



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

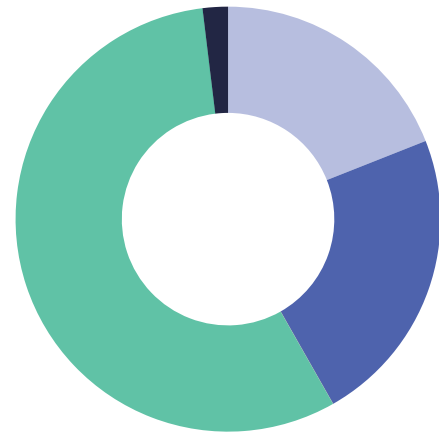
Refer to the PDS for further information on Liquidity and Fees

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.

Australian Equities (19.0%)	Australian Fixed Interest (56.3%)
International Equities (22.8%)	International Fixed Interest (0.0%)
Property & Infrastructure (0.0%)	Cash (1.9%)

Asset Class	Active Weight (%)	SAA (%)	Tilt (%)
Australian Equities	19.0	16.0	3.0
International Equities	22.8	20.0	2.8
Property & Infrastructure	0.0	1.0	-1.0
Australian Fixed Interest	56.3	32.0	24.3
International Fixed Interest	0.0	26.0	-26.0
Cash	1.9	5.0	-3.1

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Conservative (FOR001)

Performance

Foundation Conservative had a softer month, though consistent with the current market backdrop, returning -4.3% in March.

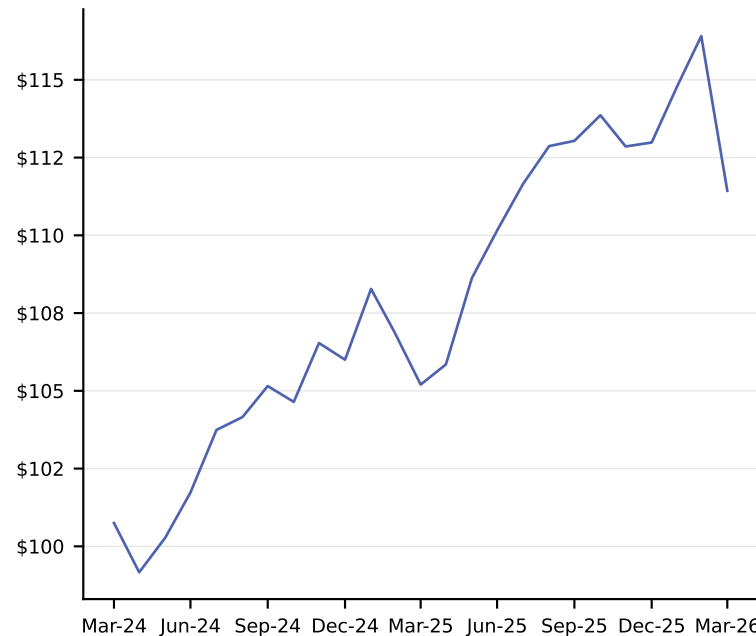
The S&P/ASX 200 fell around 7% over March as rising oil prices and geopolitical tensions weighed on sentiment, while the S&P 500 declined about 5% amid higher energy costs and persistent inflation concerns, with energy outperforming and financials relatively resilient.

Period	Net Return (%)
1 Month	-4.3
3 Months	-1.4
6 Months	-1.4
1 Year	5.9
Since Inception p.a.	5.4

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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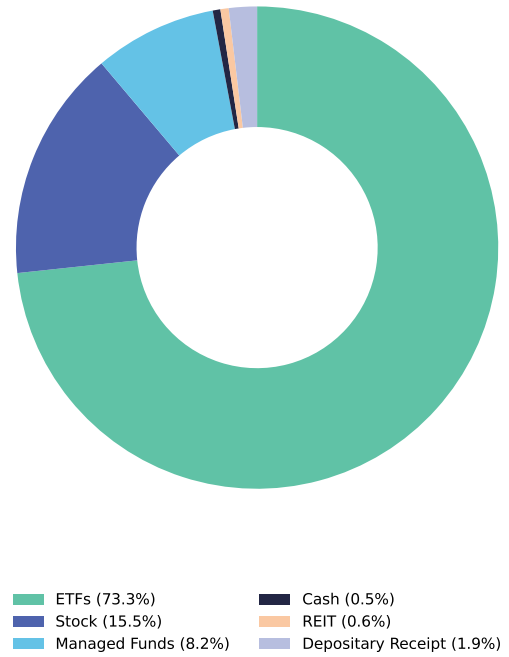
Growth of \$100



Top Portfolio Holdings

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

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.

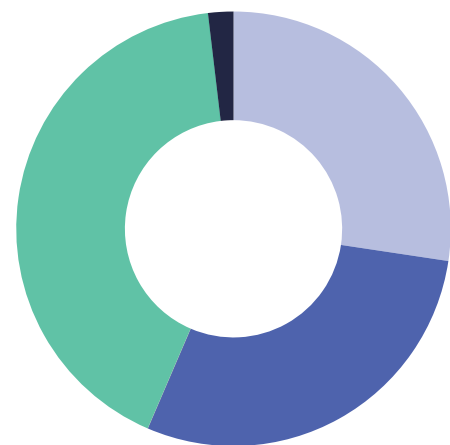
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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



■ Australian Equities (27.4%)
 ■ Australian Fixed Interest (41.7%)
 ■ International Fixed Interest (0.0%)
 ■ International Equities (29.1%)
 ■ Property & Infrastructure (0.0%)
 ■ Cash (1.9%)

Asset Class	Active Weight (%)	SAA (%)	Tilt (%)
Australian Equities	27.4	24.0	3.4
International Equities	29.1	30.0	-0.9
Property & Infrastructure	0.0	2.0	-2.0
Australian Fixed Interest	41.7	22.0	19.7
International Fixed Interest	0.0	18.0	-18.0
Cash	1.9	4.0	-2.1

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Balanced (FOR002)

Performance

Foundation Balanced had a softer month, though consistent with the current market backdrop, returning -5.0% in March.

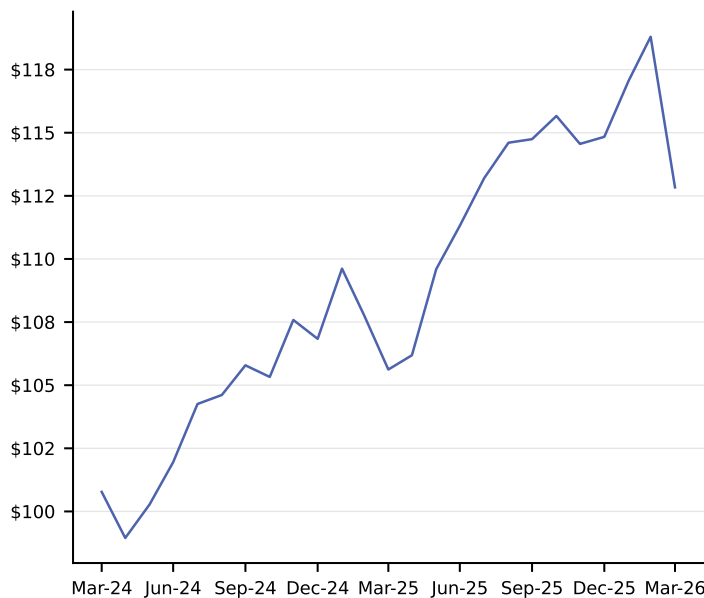
The S&P/ASX 200 fell around 7% over March as rising oil prices and geopolitical tensions weighed on sentiment, while the S&P 500 declined about 5% amid higher energy costs and persistent inflation concerns, with energy outperforming and financials relatively resilient.

Period	Net Return (%)
1 Month	-5.0
3 Months	-1.7
6 Months	-1.7
1 Year	6.8
Since Inception p.a.	6.1

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Growth of \$100



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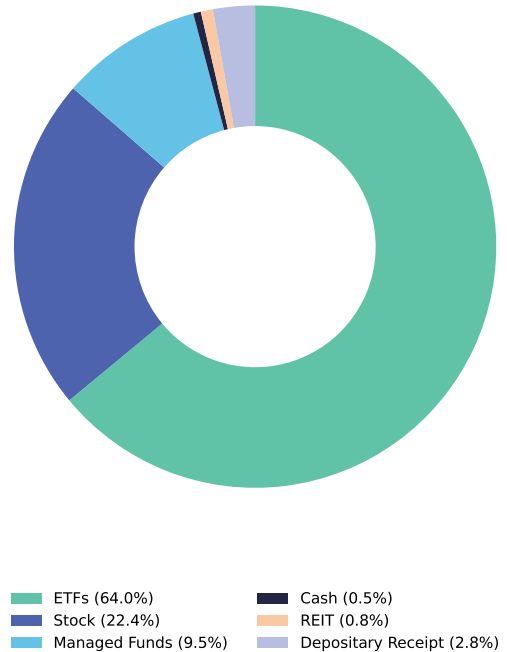
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Top Portfolio Holdings

- 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
- Vaneck Vectors Aus Float Rat
- Vanguard Glb Val Eqt Act Etf

Holding Type



Contact

For more information please contact us at:

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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	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

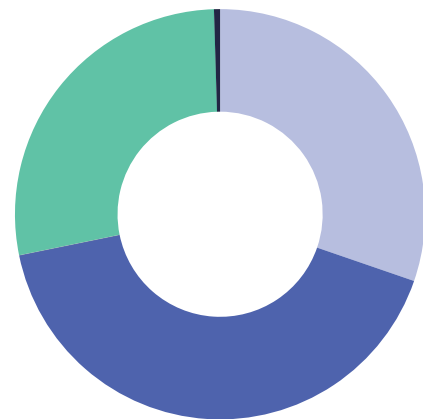
Refer to the PDS for further information on Liquidity and Fees

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



Australian Equities (30.3%)	Australian Fixed Interest (27.7%)
International Equities (41.5%)	International Fixed Interest (0.0%)
Property & Infrastructure (0.0%)	Cash (0.5%)

Asset Class	Active Weight (%)	SAA (%)	Tilt (%)
Australian Equities	30.3	32.0	-1.7
International Equities	41.5	40.0	1.5
Property & Infrastructure	0.0	3.0	-3.0
Australian Fixed Interest	27.7	12.0	15.7
International Fixed Interest	0.0	10.0	
Cash	0.5	3.0	-2.5

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.

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Growth (FOR003)

Performance

Foundation Growth had a softer month, though consistent with the current market backdrop, returning -6.0% in March.

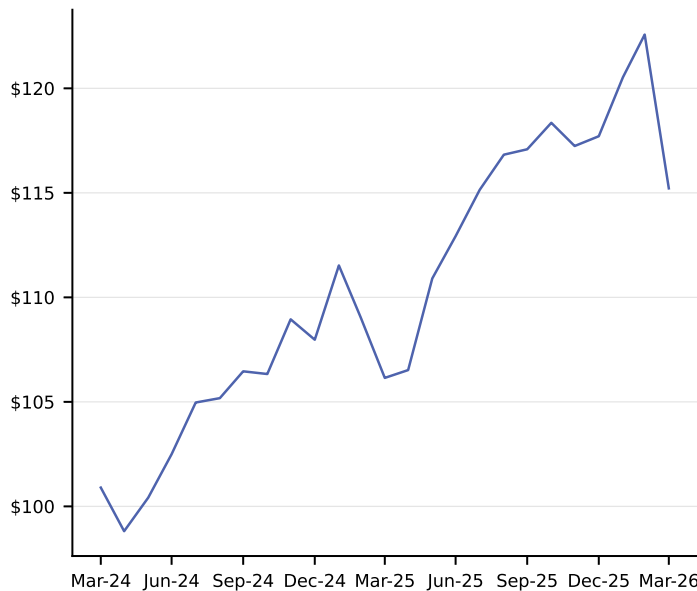
The S&P/ASX 200 fell around 7% over March as rising oil prices and geopolitical tensions weighed on sentiment, while the S&P 500 declined about 5% amid higher energy costs and persistent inflation concerns, with energy outperforming and financials relatively resilient.

Period	Net Return (%)
1 Month	-6.0
3 Months	-2.1
6 Months	-1.6
1 Year	8.5
Since Inception p.a.	7.2

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Growth of \$100



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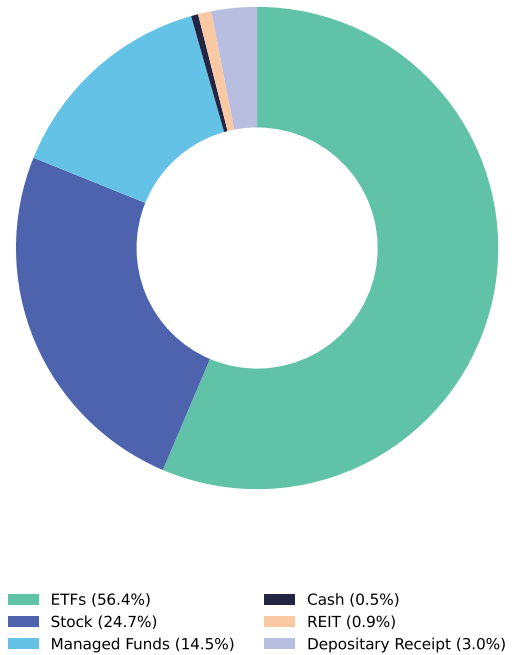
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Top Portfolio Holdings

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

Holding Type



Contact

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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	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.

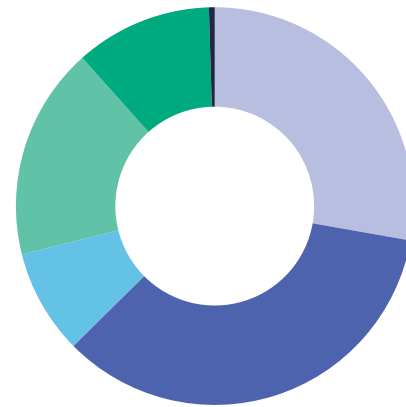
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

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



■ Australian Equities (27.8%)	■ Australian Fixed Interest (17.3%)
■ International Equities (34.8%)	■ International Fixed Interest (11.1%)
■ Property & Infrastructure (0.0%)	■ Cash (0.5%)
■ Alternatives (8.5%)	

Asset Class	Active Weight (%)	SAA (%)	Tilt (%)
Australian Equities	27.8	24.0	3.8
International Equities	34.8	30.0	4.8
Property & Infrastructure	0.0	2.0	-2.0
Alternatives	8.5	0.0	8.5
Australian Fixed Interest	17.3	22.0	-4.7
International Fixed Interest	11.1	18.0	-6.9
Cash	0.5	4.0	-3.5

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Balanced (FOR004)

Performance

Premier Balanced had a softer month, though consistent with the current market backdrop, returning -5.8% in March.

The S&P/ASX 200 fell around 7% over March as rising oil prices and geopolitical tensions weighed on sentiment, while the S&P 500 declined about 5% amid higher energy costs and persistent inflation concerns, with energy outperforming and financials relatively resilient.

Period	Net Return (%)
1 Month	-5.8
3 Months	-1.9
6 Months	-1.5
1 Year	7.8
Since Inception p.a.	6.9

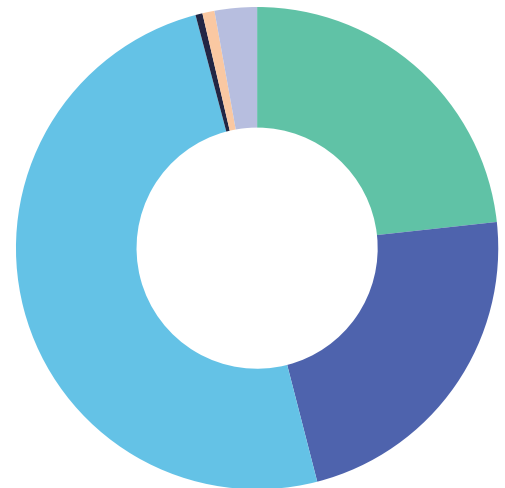
Finchley & Kent SMAs are tailored strategies with an inception date of April 2024. They employ an established methodology, managed by Resonant Asset Management, a full time and dedicated institutional-grade asset manager with a long term track record. Past performance is not a reliable indicator of future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

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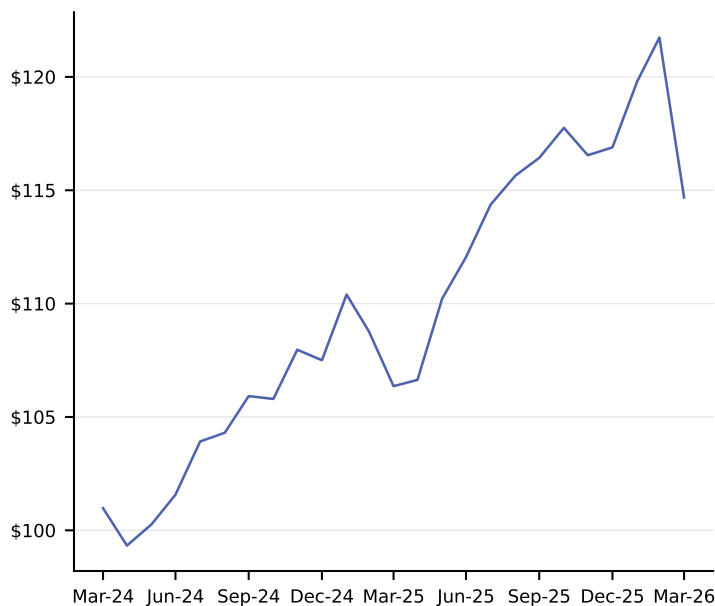
Top Portfolio Holdings

- Bentham Global Income
- Arrowstreet Global Eq No.2
- Ishares Government Inflat E
- Van Vect Msci Wrld Ex Au Hgd
- State Street Floating Rate F
- Orbis Global Equity Fund-R
- Bhp Group Ltd

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.

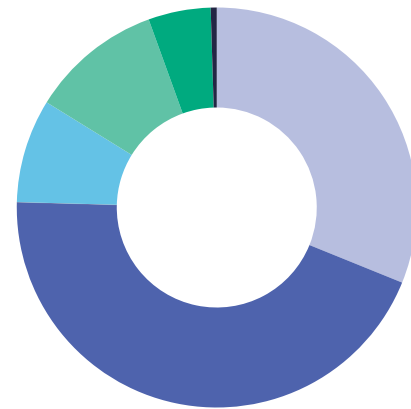
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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



Australian Equities (31.1%)	Australian Fixed Interest (10.7%)
International Equities (44.3%)	International Fixed Interest (5.0%)
Property & Infrastructure (0.0%)	Cash (0.5%)
Alternatives (8.4%)	

Asset Class	Active Weight (%)	SAA (%)	Tilt (%)
Australian Equities	30.3	32.0	-1.7
International Equities	41.5	40.0	1.5
Property & Infrastructure	0.0	3.0	-3.0
Australian Fixed Interest	27.7	12.0	15.7
International Fixed Interest	0.0	10.0	-10.0
Cash	0.5	3.0	-2.5

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Growth (FOR005)

Performance

Premier Growth had a softer month, though consistent with the current market backdrop, returning -6.7% in March.

The S&P/ASX 200 fell around 7% over March as rising oil prices and geopolitical tensions weighed on sentiment, while the S&P 500 declined about 5% amid higher energy costs and persistent inflation concerns, with energy outperforming and financials relatively resilient.

Period	Net Return (%)
1 Month	-6.7
3 Months	-2.1
6 Months	-1.5
1 Year	9.5
Since Inception p.a.	8.2

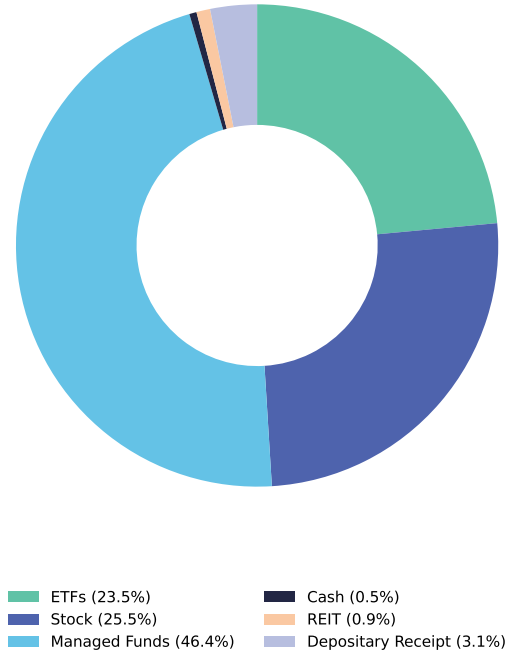
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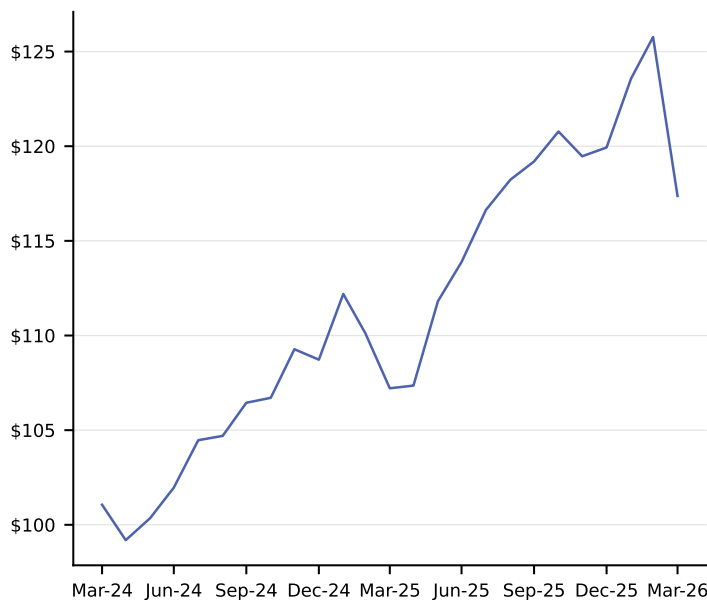
Top Portfolio Holdings

- Arrowstreet Global Eqt No.2
- Van Vect Msci WrlD Ex Au Hgd
- Orbis Global Equity Fund-R
- Ishares Msci Japan-Cdi
- Ishares Government InflatI E
- Bentham Global Income
- Bhp Group Ltd

Holding Type



Growth of \$100



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.

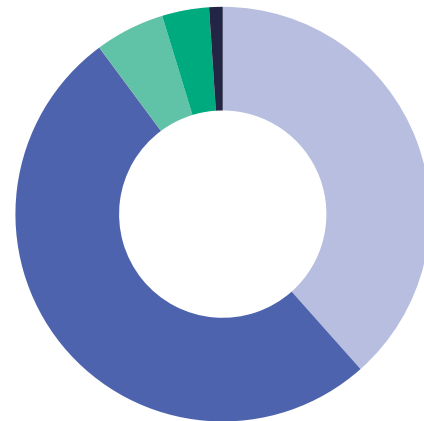
As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic the portfolio will consist of predominantly domestic and international shares.

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



Australian Equities (38.4%)	Australian Fixed Interest (5.4%)
International Equities (51.4%)	International Fixed Interest (3.7%)
Property & Infrastructure (0.0%)	Cash (1.1%)

Asset Class	Active Weight (%)	SAA (%)	Tilt (%)
Australian Equities	38.4	40.0	-1.6
International Equities	51.4	50.0	1.4
Property & Infrastructure	0.0	4.0	-4.0
Australian Fixed Interest	5.4	2.0	3.4
International Fixed Interest	3.7	2.0	1.7
Cash	1.1	2.0	-0.9

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High Growth (FOR006)

Performance

Premier High Growth had a softer month, though consistent with the current market backdrop, returning -7.4% in March.

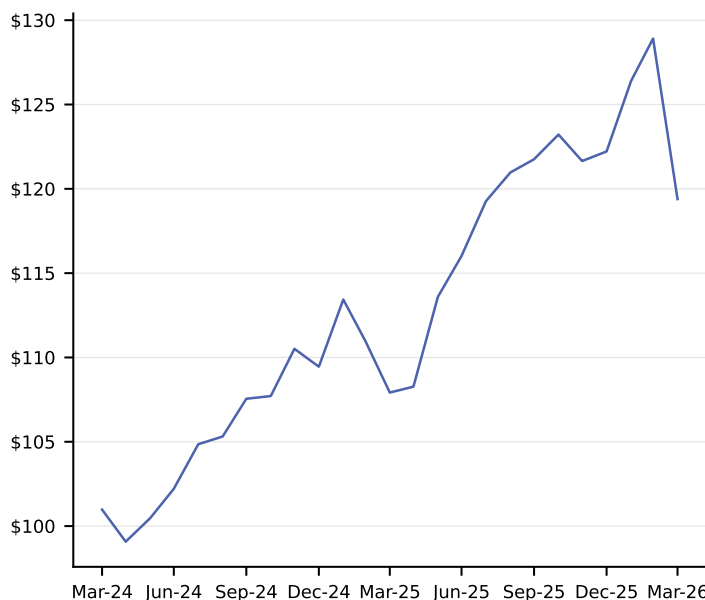
The S&P/ASX 200 fell around 7% over March as rising oil prices and geopolitical tensions weighed on sentiment, while the S&P 500 declined about 5% amid higher energy costs and persistent inflation concerns, with energy outperforming and financials relatively resilient.

Period	Net Return (%)
1 Month	-7.4
3 Months	-2.3
6 Months	-1.9
1 Year	10.6
Since Inception p.a.	9.1

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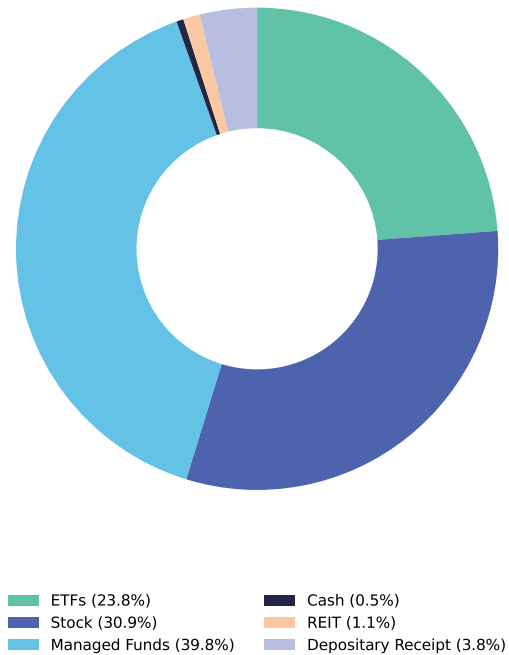
Growth of \$100



Top Portfolio Holdings

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

Holding Type



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Macro Commentary

The Australian equity market weakened through March, reflecting a shift in investor sentiment as rising energy prices and escalating geopolitical tensions increasingly dominated market dynamics. The S&P/ASX 200 declined by approximately 7% over the month. Sector performance diverged meaningfully. Energy stocks outperformed on the back of sharply higher oil prices, while financials provided some relative stability. In contrast, growth-oriented sectors including technology and healthcare lagged as higher interest rate expectations weighed on valuations. Materials were more volatile, reflecting ongoing uncertainty around China's growth outlook and commodity demand.

Domestic economic conditions remained broadly resilient, though increasingly secondary to global developments. The Reserve Bank of Australia raised the cash rate by 25 basis points to 4.10%, reinforcing its focus on persistent inflation pressures. Labour market data for February showed continued strength, with employment increasing and participation rising to 66.9%, while the unemployment rate edged higher to 4.3% as labour supply expanded. Business activity softened through the month, with PMI data indicating moderating conditions and pointing to a mild contraction in private sector activity by quarter-end. Importantly, most data released through March reflects February conditions and is unlikely to fully capture the impact of escalating Middle East tensions and higher energy prices. Upcoming releases will provide a clearer indication of how these developments are feeding through to inflation, activity and confidence. Overall, the economy remains on a solid footing, albeit with signs of gradual slowing as higher interest rates take effect.

Global equity markets followed a similar pattern, though with more pronounced weakness. The S&P 500 declined by approximately 5.0% on a total return basis over the month, as markets reassessed the outlook for inflation and interest rates. Sector performance reflected the evolving macro backdrop, with energy outperforming and growth sectors under pressure. Financials remained relatively resilient, while defensive sectors saw modest inflows. The move represented a pullback from recent highs, as markets contended with higher energy costs and a prolonged restrictive policy environment.

US economic data continued to point to moderating but still positive growth. Indicators of first quarter activity remained consistent with expansion, supported by resilient consumption, though momentum has eased from earlier in the cycle. Inflation remained relatively contained on a backward-looking basis, with headline CPI at 2.4% year-on-year and core CPI at 2.5%, though underlying price pressures continue to limit the Federal Reserve's flexibility. Labour market data indicated some cooling, with softer payroll outcomes and a modest rise in unemployment, though conditions remain far from weak. As with Australia, much of the data released through March reflects February conditions and does not yet fully capture the impact of recent geopolitical developments and rising energy prices. Upcoming data will be key in assessing how these factors feed through to inflation and activity. The Federal Reserve maintained its policy rate at its March meeting, reiterating a data-dependent approach and signalling that further progress on inflation is required before easing can be considered.

Commodity markets were the defining feature of March, increasingly driving rather than reflecting broader market movements. Oil prices rose sharply and remained elevated at month-end, reflecting a significant geopolitical risk premium and heightened concern around potential disruptions to Middle East supply routes. This has fed directly into inflation expectations and has been a key driver of equity market weakness. Gold prices, while volatile, were lower overall across the month. After declining through early March, prices recovered into month-end as safe-haven demand re-emerged alongside escalating geopolitical risks, though this rebound was insufficient to offset earlier weakness.

Looking forward, the market narrative has shifted, with energy and geopolitics now the primary drivers of global macro conditions. The key transmission mechanism remains oil, with higher prices feeding into inflation expectations and complicating the path for central banks. While policymakers appear reluctant to tighten policy further, energy-driven inflation may delay the timing of any easing cycle.

Our base case is that oil prices do not follow a simple path lower from here. While prices may ease from peak levels, they are unlikely to return quickly to pre-conflict norms. Instead, a sustained geopolitical premium is likely to persist, creating a higher floor for energy prices while leaving the upside sensitive to how the conflict evolves. The most probable outcome is not one of extreme disruption, but of ongoing friction, where partial and uncertain supply conditions keep markets supported without triggering a full-scale supply shock.

The key variable remains duration. A short-lived disruption can be absorbed by markets and supply chains, but a more prolonged period of elevated prices would increasingly feed into the real economy through weaker consumption, margin pressure and softer confidence. In this environment, growth is likely to slow but not break, while inflation remains elevated in the near term and policy flexibility remains constrained.

From a portfolio perspective, the current environment reinforces the importance of diversification across asset classes and regions. While higher energy prices support commodity-linked exposures in the near term, they also introduce broader risks to growth and policy stability. Balancing these competing forces remains central to navigating the evolving macro landscape.



Holdings Commentary

Origin Energy (ORG) was a standout in a tough month for Australian equities, returning 4.45%. Origin's stake in Australia Pacific LNG (APLNG), held alongside ConocoPhillips and Sinopec, provided a natural offset to the spike in natural gas prices driven by the ongoing Middle East conflict, turning a broader market headwind into a source of relative strength.

The VanEck 1-3 Month US Treasury ETF (TBIL) played an important role in the managed accounts during March's market stress, returning 4.29%. The fund holds unhedged short-term US Treasury notes, which performed well as the US dollar rallied and short-term yields rose by less than longer-dated yields, providing exactly the kind of defensive ballast the portfolio needed during a risk-off period.

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