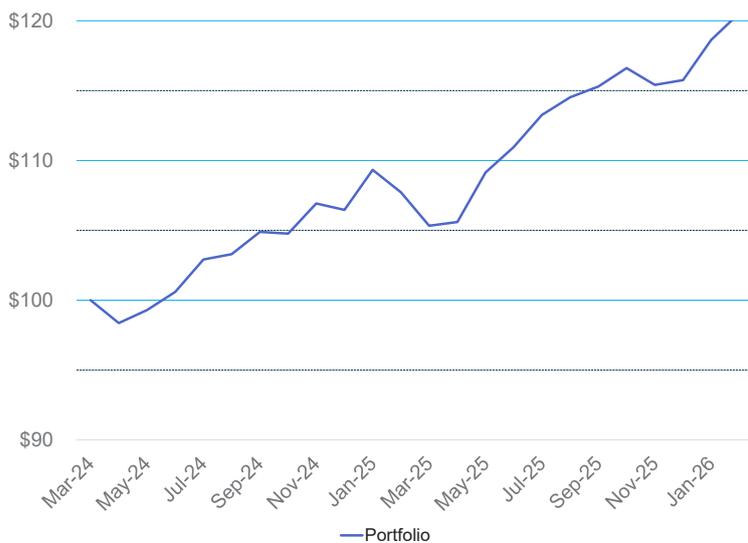
Fortune Premier High Growth

1 Month	2 %
3 Month	6 %
6 Month	6.6 %
1 Year	16.2 %
ITD (PA)	13.9 %

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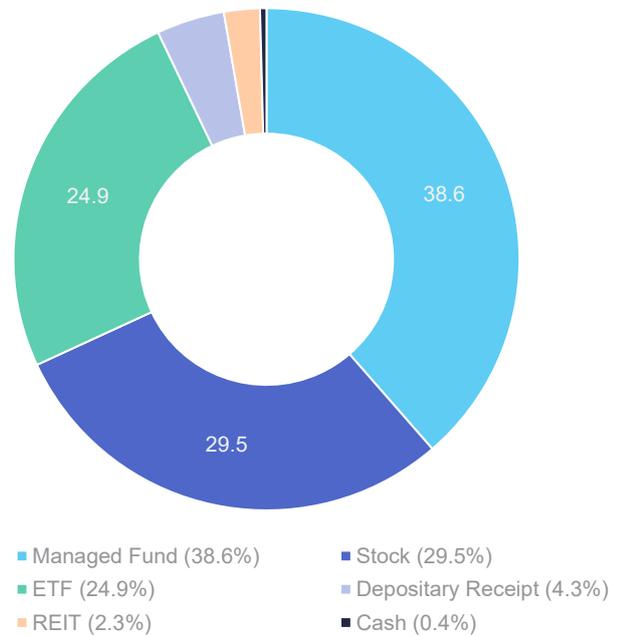
Growth of \$100



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



Contact

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Macro Commentary

The Australian share market delivered generally positive performance through February, with the S&P/ASX 200 climbing steadily despite periods of volatility driven by inflation data, interest rate expectations, and offshore market movements. The index moved from 8,778.60 points at the start of the month to close at 9,198.60 points, reflecting consistent gains. The month of February marks half year reporting season in Australia, with around 127 companies reporting results during the month. The major banks delivered strong earnings results as costs were lower than expected and the economy remained strong. Utilities also outperformed following solid earnings outcomes and constructive guidance. In contrast, resources stocks were mixed given elevated investor expectations given strong price growth in base metals. Healthcare and parts of the technology sector also traded unevenly as investors remained sensitive to valuation levels and offshore earnings commentary.

Domestic economic data remained a key driver of sentiment. Inflation proved persistent, with headline inflation holding at 3.8% year-on-year and underlying inflation rising to 3.4%, driven largely by housing, food, and discretionary spending pressures. The result reinforced expectations that monetary policy may remain restrictive for longer. In response to higher inflation, the Reserve Bank of Australia raised the cash rate by 25 basis points to 3.85%, the first increase since 2023. Labour market conditions remained resilient, with employment increasing by approximately 17,800 jobs in January and unemployment holding at 4.1%. Participation remained elevated at 66.7%. Business activity remained expansionary, with PMI data showing continued strength in services activity and stable manufacturing conditions, supporting the view that economic momentum remains positive despite higher borrowing costs.

Global equity markets were more volatile through February, with the S&P 500 finishing the month modestly lower overall. After beginning February near late-January highs around the 6,930 level, the index traded in a broad range before closing near 6,878.88, equating to a decline of approximately 1% for the month. Performance was weighed down primarily by weakness in large-capitalisation technology and communication services stocks, as investors reassessed valuation levels and earnings visibility across artificial intelligence-linked companies. Energy and Materials performed well, supported by firmer oil prices and a climb in base metals prices, though this was insufficient to prevent a modest negative monthly result. Overall, February reflected consolidation following January strength rather than a material deterioration in broader market conditions.

US economic data showed moderating growth rather than a sharp slowdown. GDP expanded at an annualised rate of 1.4% in the December quarter, down from the prior quarter, reflecting softer government spending and tighter financial conditions. Consumer spending remained the main growth driver, rising 2.4%. Inflation data also remained in focus, with headline CPI easing to 2.4% year-on-year while core CPI remained at 2.5%. The persistence of core inflation reinforced expectations that the Federal Reserve will maintain a cautious and gradual approach to policy easing.

Commodity markets were broadly supportive of risk sentiment during February. Gold prices traded near record highs, finishing around USD 5,278 per ounce, supported by safe-haven demand, lower bond yields, and central bank purchasing activity. Gains were periodically limited by a firmer US dollar and profit-taking following strong prior performance. Crude oil also rose, with WTI finishing around USD 67 per barrel, supported by geopolitical risks and supply discipline among major producers, although concerns about global demand growth and rising US inventories limited price momentum.

Looking forward, markets remain driven more by shifting policy expectations than by earnings or fundamentals, though the narrative is beginning to stabilise. Global fiscal expansion continues, with defence and infrastructure spending sustaining growth despite tariff headwinds, while AI-related capital expenditure supports elevated equity valuations. Geopolitical risk has re-emerged as a meaningful variable following US and Israeli strikes on Iranian military infrastructure and the death of Supreme Leader Khamenei. The primary portfolio concern is energy: a disruption to shipping through the Strait of Hormuz would push oil prices higher, complicating the path for central banks already navigating sticky inflation. Our base case remains containment, but the tail risk warrants monitoring. The US dollar looks set to weaken as global growth broadens, favouring international and Asian equities, while in Australia stretched valuations and fragile household demand point to more subdued equity performance. Diversified portfolios remain well placed to balance these risks and capture opportunities across regions and asset classes.



Holdings Commentary

International equities were led by Asia, with the iShares MSCI Japan ETF (IJP) rising 6.38% during the month. Japan held lower house elections in early February, where Prime Minister Sanae Takaichi's LDP secured a historic supermajority. Her agenda of fiscal expansion and tax cuts reinforced the already positive environment for Japanese equities, and markets responded accordingly.

In Australian equities, BHP Group (BHP) continued to make meaningful progress in its strategic shift away from iron ore toward copper. In its recent half-year result, BHP generated 51% of group EBITDA from copper and upgraded output guidance for FY26, underscoring the pace of the portfolio transformation. These company-specific developments, combined with copper prices reaching record levels, drove BHP shares up 15.50% over the month.

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