



Description

The Apt Growth SMA is designed to provide long term capital appreciation.

The portfolio aims to provide exposure to a blend of assets across various sectors and geographies via both and indexed and active equity strategies.

The Apt Growth SMA is designed for investors who seek access to a diversified portfolio of growth assets.

Investment Objective

To achieve long term growth of 4% above inflation.

Suggested Minimum Investment Timeframe

7+ years

Indicative Number of Holdings

15 to 25

APIR Code

EDGAPTGP

Management Costs

0.48%p.a.¹

Performance	1 month	6 months	1 Year	3 Years (pa)	Since 1/5/2024 (pa)
Apt Growth SMA ²	0.8%	-	-	-	8.4%
CPI + 4%	0.6%	4.0%	8.2%	9.0%	3.3%

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¹ Other fees and costs may apply. To understand all the fees payable, please refer to the CFS Separately Managed Account Product Disclosure Statement.

² The Apt Growth performance returns are after management costs but before administration fees and taxes. The shaded performance is historical simulated investment performance data and should not be taken as actual performance. Any references to past investment performance are not an indication of future investment returns.

Commentary

Global equity markets finished the month higher, rallying on easing monetary policy from central banks and the release of economic stimulus in China. Commodities, particularly base metals, iron ore and oil also rallied on the improved demand outlook. The Australian equity market rose 3.0%, driven by the Materials and Information Technology sectors. Australian small companies outperformed their larger counterparts, rising by 5.1%. International equity markets underperformed domestic markets on both a hedged (1.4%) and unhedged basis (-0.5%).

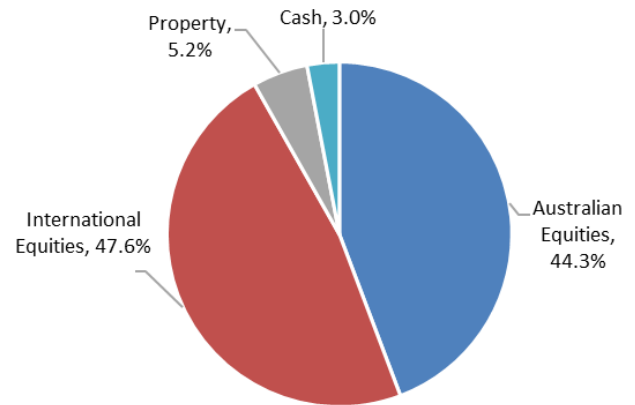
One portfolio change was made to the Apt Growth SMA in September with the position in the Ironbark Royal London Core Global Share Fund due to the change of manager and investment strategy. The Plato Global Alpha Fund was introduced to the portfolio and will maintain the portfolio's international equities allocation.

The Apt Growth SMA returned 0.8% for the month with gains led by domestic equity holdings in Macquarie Group Limited (7.8%), Xero Limited (4.6%) and Qube Holdings Limited (3.7%). Property and Infrastructure exposure also performed strongly with the Resolution Global Property Securities Fund, Atlas Infrastructure Australian Feeder Fund (Hedged) and the ClearBridge RARE Infrastructure Value Fund (Hedged) returning 2.7%, 2.3% and 3.5% respectively. Steadfast Group Limited was the main laggard, down -10.8% following media allegations that one of Steadfast's network brokers had not provided enough strata insurance policy alternatives to a customer.

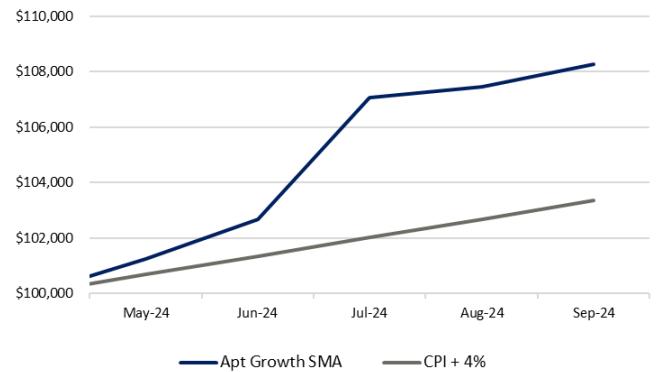
Holdings as at 30/09/2024

iShares Core S&P/ASX 200 ETF	7.1%
Vanguard Australian Shares Index ETF	11.0%
Ausbil Australian SmallCap Fund	3.7%
Australian Foundation Investment Company Limited	3.6%
Auckland International Airport Limited	2.0%
Coles Group Limited	2.5%
CSL Limited	2.3%
Commonwealth Bank of Australia	1.7%
Macquarie Group Limited	1.9%
Qube Holdings Limited	2.0%
Ramsay Health Care Limited	1.3%
ResMed Inc	2.1%
Steadfast Group Limited	2.1%
Transurban Group	2.0%
Wesfarmers Limited	1.6%
Xero Limited	2.1%
Vanguard All-World Ex-US ETF	10.3%
Vanguard US Total Market Shares ETF	10.1%
iShares Global Healthcare ETF	2.6%
Plato Global Alpha Fund	4.4%
Atlas Infrastructure Australian Feeder Fund (Hedged)	3.7%
ClearBridge RARE Infrastructure Value Fund (Hedged)	3.7%
Nanuk New World Fund	3.0%
Resolution Global Property Securities Fund	5.3%
Bell Emerging Companies Fund	3.5%
T. Rowe Price Global Equity Fund (Hedged)	3.1%
Cash	2.0%
Total - Growth	100.0%

Asset Allocation as at 30/09/2024



Growth of \$100,000 since 1 May 2024



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