

MyNorth® Investment Options

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This document outlines the investment options available through the MyNorth Super and Pension product disclosure statement (PDS), MyNorth Super and Pension Guarantee PDS, MyNorth Investment investor directed portfolio service (IDPS) guide and the MyNorth Investment Guarantee PDS.

MyNorth investment options are split into three broad categories; **Grow, Select & Choice**. From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy.

Refer to the applicable product disclosure statement or other disclosure document for an investment option to obtain information about fees and costs for any specific investment option.

For more information on fees and costs please refer to the **MyNorth Super and Pension PDS – Part A, MyNorth Super and Pension Guarantee PDS – Part B, MyNorth Investment IDPS Guide** or the **MyNorth Investment Guarantee PDS** as applicable to you.

Please submit all investment instructions through your adviser or North® Online, available via northonline.com.au.

MyNorth offers a range of investment options featuring:

- over 550 managed funds
- managed portfolios
- listed securities on the Australian Securities Exchange (ASX)
- exchange traded funds (ETFs), exchange traded commodities (ETCs) and exchange traded bonds (ETBs)
- listed investment companies (LICs) and listed investment trusts (LITs)
- Australian real estate investment trusts (AREITs), and
- term deposits.

Grow investment options

Managed Portfolios - Grow

You are able to invest in the below Managed Portfolio series offered on the MyNorth Grow menu as part of the MyNorth Managed Portfolios product. The managed portfolios available may change from time to time, please refer to the relevant MyNorth Grow Managed Portfolios Product Disclosure Statement for up-to-date information which can be found at northonline.com.au/managedportfolios.

As at the date of publication, the following managed portfolios are available for investment on the MyNorth Grow menu.

| NTH code | Managed Portfolio name | Risk band ⁽ⁱ⁾ |
|------------------------------------|---|--------------------------|
| AMP Investments Grow Series | | |
| NTH0579 | Grow Index Balanced Portfolio | 6 |
| NTH0580 | Grow Index Growth Portfolio | 6 |
| NTH0581 | Grow Index High Growth Portfolio | 6 |
| Betashares Grow Series | | |
| NTH0573 | Betashares Grow Portfolio - Growth | 5 |
| NTH0574 | Betashares Grow Portfolio - High Growth | 6 |
| NTH0575 | Betashares Grow Portfolio - All Growth | 6 |

| NTH code | Managed Portfolio name | Risk band ⁽ⁱ⁾ |
|---------------------------|-------------------------------------|--------------------------|
| Elston Grow Series | | |
| NTH0576 | Elston Grow - Growth 70 Portfolio | 6 |
| NTH0577 | Elston Grow - Growth 85 Portfolio | 6 |
| NTH0578 | Elston Grow - Growth 97 Portfolio | 6 |
| Mercer Grow Series | | |
| NTH0582 | Mercer CoreSeries Enhanced 70 Grow | 5 |
| NTH0583 | Mercer CoreSeries Enhanced 85 Grow | 6 |
| NTH0584 | Mercer CoreSeries Enhanced 100 Grow | 6 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

Select investment options

Cash account

For the current cash account investment fee, refer to the **Fees and other costs** section in the **MyNorth Super and Pension PDS – Part A** or the **MyNorth Investment IDPS Guide** as applicable to you. The Cash Account performance report is available on northonline.com.au.

AMP Managed Diversified Funds

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------|--|--------------------------|
| MyNorth Index Series | | |
| IPA0182AU | MyNorth Index Balanced | 6 |
| IPA0180AU | MyNorth Index Defensive | 4 |
| IPA0183AU | MyNorth Index Growth | 6 |
| IPA0184AU | MyNorth Index High Growth | 6 |
| IPA0181AU | MyNorth Index Moderately Defensive | 6 |
| North Index Series | | |
| NMM0111AU | North Index Defensive ⁽ⁱⁱ⁾ | 4 |
| NMM0112AU | North Index Moderately Defensive ⁽ⁱⁱ⁾ | 6 |
| NMM0113AU | North Index Balanced ⁽ⁱⁱ⁾ | 6 |
| NMM0114AU | North Index Growth ⁽ⁱⁱ⁾ | 6 |
| NMM0115AU | North Index High Growth ⁽ⁱⁱ⁾ | 6 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|--|--|--------------------------|
| North Professional Series | | |
| IPA0077AU | North Professional Balanced | 6 |
| IPA0176AU | North Professional Conservative | 4 |
| IPA0078AU | North Professional Growth | 6 |
| IPA0079AU | North Professional High Growth | 6 |
| IPA0080AU | North Professional Moderately Conservative | 6 |
| ipac Life Choices Active Series | | |
| IPA0156AU | ipac Life Choices Active 50 ⁽ⁱⁱ⁾ | 4 |
| IPA0155AU | ipac Life Choices Active 70 ⁽ⁱⁱ⁾ | 5 |
| IPA0154AU | ipac Life Choices Active 85 ⁽ⁱⁱ⁾ | 6 |
| IPA0153AU | ipac Life Choices Active 100 ⁽ⁱⁱ⁾ | 6 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

Managed funds

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|--------------------------------------|--|--------------------------|
| Cash Option | | |
| NML0018AU | Macquarie Cash ^{(ii) (v)} | 1 |
| Goals Based Series | | |
| IPA0075AU | ipac Income Generator ^{(iii) (vii)} | 5 |
| IPA0142AU | ipac Select Income Generator ^(iv) | 6 |
| Specialist Series | | |
| AMP0681AU | Specialist Australian Share Fund | 6 |
| AMP0973AU | Specialist Australian Small Companies Fund | 6 |
| AMP1992AU | Specialist Diversified Fixed Income Fund | 3 |
| AMP0969AU | Specialist Geared Australian Share Fund ^(vi) | 7 |
| AMP0825AU | Specialist International (Hedged) Share Fund | 6 |
| AMP0824AU | Specialist International Share Fund | 6 |
| Single sector and other funds | | |
| NML0001AU | Dexus Wholesale Australian Property Fund ^(iv) | 7 |
| AMP0974AU | Nomura Global Listed Real Estate Fund – Class A Units | 7 |
| AMP0981AU | Macquarie Wholesale Australian Fixed Interest Fund ⁽ⁱⁱ⁾ | 4 |
| AMP0557AU | Macquarie Corporate Bond Fund - Class A Units ⁽ⁱⁱ⁾ | 4 |
| MyNorth Index Series | | |
| IPA3983AU | MyNorth Australian Equity Index Fund | 7 |
| IPA5654AU | MyNorth Australian Fixed Interest Index Fund | 4 |
| IPA2425AU | MyNorth Australian Property Index Fund | 7 |
| IPA9989AU | MyNorth Emerging Markets Index Fund | 7 |
| IPA2641AU | MyNorth Global Listed Infrastructure Market Index Hedged Fund | 7 |
| IPA6998AU | MyNorth International Equity Index Fund | 7 |
| IPA5367AU | MyNorth International Equity Index Hedged Fund | 7 |
| IPA5310AU | MyNorth International Fixed Interest Index Hedged Fund | 5 |
| IPA4080AU | MyNorth International Property Index Hedged Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|---------------------------------|--|--------------------------|
| ipac Life Choices Series | | |
| IPA0158AU | ipac Life Choices Income Generator ^{(ii) (vii)} | 5 |

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to **Liquidity risk** in the **MyNorth Super and Pension PDS – Part A** or the **MyNorth Investment IDPS Guide**.
- (iv) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (v) Investors who have commenced a Protected Growth, Protected Retirement and Protected Investment Guarantee prior to 28 November 2020 may select these funds.
- (vi) This investment option is only available through a financial adviser.
- (vii) This investment option is only available to pension members and IDPS investors only, and is closed to new super members. Existing super members that hold the fund can continue to purchase additional units.

Term deposits

| Provider |
|--------------------|
| AMP |
| ANZ ⁽ⁱ⁾ |
| Bendigo Bank |
| NAB ⁽ⁱ⁾ |

- (i) Deposits from Trust or Corporate entities are subject to a maximum customer aggregate amount of \$1,999,999

Please refer to **northonline.com.au** for the current list of terms and rates. There are no underlying fees and costs of Term Deposits.

Term deposits can be held alongside a MyNorth Guaranteed investment. However, they are not currently available on accounts with a Guarantee that commenced prior to 28 November 2020.

Managed Portfolios - Select

You are able to invest in the below Managed Portfolio series offered on the MyNorth Select menu as part of the MyNorth Managed Portfolio product. The managed portfolios available may change from time to time, please refer to the relevant MyNorth Managed Portfolio Product Disclosure Statement for up-to-date information which can be found at northonline.com.au/managedportfolios.

As at the date of publication, the following managed portfolios are available for investment on the MyNorth Select menu.

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---|---|--------------------------|
| IndexPlus Managed Portfolios | | |
| NTH1054 | IndexPlus Conservative Managed Portfolio | 4 |
| NTH1055 | IndexPlus Moderately Conservative Managed Portfolio | 5 |
| NTH1056 | IndexPlus Balanced Managed Portfolio | 6 |
| NTH1057 | IndexPlus Moderately Aggressive Managed Portfolio | 6 |
| NTH1058 | IndexPlus Aggressive Managed Portfolio | 7 |
| Diversified Index Managed Portfolios | | |
| NTH0432 | Diversified Index Conservative Portfolio | 4 |

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|-----------------------------|---|--------------------------|
| NTH0433 | Diversified Index Moderately Conservative Portfolio | 6 |
| NTH0434 | Diversified Index Balanced Portfolio | 6 |
| NTH0435 | Diversified Index Growth Portfolio | 6 |
| NTH0436 | Diversified Index High Growth Portfolio | 6 |
| UBS Asset Management | | |
| NTH0222 | UBS ASX20 Index Portfolio | 6 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) Managed portfolios are only available through a financial adviser.

Choice investment options for all clients

These investments can be selected by all clients, including previously advised clients.

Managed Funds

Managed funds available with a MyNorth **Guarantee**.

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------|---|--------------------------|
| North Guardian Funds | | |
| IPA0167AU | MyNorth Guardian Max 85 ⁽ⁱⁱⁱ⁾ | 6 |
| IPA0168AU | MyNorth Guardian Max 100 ⁽ⁱⁱⁱ⁾ | 6 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units subject to product rules.

All other managed funds available through the Choice menu.

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|---------------------|--|--------------------------|
| Alternatives | | |
| IPA6729AU | SouthPeak Alternative Alpha Fund | 6 |
| FSF3532AU | Aspect Absolute Return Fund | 7 |
| FSF1086AU | Aspect Diversified Futures Fund | 7 |
| PIM7967AU | Barwon Global Listed Private Equity Fund | 7 |
| CHN5843AU | CC Sage Capital Absolute Return Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------|---|--------------------------|
| ETL3440AU | Coller Private Equity Secondaries Fund - Class A | 7 |
| ETL7857AU | Coller Private Equity Secondaries Fund - Class D | 7 |
| ECL2707AU | Ellerston JAADE Australian Private Assets Fund (Retail) ^(iv) | 7 |
| DEU0109AU | Ironbark GCM Global Macro Fund ⁽ⁱⁱⁱ⁾ | 7 |
| DAM2740AU | Ironbark HarbourVest - Diversified Private Equity Fund (AUD) – Class H | 7 |
| HGI4648AU | Janus Henderson Global Multi Strategy | 4 |
| PER0758AU | JPMorgan Global Macro Opportunities Fund - Class A Units | 4 |
| MAA8010AU | MA Priority Income Fund | 4 |
| MAN0017AU | Man AHL Alpha (AUD) - Class B | 4 |
| MLC5609AU | MLC Global Private Equity Fund | 7 |
| ETL0276AU | Partners Group Global Value Fund ^(iv) | 4 |
| MAQ5143AU | P/E Global FX Alpha Fund | 4 |
| PIC9659AU | PIMCO Trends Managed Futures Strategy Fund | 4 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------|---|--------------------------|
| MAQ0482AU | Winton Global Alpha Fund | 4 |
| Australian Equities | | |
| Income | | |
| PPL0002AU | Antares Dividend Builder | 7 |
| AAP3656AU | Ausbil Active Dividend Income Fund | 7 |
| SSB0043AU | ClearBridge Equity Income Fund - Class A | 7 |
| DFA0036AU | Dimensional Australian Core Imputation Trust | 7 |
| IML0005AU | Investors Mutual Equity Income Fund | 7 |
| RFA0103AU | Pendal Imputation Fund | 7 |
| IOF0078AU | Perennial Value Shares for Income Trust | 7 |
| Mid/Small/Micro Cap | | |
| AAP0104AU | Ausbil Australian Emerging Leaders Fund | 7 |
| AAP5529AU | Ausbil Australian Smaller Companies Fund ⁽ⁱⁱⁱ⁾ | 7 |
| EVO4741AU | Contact Australian Ex-50 Fund | 7 |
| PIM4357AU | DNR Capital Australian Emerging Companies Fund | 7 |
| ETL7964AU | Elston Australian Emerging Leaders Fund - Class A | 7 |
| ANT0002AU | Fairview Equity Partners Emerging Companies Fund | 7 |
| FID0026AU | Fidelity Future Leaders Fund | 7 |
| PIM2344AU | First Sentier Australian Small Companies Long Short Fund | 7 |
| PIM1925AU | First Sentier ex-20 Australian Share Fund Active ETF | 6 |
| ETL0062AU | ICE Fund | 7 |
| IML0001AU | Investors Mutual Australian Small Companies | 7 |
| IML0003AU | Investors Mutual Future Leaders Fund | 7 |
| MAQ0454AU | Macquarie Australian Small Companies Fund | 7 |
| ETL6978AU | Milford Dynamic Small Companies Fund | 7 |
| FHT3726AU | Montgomery Small Companies Fund | 7 |
| BTA0313AU | Pendal MidCap Fund | 7 |
| RFA0819AU | Pendal Smaller Companies Fund | 7 |
| PER0270AU | Pengana Emerging Companies Fund | 7 |
| PER0048AU | Perpetual Smaller Companies Fund | 7 |
| ETL7425AU | Quest X20 Australian Equities Fund | 7 |
| FSF0978AU | RQI Australian Small Cap Value - Class A | 7 |
| JBW0010AU | Yarra Emerging Leaders Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|------------------|--|--------------------------|
| Large Cap | | |
| MGE9705AU | Airlie Australian Share Fund (Managed Fund) | 7 |
| ETL0060AU | Allan Gray Australia Equity Fund | 7 |
| ETL0349AU | Allan Gray Australian Equity - Class B | 7 |
| MAQ0464AU | Arrowstreet Global Equity Fund | 7 |
| AAP3940AU | Ausbil Active Sustainable Equity Fund | 7 |
| AAP0103AU | Ausbil Australian Active Equity Fund | 7 |
| ALR2783AU | Australian Eagle Trust | 7 |
| AUS0030AU | Australian Unity (W) Platypus Australian Equities Fund | 7 |
| BFL0001AU | Bennelong Australian Equities | 7 |
| SSB4946AU | ClearBridge Sustainable Income Fund – Class A | 7 |
| SSB0064AU | ClearBridge Ethical Values with Income Fund - Class A | 7 |
| DFA0003AU | Dimensional Australian Core Equity Trust | 7 |
| DFA0103AU | Dimensional Australian Large Company Trust | 7 |
| DFA2068AU | Dimensional Australian Sustainability Trust | 6 |
| DFA0101AU | Dimensional Australian Value Trust | 7 |
| PIM0028AU | DNR Capital Australian Equities High Conviction Fund | 7 |
| FID0008AU | Fidelity Australian Equities Fund | 7 |
| IML0002AU | Investors Mutual Australian Share Fund (W) | 7 |
| IML0010AU | Investors Mutual Concentrated Australian Share Fund | 7 |
| MAQ0443AU | Macquarie Australian Shares Fund | 7 |
| ADV0046AU | Maple-Brown Abbott Australian Share Fund (W) | 7 |
| ETL8096AU | Paradise Equity Alpha Plus Fund | 7 |
| BTA0055AU | Pendal Australian Equity Fund | 7 |
| RFA0818AU | Pendal Australian Share Fund | 7 |
| RFA0059AU | Pendal Focus Australian Share Fund | 7 |
| IOF0206AU | Perennial Value Shares Trust (W) | 7 |
| PER0049AU | Perpetual Australian Share Fund | 7 |
| PER0102AU | Perpetual Concentrated Equity Fund | 7 |
| PMC0101AU | PM Capital Australian Companies Fund | 7 |
| FSF0976AU | RQI Australian Value – Class A | 7 |
| SCH0002AU | Schroder Australian Equity Fund ⁽ⁱⁱⁱ⁾ | 7 |
| SCH0101AU | Schroder Australian Equity Fund (W) | 7 |
| SCH0035AU | Schroder Equity Opportunities Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------------|---|--------------------------|
| WRA3342AU | Warakirri Concentrated Australian Equities Fund | 7 |
| Specialist | | |
| ACM0006AU | AB Managed Volatility Equities Fund - MVE Class | 7 |
| PPL0115AU | Antares Elite Opportunities Fund | 7 |
| PPL0106AU | Antares High Growth Shares Fund | 7 |
| AAP0008AU | Ausbil 130/30 Focus Fund | 7 |
| CHN8862AU | CC Sage Capital Equity Plus Fund | 7 |
| IML0004AU | Investors Mutual All Industrials Share Fund | 7 |
| IML2681AU | Investors Mutual Private Portfolio Fund | 7 |
| ETL0490AU | L1 Capital Long Short Fund - Daily Class | 7 |
| RFA0025AU | Pendal Horizon Sustainable Australian Share Fund | 7 |
| PCL0005AU | Pengana Australian Equities Fund | 7 |
| PER0116AU | Perpetual ESG Australian Share Fund | 7 |
| PER0071AU | Perpetual Geared Australian Share Fund | 7 |
| PER0046AU | Perpetual Industrial Share Fund | 7 |
| PER0072AU | Perpetual SHARE PLUS Long-Short Fund | 7 |
| FHT0030AU | The Montgomery Fund | 7 |
| Cash | | |
| Short Term Fixed Interest | | |
| DFA0100AU | Dimensional Short Term Fixed Interest | 1 |
| MAQ0204AU | Macquarie Australian Diversified Income Fund | 1 |
| Fixed Interest | | |
| Australian Fixed Interest | | |
| ETL8782AU | Artesian Green & Sustainable Bond | 4 |
| CHN0005AU | CC JCB Active Bond Fund | 4 |
| TAL0590AU | Fortlake Real Income | 4 |
| IOF0046AU | Janus Henderson Australian Fixed Interest Fund | 4 |
| IOF0047AU | Janus Henderson Conservative Fixed Interest Fund | 4 |
| MAQ0061AU | Macquarie Australian Fixed Interest Fund | 4 |
| PRM0015AU | Mutual Income (MIF) | 4 |
| BTA8657AU | Pendal Dynamic Income Fund | 4 |
| RFA0813AU | Pendal Fixed Interest Fund | 4 |
| WFS0377AU | Pendal Short Term Income Securities Fund | 4 |
| BTA0507AU | Pendal Sustainable Australian Fixed Interest Fund | 4 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------------|--|--------------------------|
| ETL0015AU | PIMCO Australian Bond Fund - Wholesale Class | 4 |
| ETL0182AU | PIMCO Australian Low Duration Bond Fund | 4 |
| SSB0122AU | Western Asset Australian Bond Fund - Class A ⁽ⁱⁱ⁾ | 4 |
| SSB8484AU | Western Asset Enhanced Income Fund - Class A | 4 |
| TYN0104AU | Yarra Australian Bond Fund | 4 |
| Cash and Deposits | | |
| PRM0010AU | Mutual Cash (MCTDF) | 1 |
| Credit | | |
| ETL2805AU | Alexander Credit Income Fund | 5 |
| HOW8013AU | Challenger IM Credit Income Fund | 5 |
| PIM8813AU | ICG Global Total Credit Australia Fund - Class A | 5 |
| CHN2049AU | KKR Global Credit Opportunities Fund (AUD) - Class A | 5 |
| MAQ0277AU | Macquarie Income Opportunities Fund ⁽ⁱⁱⁱ⁾ | 5 |
| PER0260AU | Perpetual Diversified Income Fund | 5 |
| PER1744AU | Perpetual ESG Credit Income Fund | 5 |
| ETL0019AU | PIMCO Global Credit Fund - Wholesale Class | 5 |
| PMC0103AU | PM Capital Enhanced Yield Fund | 5 |
| PMC4700AU | PM Capital Enhanced Yield Fund - Class B | 5 |
| PDL5969AU | Regnan Credit Impact Trust | 5 |
| SCH0103AU | Schroder Absolute Return Income Fund (W) | 5 |
| JBW0018AU | Yarra Enhanced Income Fund | 5 |
| JBW9312AU | Yarra Enhanced Income Fund - Class A | 5 |
| Diversified Fixed Interest | | |
| DFA0108AU | Dimensional Five-Year Diversified F/I | 4 |
| DFA0002AU | Dimensional Two-Year Sustainability Fixed Interest Trust | 4 |
| IOF0127AU | Janus Henderson Diversified Credit Fund | 4 |
| ETL0016AU | PIMCO Diversified Fixed Interest Fund - Wholesale Class | 4 |
| ETL0018AU | PIMCO Global Bond Fund - Wholesale Class | 4 |
| SCH0028AU | Schroder Fixed Income Fund - Wholesale Class | 4 |
| Global Fixed Interest | | |
| ETL0521AU | BNP Paribas Green Bond Trust | 5 |
| CHN8607AU | CC JCB Dynamic Alpha Fund | 5 |
| ETL3065AU | Colchester Emerging Markets Bond Fund - Class I | 5 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------|---|--------------------------|
| ETL5525AU | Colchester Global Government Bond I | 5 |
| DFA0028AU | Dimensional Global Bond Trust | 5 |
| MAQ0274AU | Macquarie Dynamic Bond Fund | 5 |
| ETL9987AU | Neuberger Berman Global High Yield Fund | 5 |
| ETL1411AU | Neuberger Berman Strategic Income W | 5 |
| PIC6396AU | PIMCO ESG Global Bond Fund | 5 |
| SSB8320AU | Western Asset Global Bond Fund | 5 |
| Specialist | | |
| ACM0001AU | AB Dynamic Global Fixed Income Fund | 6 |
| PPL0028AU | Antares Income Fund | 6 |
| SSB0515AU | Brandywine Global Income Optimiser Fund - Class A | 6 |
| SSB0014AU | Brandywine Global Opportunistic Fixed Income Fund - Class A | 6 |
| FRT0027AU | Franklin Australian Absolute Return Bond Fund - Class A | 6 |
| IOF0145AU | Janus Henderson Tactical Income Fund | 6 |
| PER0727AU | JPMorgan Global Strategic Bond Fund | 6 |
| ETL0458AU | PIMCO Income Fund ⁽ⁱⁱⁱ⁾ | 6 |
| Global Equities | | |
| Income | | |
| GSF0001AU | Epoch Global Equity Shareholder Yield (Hedged) Fund | 7 |
| GSF0002AU | Epoch Global Equity Shareholder Yield (Unhedged) Fund | 7 |
| GSF3876AU | Epoch Global Equity Shareholder Yield Fund - Class B ⁽ⁱⁱⁱ⁾ | 7 |
| AUS0035AU | Talaria Global Equity Fund | 7 |
| Mid/Small/Micro Cap | | |
| MAQ2153AU | Arrowstreet Global Small Companies Fund | 7 |
| AAP8285AU | Ausbil Global SmallCap | 7 |
| BPF0029AU | Bell Global Emerging Companies Fund | 7 |
| DFA0106AU | Dimensional Global Small Company Trust | 7 |
| ETL7869AU | FIA Institutional Global Small Cap Equity Fund – A Class ⁽ⁱⁱⁱ⁾ | 7 |
| PCL0022AU | Pengana Global Small Companies Fund | 7 |
| HHA0007AU | Pengana WHEB Sustainable Impact Fund | 7 |
| IML1199AU | Vaughan Nelson Global Equity SMID Fund | 7 |
| JBW0103AU | Yarra Global Small Companies Fund | 6 |
| Large Cap | | |
| ACM0009AU | AB Global Equities Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------|---|--------------------------|
| ACM8902AU | AB Sustainable Global Thematic Equities Fund | 7 |
| PIM0058AU | Aoris International Fund - Class B | 7 |
| ETL0171AU | AXA IM Sustainable Equity Fund | 7 |
| MAQ5378AU | Arrowstreet Global Equity No. 1 Fund | 7 |
| ETL0434AU | Barrow Hanley Global Equity Trust | 7 |
| PER0733AU | Barrow Hanley Global Share Fund | 7 |
| SSB1961AU | Brandywine Global Opportunistic Equity Fund - Class A | 7 |
| AAP0001AU | Candriam Sustainable Global Equity Fund | 7 |
| SSB3170AU | ClearBridge Global Growth Fund - Class A Units | 7 |
| DFA0004AU | Dimensional Global Core Equity Trust | 7 |
| DFA0105AU | Dimensional Global Large Company Trust | 7 |
| DFA0041AU | Dimensional Global Sustainability Trust Unhedged | 6 |
| DFA0102AU | Dimensional Global Value Trust | 7 |
| DFA4137AU | Dimensional Sustainability World Equity Trust | 6 |
| DFA0035AU | Dimensional World Equity Trust | 6 |
| FID0023AU | Fidelity Research Global Equities Fund | 7 |
| FID0007AU | Fidelity Global Equities Fund | 7 |
| AMP7497AU | Fiera Atlas Global Companies Fund - Class A | 7 |
| ETL6546AU | FIA Institutional Global Equity Focused Fund - A Class ⁽ⁱⁱⁱ⁾ | 7 |
| SSB5738AU | Franklin Gbl Responsible Inv Clss A | 7 |
| FRT0009AU | Franklin Global Growth Fund - Class A | 7 |
| ETL7377AU | GQG Partners Global Equities | 7 |
| ETL6126AU | GuardCap Global Equity Managed Fund | 7 |
| PIM1015AU | Hamilton Lane Global Private Assets Fund (AUD) | 7 |
| MAQ0404AU | IFP Global Franchise Fund | 7 |
| MAQ3060AU | IFP Global Franchise Fund II | 7 |
| ETL8171AU | Impax Sustainable Leaders Fund | 7 |
| PPL0036AU | Intermede Global Equity Fund | 7 |
| MGL0004AU | Ironbark Brown Advisory Global Share Fund | 7 |
| DAM2442AU | Ironbark Robeco Gbl Developed Enhanced Index Equ - Class A (Unhdgd) | 7 |
| HGI7127AU | Janus Henderson Global Sustainable Eq | 7 |
| PER5355AU | JPMorgan Global Research Enhanced Index Equity Trust - Class A | 7 |
| ETL1954AU | L1 Capital International Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------|--|--------------------------|
| MMC0110AU | Loftus Peak Global Disruption | 7 |
| IML0341AU | Loomis Sayles Global Equity Fund | 7 |
| MGE0001AU | Magellan Global Fund | 7 |
| ETL0172AU | MFS Concentrated Global Equity Trust W | 7 |
| MIA0001AU | MFS Global Equity Trust | 7 |
| GSF9808AU | Munro Concentrated Global Growth Fund | 7 |
| SLT2171AU | Nanuk New World Fund | 7 |
| ETL0463AU | Orbis Global Equity Fund | 7 |
| ETL3523AU | Orbis Global Equity LE Fund | 7 |
| ETL0419AU | Pan-Tribal Global Equity Fund | 7 |
| ETL0431AU | Partners Group Global Multi-Asset Fund | 7 |
| PDL6767AU | Pendal Global Select Fund - Class R | 7 |
| PER0050AU | Perpetual International Share Fund (W) ⁽ⁱⁱⁱ⁾ | 7 |
| PMC0100AU | PM Capital Global Companies Fund | 7 |
| MAQ0838AU | Polaris Global Equity Fund | 7 |
| ETL0484AU | Pzena Global Focused Value | 7 |
| FSF0974AU | RQI Global Value - Class A | 7 |
| SCH0003AU | Schroder Global Core Fund | 7 |
| ETL6342AU | T. Rowe Price Global Impact Equity Fund - I Class | 7 |
| PER2095AU | Trillium ESG Global Equity Fund - Class A | 7 |
| PER4964AU | Trillium Global Sustainable Opportunities Fund - Class A | 7 |
| RIM8665AU | Russell Investments Low Carbon Global Shares Fund - Class A | 7 |
| BEG8747AU | Vinva Global Alpha Extension Fund -Class A | 7 |
| MAQ0410AU | Walter Scott Global Equity Fund | 7 |
| SWI1413AU | WCM Quality Global Growth Fund (Managed Fund) Class A (Unhedged) | 7 |
| SUN0031AU | Yarra Global Share Fund | 7 |
| Large Cap (Currency Hedged) | | |
| PIM1812AU | Aoris International Fund (Hedged) - Class D | 7 |
| MAQ0079AU | Arrowstreet Global Equity Fund (Hedged) | 7 |
| DFA0009AU | Dimensional Global Core Equity Trust (Hedged) | 7 |
| DFA0042AU | Dimensional Global Sustainability Trust (Hedged) | 6 |
| FRT6321AU | Franklin Global Growth Fund (Class A) - Hedged | 7 |
| ETL0666AU | GQG Partners Global Equity Fund (AUD Hedged Class) | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------|---|--------------------------|
| MAQ0631AU | IFP Global Franchise Fund (Hedged) | 7 |
| DAM5404AU | Ironbark Robeco Gbl Developed Enhanced Index Equ - Class H (Hdgd) | 7 |
| PER0715AU | JPMorgan Global Research Enhanced Index Equity Fund (Hedged) | 7 |
| MGE0007AU | Magellan Global Fund (Hedged) | 7 |
| ETL0041AU | MFS Hedged Global Equity Trust | 7 |
| ETL5365AU | Morgan Stanley Global Quality Select Fund (Hedged) | 6 |
| FSF0975AU | RQI Global Value Hedged - Class A | 7 |
| MAQ0557AU | Walter Scott Global Equity Fund (Hedged) | 7 |
| Regional | | |
| CHN8850AU | CC Redwheel Global Emerging Markets Fund | 7 |
| ETL0201AU | ClearBridge Emerging Markets Fund - Class A | 7 |
| FID0010AU | Fidelity Asia Fund | 7 |
| FID0031AU | Fidelity Global Emerging Markets Fund | 7 |
| FID0015AU | Fidelity India Fund | 7 |
| FSF8443AU | FSSA Global Emerging Market Focus fund | 7 |
| ETL4207AU | GQG Partners Emerging Markets Fund | 7 |
| ETL9166AU | Orbis Emerging Markets Equity Fund | 7 |
| BTA0419AU | Pendal Global Emerging Markets Opportunities Fund | 7 |
| ETL0381AU | Robeco Emerging Conservative Equity Fund | 7 |
| SCH0034AU | Schroder Global Emerging Markets ⁽ⁱⁱⁱ⁾ | 7 |
| PIM1937AU | Stewart Investors Global Emerging Markets Leaders Fund ⁽ⁱⁱⁱ⁾ | 7 |
| MAQ0651AU | Walter Scott Emerging Markets Fund | 7 |
| WRA4779AU | Warakirri Global Emerging Markets Fund | 7 |
| Specialist | | |
| ACM3679AU | AB Global Strategic Core Equities Fund | 7 |
| FSF0891AU | Acadian Geared Global Equity Fund ^(iv) | 7 |
| FSF1240AU | Acadian Global Managed Volatility Equity - Class A | 7 |
| ETL0331AU | Janus Henderson Global Natural Resources Fund | 7 |
| MUA0002AU | Munro Global Growth Fund - Ordinary Units | 7 |
| Global Property | | |
| DFA0005AU | Dimensional Global Real Estate Trust | 7 |
| PIM2485AU | First Sentier Global Property Sec Hdg | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|--------------------------------|--|--------------------------|
| MGL0010AU | Ironbark DWS Global (ex-Australia) Property Securities Fund | 7 |
| Infrastructure | | |
| Global | | |
| TGP0008AU | ClearBridge RARE Infrastructure Value Fund - Hedged | 7 |
| TGP0016AU | ClearBridge RARE Infrastructure Income Fund - Hedged | 7 |
| TGP0034AU | ClearBridge RARE Infrastructure Value Fund - Unhedged | 7 |
| FSF1241AU | First Sentier Global Listed Infrastructure Fund | 7 |
| PIM8891AU | First Sentier Global Listed Infrs UnHdg | 7 |
| MAQ0432AU | Nomura Global Listed Infrastructure Fund (Hedged) | 7 |
| MAQ0825AU | Nomura Global Listed Infrastructure Fund (Unhedged) | 7 |
| MGE0002AU | Magellan Infrastructure Fund | 7 |
| MGE0006AU | Magellan Infrastructure Fund (Unhedged) | 7 |
| MPL0006AU | Maple-Brown Abbott Global Listed Infrastructure Fund | 7 |
| MPL0008AU | Maple-Brown Abbott Global Listed Infrastructure Fund (Hedged) | 7 |
| MGE9182AU | MFG Core Infrastructure Fund | 7 |
| RIM0042AU | Russell Investments Global Listed Infrastructure Fund - Hedged | 7 |
| Multisector | | |
| Cautious | | |
| RFA0811AU | Pendal Sustainable Conservative Fund | 5 |
| Conservative | | |
| ETL0273AU | Allan Gray Australia Stable Fund | 4 |
| DFA8313AU | Dimensional World Allocation 30/70 Trust | 5 |
| SSB9427AU | Franklin Multi-Asset Defensive Fund - Class M | 4 |
| VAN0109AU | Vanguard Conservative Index Fund | 4 |
| Moderately Conservative | | |
| DFA0033AU | Dimensional World Allocation 50/50 Trust | 6 |
| SSB3556AU | Franklin Multi-Asset Conservative Fund - Class M | 4 |
| Balanced | | |
| ETL4654AU | Allan Gray Australia Balanced Fund | 6 |
| SSB4958AU | Franklin Multi-Asset Balanced Fund - Class M | 6 |
| BTA0122AU | Pendal Sustainable Balanced Fund | 6 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|------------------------------|---|--------------------------|
| PER0063AU | Perpetual Balanced Growth Fund | 6 |
| VAN0108AU | Vanguard Balanced Index Fund | 6 |
| Moderately Aggressive | | |
| DFA7518AU | Dimensional Sustainability World Allocation 70/30 Trust | 6 |
| DFA0029AU | Dimensional World Allocation 70/30 Trust | 6 |
| SSB2699AU | Franklin Multi-Asset Growth Fund - Class M | 6 |
| MAQ3069AU | Macquarie Real Return Opportunities Fund | 4 |
| RIM0098AU | Russell Investments Multi-Asset Growth Strategy Fund - Class A | 5 |
| RIM0087AU | Russell Investments Multi-Asset Growth Strategy Plus Fund - Class A | 6 |
| VAN0110AU | Vanguard Growth Index Fund | 6 |
| Aggressive | | |
| SSB9105AU | Franklin Multi-Asset High Growth Fund - Class M | 6 |
| VAN0111AU | Vanguard High Growth Index Fund | 6 |
| Specialist | | |
| PER0728AU | CT Pyrford Global Absolute Return Fund | 6 |
| BTA0318AU | Pendal Monthly Income Plus Fund ⁽ⁱⁱ⁾ | 4 |
| PER0556AU | Perpetual Diversified Real Return Fund | 4 |
| PER0761AU | Perpetual ESG Real Return Fund | 4 |
| RIM0089AU | Russell Investments Multi-Asset Income Strategy Fund | 3 |
| SCH0096AU | Schroder Multi-Asset Income Fund | 2 |
| SCH0047AU | Schroder Real Return Fund | 5 |
| Property | | |
| Australian Property | | |
| PAL0002AU | Ironbark Paladin Property Securities Fund | 7 |
| SSB0026AU | ClearBridge Real Income Fund - Class A | 7 |
| AMP0255AU | Nomura Australian Listed Real Estate Fund – Class A Units | 7 |
| BTA0061AU | Pendal Property Securities Fund | 7 |
| RFA0817AU | Pendal Property Investment Fund | 7 |
| PCL8246AU | Pengana High Conviction Property Securities | 7 |
| CRV9885AU | RF CorVal Property Fund | 7 |
| ETL0119AU | SGH Property Income Fund | 7 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) The investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.

- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (iv) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to Liquidity risk in the MyNorth Super and Pension PDS – Part A or the MyNorth Investment IDPS Guide.
- (v) Not available to super or pension members. v Not available to super or pension members.

Listed securities

You are able to invest in securities listed on the ASX. Selected listed investment companies and listed property trusts are available for investment.

If you are an Investor of the Investor Directed Portfolio Service (IDPS) you can invest in any direct equity or unit trusts listed on the ASX except where the IDPS operator has removed it from the investment menu.

For superannuation and pension members, you will have access to the following listed securities:

- shares currently listed in the S&P/ASX300 index
- selected LICs and LITs
- A-REITs listed on the ASX all ordinaries index
- selected hybrids (ie convertible notes and preference shares)
- selected ETFs and ETCs
- selected fixed interest securities (ie corporate bonds and floating rate notes), and
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

Securities listed in the S&P/ASX300 are subject to change, impacting the ability to invest in securities that no longer fall in the S&P/ASX300.

The trustee may periodically add or remove listed securities available to superannuation and pension members without warning. We recommend you obtain the latest version of this document prior to making an investment decision.

When purchasing listed securities, additional costs will be incurred. These costs, which include brokerage fees, will be directly debited from your account. If using a third party broker, the cost per transaction varies between brokers and is subject to change.

Please refer to the **MyNorth Super and Pension PDS – Part A** or **MyNorth Investment IDPS Guide** for further details.

Listed securities can be held alongside a MyNorth Guaranteed investment. However, they are not currently available on accounts with a Guarantee that commenced prior to 28 November 2020.

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-------------------------------|---|--------------------------|
| Australian Broad Based | | |
| MTUM | Betashares Australian Momentum ETF | 7 |
| G200 | Betashares Wealthbuilder Aus200 Geared Complex ETF | 7 |
| DACE | Dimensional Australian Core Equity Trust - Active ETF | 7 |
| AYLD | Global X S&P/ASX 200 Covered Call Complex ETF | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|---|---|--------------------------|
| ZYAU | Global X S&P/ASX 200 High Dividend ETF | 7 |
| MQAE | Macquarie Core Australian Active ETF | 7 |
| RARI | Russell Investments Australian Responsible Investment ETF | 7 |
| E200 | SPDR S&P/ASX 200 ESG ETF | 7 |
| STW | SPDR S&P/ASX 200 ETF | 7 |
| SFY | SPDR S&P/ASX 50 ETF | 7 |
| SSO | SPDR S&P/ASX Small Ordinaries ETF | 7 |
| MVW | VanEck Australian Equal Weight ETF | 7 |
| GRNV | VanEck MSCI Australian Sustainable Equity ETF | 7 |
| MVE | VanEck S&P/ASX Midcap ETF | 7 |
| MVS | VanEck Small Companies Masters ETF | 7 |
| Australian Sector | | |
| OZF | SPDR S&P/ASX 200 Financials EXA-Reit ETF | 7 |
| SLF | SPDR S&P/ASX 200 Listed Property ETF | 7 |
| OZR | SPDR S&P/ASX 200 Resources ETF | 7 |
| MVB | VanEck Australian Banks ETF | 7 |
| MVA | VanEck Australian Property ETF | 7 |
| MVR | VanEck Australian Resources ETF | 7 |
| GMVW | VanEck Geared Australian Equal Weight Complex ETF | 7 |
| Cash & Fixed Income Exposure | | |
| AAA | Betashares Australian High Interest Cash ETF | 4 |
| BHYB | Betashares Australian Major Bank Hybrids Index ETF | 4 |
| BSUB | Betashares Aus Major Bank Subordinated Debt ETF | 4 |
| CFLO | Betashares Global Cash Flow Kings ETF | 4 |
| HCRD | Betashares Interest Rate Hedged Aus Corp Bond ETF | 5 |
| FRAR | Franklin Aus Absolute Return Bond Fund - Active ETF | 4 |
| USTB | Global X US Treasury Bond (Currency Hedged) ETF | 5 |
| TACT | Janus Henderson Tactical Income Active ETF | 5 |
| MQDB | Macquarie Dynamic Bond Active ETF (Managed Fund) | 5 |
| MQIO | Macquarie Income Opportunities Active ETF (Managed Fund) | 5 |
| MQSD | Macquarie Subordinated Debt Active ETF | 4 |
| PAUS | PIMCO Australian Bond Active ETF | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|---------------------------|--|--------------------------|
| DIFF | Perpetual Diversified Income Active ETF | 7 |
| RGB | Russell Investments Australian Government Bond ETF | 4 |
| RCB | Russell Investments Australian Select Corporate Bond ETF | 4 |
| RSM | Russell Investments Australian Semi-Government Bond ETF | 4 |
| PAYS | Schroder Absolute Return Income ETF | 5 |
| HIGH | Schroder Australian High Yielding Credit Fund - Active ETF | 5 |
| BOND | SPDR S&P/ASX Iboxx Australian Bond ETF | 4 |
| GOVT | SPDR S&P/ASX Iboxx Australian Government Bond ETF | 4 |
| XGOV | VanEck 10+ Year Australian Government Bond ETF | 4 |
| TBIL | VanEck 1-3 Month US Treasury Bond ETF | 6 |
| 1GOV | VanEck 1-5 Year Australian Government Bond ETF | 4 |
| 5GOV | VanEck 5-10 Year Australian Government Bond ETF | 4 |
| PLUS | VanEck Australian Corporate Bond Plus ETF | 4 |
| FLOT | VanEck Australian Floating Rate ETF VanEck Australian Floating Rate Et | 4 |
| SUBD | VanEck Australian Subordinated Debt ETF | 4 |
| EBND | VanEck Emerging Income Opportunities Active ETF | 6 |
| Commodity Exposure | | |
| WIRE | Global X Copper Miners ETF | 7 |
| GHLD | Global X Gold Bullion (Currency Hedged) ETF | 7 |
| GXLD | Global X Gold Bullion ETF ⁽ⁱⁱ⁾ | 7 |
| GOLD | Global X Physical Gold Structured | 7 |
| NUGG | VanEck Gold Bullion ETF | 7 |
| Diversified | | |
| GHHF | Betashares Wealthbuilder All GR Geared Complex ETF | 6 |
| GROW | Schroder Real Return (Managed Fund) | 6 |
| VDBA | Vanguard Diversified Balanced Index ETF | 6 |
| VDCO | Vanguard Diversified Conservative Index ETF | 4 |
| VDGR | Vanguard Diversified Growth Index ETF | 6 |
| VDHG | Vanguard Diversified High Growth Index ETF | 6 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------|--|--------------------------|
| International | | |
| BAOR | Aoris International Fund (Class B) (Unhedged) (Managed Fund) ETF | 7 |
| DAOR | Aoris international Fund (Class D) (Hedged) (Managed Fund) ETF | 7 |
| GLOB | Barrow Hanley Global Share ETF | 7 |
| HGBL | Betashares Global Shares Currency Hedged ETF | 7 |
| BGBL | Betashares Global Shares ETF | 7 |
| HQUS | Betashares S&P 500 Equal Weight Currency Hedged ETF | 7 |
| DFGH | Dimensional Global Core Equity Trust Aud Hedged - Active ETF | 7 |
| DGCE | Dimensional Global Core Equity Trust Unhedged - Active ETF | 7 |
| FASI | Fidelity Asia Active ETF | 6 |
| ESTX | Global X Euro Stoxx 50 ETF | 7 |
| NDIA | Global X India Nifty 50 ETF | 7 |
| HYGG | Hyperion Global Growth Companies (Managed Fund) ETF | 7 |
| FUTR | Janus Henderson Global Sustainable Equity Active ETF | 7 |
| JZRO | Janus Henderson Net Zero Transition Active ETF | 7 |
| JEME | JPMorgan EM Research Enhanced Idx Eqty Active ETF | 7 |
| JPEQ | JPMorgan US 100Q Equity Premium Income Active ETF | 7 |
| JPHQ | JPMorgan US 100Q EQ Prem Inc (Hedged) Active ETF | 7 |
| MQEG | Macquarie Core Global Equity Active ETF | 7 |
| MQWS | Macquarie Walter Scott Global Equities ETF | 7 |
| MGOC | Magellan Global Fund | 7 |
| MHG | Magellan Global Equities Fund - Currency Hedged | 7 |
| MSTR | Morningstar International Shares Active ETF | 7 |
| MAET | Munro Global Growth Fund Complex ETF | 7 |
| QMIX | SPDR MSCI World Quality Mix ETF | 7 |
| SPY | SPDR S&P 500 ETF Trust | 6 |
| WEMG | SPDR S&P Emerging Markets Carbon Aware ETF | 7 |
| WDIV | SPDR S&P Global Dividend ETF | 7 |
| WXHG | SPDR S&P World EX Aus Carbon Aware (Hedged) ETF | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|------------------------------|--|--------------------------|
| WXOZ | SPDR S&P World EX Australia Carbon Aware ETF | 7 |
| GARP | S&P World ex Australia GARP ETF | 6 |
| CETF | VanEck FTSE China A50 ETF | 7 |
| CLNE | VanEck Global Clean Energy ETF | 7 |
| DFND | VanEck Global Defence ETF | 7 |
| GPEQ | VanEck Global Listed Private Equity ETF | 7 |
| GOAT | VanEck Morningstar International Wide Moat ETF | 7 |
| MHOT | VanEck Morningstar Wide Moat (Aud Hedged) ETF | 7 |
| MOAT | VanEck Morningstar Wide Moat ETF | 7 |
| QHAL | VanEck MSCI International Quality (Aud Hedged) ETF | 7 |
| QUAL | VanEck MSCI International Quality ETF | 7 |
| ESGI | VanEck MSCI International Sustainable Equity ETF | 7 |
| HVLU | VanEck MSCI International Value (Aud Hedged) ETF | 7 |
| VLUE | VanEck MSCI International Value ETF | 7 |
| QSML | VanEck MSCI Intl Small Companies Quality ETF | 7 |
| QHSM | VanEck MSCI Intl Sml Comp Quality (Aud Hedged) ETF | 7 |
| EMKT | VanEck MSCI Multifactor EM Markets Equity ETF | 7 |
| VEU | Vanguard All-World Ex-US Shares Index ETF | 7 |
| VIF | Vanguard International Fixed Interest Index (Hedged) ETF | 7 |
| VTI | Vanguard US Total Market Shares Index ETF | 7 |
| WCMQ | WCM Quality Global Growth Fund - Active ETF | 7 |
| International Sectors | | |
| GXAI | Global X Artificial Intelligence ETF | 7 |
| ACDC | Global X Battery Tech & Lithium ETF | 7 |
| FANG | Global X Fang+ ETF | 7 |
| TECH | Global X Morningstar Global Technology ETF | 7 |
| ROBO | Global X Robo Global Robotics & Automation ETF | 7 |
| CURE | Global X S&P Biotech ETF | 7 |
| SEMI | Global X Semiconductor ETF | 7 |
| GIFL | Lazard Global Listed Infrastructure Active ETF | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|--------------------------|--|--------------------------|
| MICH | Magellan Infrastructure Fund (Currency Hedged) | 7 |
| PGA1 | Plato Global Alpha Fund Complex ETF | 7 |
| RCAP | Resolution Capital Global Property Securities (Managed Fund) | 7 |
| DJRE | SPDR Dow Jones Global Real Estate ESG Tilted ETF | 7 |
| CNEW | VanEck China New Economy ETF | 7 |
| IFRA | VanEck FTSE Global Infrastructure (Aud Hedged) ETF | 7 |
| REIT | VanEck FTSE International Property (Aud Hedged) ETF | 7 |
| HLTH | VanEck Global Healthcare Leaders ETF | 7 |
| GDX | VanEck Gold Miners ETF | 7 |
| ESPO | VanEck Video Gaming And Esports ETF | 7 |
| Strategy Focussed | | |
| ZYUS | Global X S&P 500 High Yield Low Volatility ETF | 7 |
| RDV | Russell Investments High Dividend Australian Shares ETF | 7 |
| SYI | SPDR MSCI Australia Select High Dividend Yield ETF | 7 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) This investment option is only available to IDPS investors only.

Choice investment options for advised clients only

These investments can only be selected by the adviser of a client. Clients with transaction authority can't transact on these investment options.

Managed funds

Managed funds available with a MyNorth **Guarantee**.

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------|---|--------------------------|
| North Guardian Funds | | |
| IPA0169AU | MyNorth Guardian Max 60 ⁽ⁱⁱ⁾ | 6 |
| MyNorth Essentials | | |
| IPA7198AU | MyNorth Essentials Index Balanced | 6 |
| IPA8954AU | MyNorth Essentials Index Growth | 6 |

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units subject to product rules.

All other managed funds available through the Choice menu.

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|------------------------------------|---|--------------------------|
| Fixed Interest | | |
| AMP7750AU | Nomura Global Listed Real Estate Fund - Class G Units ^{(ii) (iii)} | 4 |
| Property and Infrastructure | | |
| AMP3259AU | Nomura Global Listed Real Estate Fund - Class G Units ⁽ⁱⁱⁱ⁾ | 7 |

- (i) For more information on the Standard Risk Measure, refer to the **Standard Risk Measure** section of this document.
- (ii) The investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (iv) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days. For an explanation of illiquid investments please refer to Liquidity Risk IN the MyNorth Super and Pension PDS - Part A or the MyNorth Investment IDPS Guide.

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|--------------------------------|---|--------------------------|
| Multisector | | |
| Conservative | | |
| BAR0811AU | BlackRock Diversified ESG Stable Fund | 4 |
| MAQ0059AU | Macquarie Master Capital Stable Fund ⁽ⁱⁱⁱ⁾ | 3 |
| IOF0253AU | MLC MultiSeries 30 | 4 |
| Moderately Conservative | | |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|------------------------------|--|--------------------------|
| DAM0025AU | AMS Moderately Conservative Fund | 5 |
| Balanced | | |
| AUG0017AU | Australian Ethical Balanced Fund (Wholesale) | 6 |
| DAM0026AU | AMS Balanced Fund | 6 |
| BAR0813AU | BlackRock Diversified ESG Growth Fund | 6 |
| PWA0822AU | BlackRock Tactical Growth Fund | 6 |
| COR0001AU | Cor Capital Fund | 6 |
| FSF0008AU | CFS Select Diversified Fund | 6 |
| MAQ0058AU | Macquarie Master Balanced Fund ⁽ⁱⁱⁱ⁾ | 6 |
| IOF0254AU | MLC MultiSeries 50 | 6 |
| MLC0260AU | MLC Wholesale Horizon 4 - Balanced Portfolio ⁽ⁱⁱⁱ⁾ | 6 |
| Moderately Aggressive | | |
| IOF0090AU | MLC MultiSeries 70 | 6 |
| ZUR0059AU | Zurich Investments Managed Growth Fund | 6 |
| Aggressive | | |
| IOF0255AU | MLC MultiSeries 90 | 6 |
| MLC0397AU | MLC MultiActive High Growth | 6 |
| Specialist | | |
| COL0029AU | Atrium Evolution Series Diversified Fund (5 Units) | 5 |
| COL0030AU | Atrium Evolution Series Diversified Fund (7 Units) | 6 |
| COL0031AU | Atrium Evolution Series Diversified Fund (9 Units) | 6 |
| PIM7509AU | Atrium Evolution Series – Diversified Fund AEF 7 Class P Units | 2 - 6 |
| PIM5301AU | Atrium Evolution Series – Diversified Fund AEF 9 Class P Units | 2 - 6 |
| FSF6557AU | CFS Thrive+ Sustainable Growth Fund | 6 |
| MAL0018AU | BlackRock Global Allocation Australian Fund | 6 |
| MAL0029AU | BlackRock Global Allocation Fund | 5 |
| BLK0009AU | BlackRock Global Multi-Asset Income Fund ⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾ | 6 |
| PER0731AU | PineBridge Global Dynamic Asset Allocation Fund | 6 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------------|---|--------------------------|
| Cash | | |
| Cash and Deposits | | |
| PIM3425AU | First Sentier Cash Fund | 1 |
| SBC0811AU | UBS Cash Fund ⁽ⁱⁱ⁾ | 1 |
| VAN0020AU | Vanguard Cash Reserve Fund ⁽ⁱⁱⁱ⁾ | 1 |
| Short Term Fixed Interest | | |
| OMF6430AU | Barings Liquidity Investment Strategy | 1 |
| DDH0009AU | DDH Cash Fund ⁽ⁱⁱ⁾ | 1 |
| SBC0812AU | UBS Short-Term Fixed Income Fund | 1 |
| VAN0102AU | Vanguard Short Term Fixed Interest Fund ⁽ⁱⁱⁱ⁾ | 1 |
| Fixed Interest | | |
| Australian Fixed Interest | | |
| HOW8543AU | Ardea Diversified Bond Fund (Class A) | 4 |
| ETL2716AU | Coolabah Active Composite Bond Fund (Hedge Fund) | 4 |
| SLT0051AU | Coolabah Short Term Income Fund (Managed Fund) | 4 |
| WPC1583AU | Daintree High Income Trust | 4 |
| BGL0105AU | iShares Australian Bond Index Fund | 4 |
| HOW5504AU | Kapstream Absolute Return Income Plus Fund | 4 |
| MAQ0211AU | Macquarie True Index Australian Fixed Interest ⁽ⁱⁱⁱ⁾ | 4 |
| EVO2608AU | Metrics Direct Income Fund | 4 |
| PER8045AU | Perpetual Active Fixed Interest Fund -Class A | 4 |
| MSC0761AU | Real Income Fund-Class A1 | 4 |
| OMF0009AU | Realm High Income Fund | 4 |
| OMF3725AU | Realm Short Term Income Fund | 4 |
| OMF5868AU | Realm Strategic Income Fund | 4 |
| CRE0014AU | Smarter Money Fund - Assisted Investor Class | 4 |
| SLT2562AU | Smarter Money Long-Short Credit Fund | 4 |
| SST4725AU | State Street Floating Rate Fund | 4 |
| TGY9172AU | Trilogy Monthly Income Trust - Platform Class | 4 |
| SBC0813AU | UBS Australian Bond Fund | 4 |
| VAN0065AU | Vanguard Australian Corporate Fixed Interest Index Fund | 4 |
| VAN0001AU | Vanguard Australian Fixed Interest Index Fund (W) | 4 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------------|--|--------------------------|
| VAN0025AU | Vanguard Australian Government Bond Index Fund | 4 |
| Diversified Fixed Interest | | |
| MMM8312AU | Millbrook Credit Fund Diversified Fund | 3 |
| ETL0116AU | PIMCO Diversified Fixed Interest Fund - Institutional Class ⁽ⁱⁱⁱ⁾ | 4 |
| SCH6618AU | Schroder Fixed Income Fund - Client Class ⁽ⁱⁱⁱ⁾ | 4 |
| SBC0007AU | UBS Diversified Fixed Income Fund | 4 |
| VAN0042AU | Vanguard Diversified Bond Index Fund | 4 |
| Global Fixed Interest | | |
| CIM0161AU | Capital Group Global Corporate Bond Hedged | 5 |
| BLK4636AU | iShares ESG Global Bond Index Fund (Class D Units) | 5 |
| BGL0008AU | iShares Global Bond Index Fund | 5 |
| FID0709AU | Fidelity Global Bond Fund | 5 |
| ETL9501AU | Loomis Sayles Global Bond Fund | 5 |
| OMF4269AU | Realm Global High Income Fund | 5 |
| ETL0793AU | T.Rowe Price Global High Income Fund - I Class | 5 |
| SBC0819AU | UBS International Bond Fund ⁽ⁱⁱⁱ⁾ | 5 |
| VAN2989AU | Vanguard Ethically Conscious Global Aggregate Bond Index Fund | 5 |
| VAN9309AU | Vanguard Global Aggregate Bond Fund | 5 |
| VAN0103AU | Vanguard International Fixed Interest Index Fund (Hedged) (W) | 5 |
| Annuities | | |
| CSI3766AU | Challenger Guaranteed Income Fund 4.80 cents p.a. 31 May 2026 ⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾ | 1 |
| CSI4716AU | Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2027 ⁽ⁱⁱ⁾ | 1 |
| CSI9774AU | Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2028 ⁽ⁱⁱ⁾ | 1 |
| Specialist | | |
| HOW0098AU | Ardea Real Outcome Fund | 6 |
| HOW1327AU | Kapstream Absolute Return Income Fund - Class X ⁽ⁱⁱⁱ⁾ | 6 |
| HOW0052AU | Kapstream Absolute Return Income Fund | 6 |
| GSF0008AU | Payden Global Income Opportunities | 6 |
| ETL0398AU | T. Rowe Price Dynamic Global Bond | 6 |
| Credit | | |
| HOW4476AU | ARES Global Credit Income Fund | 5 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------|--|--------------------------|
| CSA0038AU | Bentham Global Income Fund (W) ⁽ⁱⁱ⁾ | 5 |
| CSI6218AU | Bentham Professional Global Income Fund - Class X ⁽ⁱⁱⁱ⁾ | 5 |
| CSA0046AU | Bentham Syndicated Loan Fund (W) ⁽ⁱⁱ⁾ | 5 |
| WPC1963AU | Daintree Core Income Trust | 5 |
| CNA0805AU | Invesco Senior Secured Income Fund (W) ⁽ⁱⁱ⁾ ⁽ⁱⁱⁱ⁾ | 5 |
| FSF0084AU | Janus Henderson Diversified Credit Fund ⁽ⁱⁱ⁾ | 5 |
| LTC0002AU | La Trobe Australian Credit Fund | 5 |
| LTC1706AU | La Trobe US Private Credit Trust - Class B | 7 |
| MSC8502AU | Remara Private Credit Income Fund | 7 |
| SCH0778AU | Schroder Australian High Yielding Credit Fund - Wholesale Class | 5 |
| UBS0003AU | UBS Income Solution Fund | 5 |
| VAN0106AU | Vanguard International Credit Securities Indexed Hedged Fund | 5 |
| Property | | |
| Australian Property | | |
| APN0008AU | Dexus AREIT Fund ⁽ⁱⁱ⁾ | 7 |
| YOC0100AU | Newmark Property Income Fund | 7 |
| MAQ0854AU | Charter Hall Direct Industrial Fund No.4 ^(iv) | 7 |
| MAQ0842AU | Charter Hall Direct Office (W) A ^(iv) | 7 |
| MAQ5880AU | Charter Hall Direct PFA Fund ^(iv) | 7 |
| COL0001AU | Charter Hall Maxim Property Securities | 7 |
| CRM0008AU | Cromwell Phoenix Property Securities Fund | 7 |
| FSF0004AU | First Sentier Wholesale Property Securities Fund | 7 |
| PRS5081AU | Initium Commercial Property Fund - Class M | 7 |
| BGL0108AU | iShares Australian Listed Property Index Fund | 7 |
| AMP0269AU | Nomura Australian Listed Real Estate Fund – Class O Units ⁽ⁱⁱⁱ⁾ | 7 |
| SSB5452AU | ClearBridge Real Income Fund - Class M ⁽ⁱⁱⁱ⁾ | 7 |
| MLC0263AU | MLC Wholesale Property Securities Fund ⁽ⁱⁱⁱ⁾ | 7 |
| WHT0014AU | Resolution Capital Real Assets Fund | 7 |
| SST0007AU | State Street Australian Listed Property Index Trust ⁽ⁱⁱⁱ⁾ | 7 |
| SBC0816AU | UBS CBRE Property Securities Fund | 7 |
| VAN0004AU | Vanguard Australian Property Securities Index Fund (W) | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------|---|--------------------------|
| ZUR0064AU | Zurich Australian Property Securities Fund | 7 |
| Global Property | | |
| UBS9614AU | CBRE Global Real Assets | 7 |
| FSF0454AU | First Sentier Global Property Securities Fund | 7 |
| PGI0002AU | Principal Global Property Securities Fund | 7 |
| BFL0020AU | Quay Global Real Estate Fund (Unhedged) Active ETF | 7 |
| BFL3333AU | Quay Global Real Estate Fund (AUD Hedged) Active ETF | 7 |
| IOF0184AU | Resolution Capital Global Property Securities (Unhedged) Series II | 7 |
| IOF0081AU | Resolution Capital Global Property Securities Fund (Hedged) – Series II | 7 |
| WHT0015AU | Resolution Capital Global Property Securities Fund | 7 |
| ETL0394AU | SGH LaSelle Concentrated Global Property Fund | 7 |
| HML0016AU | CBRE Global Property Securities Fund | 7 |
| VAN0018AU | Vanguard International Property Securities Index Fund | 7 |
| VAN0019AU | Vanguard International Property Securities Index Fund (Hedged) | 7 |
| Australian Equities | | |
| Income | | |
| ETL5010AU | Coolabah Floating Rate High Yield | 7 |
| ETL0148AU | Armytage Australian Equity Income Fund ⁽ⁱⁱⁱ⁾ | 7 |
| FSF0961AU | Martin Currie Australia Equity Fund | 7 |
| HOW1607AU | Merlon Australian Share Income Fund - Class X ⁽ⁱⁱⁱ⁾ | 7 |
| HBC0011AU | Merlon Australian Share Income Fund (W) ⁽ⁱⁱ⁾ | 7 |
| WHT0039AU | Plato Australian Shares Income Fund | 7 |
| VAN0104AU | Vanguard Australian Shares High Yield Fund | 7 |
| OPS1827AU | Vertium Equity Income Fund ⁽ⁱⁱⁱ⁾ | 7 |
| Mid/Small/Micro Cap | | |
| CSA0131AU | SGH Australian Small Companies Fund | 7 |
| AUG0018AU | Australian Ethical Australian Shares Fund | 7 |
| AUG0027AU | Australian Ethical Emerging Companies Fund | 7 |
| BFL3779AU | Bennelong Emerging Companies Fund | 7 |
| BFL0004AU | Bennelong ex-20 Australian Equities Fund ⁽ⁱⁱⁱ⁾ | 7 |
| HOW2967AU | Eiger Australian Small Companies Fund - Class A | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------|--|--------------------------|
| PIM5346AU | Eley Griffiths Group Emerging Companies Fund | 7 |
| ETL1914AU | Eley Griffiths Group Mid Cap Fund - Class A | 7 |
| EGG0001AU | Eley Griffiths Small Companies Fund | 7 |
| ECL6748AU | Ellerston Australian Emerging Leaders Fund | 7 |
| WHT3093AU | Firetrail Australian Small Companies Fund (Class A) | 7 |
| CMI0111AU | First Sentier Wholesale Australian Small Companies Fund ⁽ⁱⁱⁱ⁾ | 7 |
| BNT0101AU | Hyperion Small Growth Companies Fund | 7 |
| CNA0812AU | Invesco Wholesale Australian Smaller Companies Fund - Class A ⁽ⁱⁱⁱ⁾ | 7 |
| HOW3590AU | Lennox Australian Small Companies Fund | 7 |
| WHT9368AU | Longwave Australian Small Companies Fund - Class A | 7 |
| MPL1241AU | Maple-Brown Abbott Australian Small Companies Fund | 7 |
| OPS0002AU | OC Premium Small Companies Fund | 7 |
| OPS0004AU | OC Microcap Fund | 7 |
| IOF0214AU | Perennial Value Smaller Companies Trust ⁽ⁱⁱⁱ⁾ | 7 |
| PVA0013AU | Prime Value Emerging Opportunities Fund | 7 |
| PVA3186AU | Prime Value Emerging Opportunities Fund B | 7 |
| ASC0001AU | SmallCo Investment Fund | 7 |
| WHT0066AU | Spheria Australian Microcap Fund ^(vi) | 7 |
| WHT0008AU | Spheria Australian Smaller Companies Fund | 7 |
| UBS0004AU | UBS Yarra Australian Small Companies Fund | 7 |
| WPC5600AU | Perennial Better Future Trust | 7 |
| UBS0057AU | UBS Microcap Fund | 7 |
| Large Cap | | |
| HOW0019AU | Alphinity Australian Equity Fund ⁽ⁱⁱⁱ⁾ | 7 |
| HOW3039AU | Alphinity Australian Share Fund - Class X ⁽ⁱⁱⁱ⁾ | 7 |
| PAM0001AU | Alphinity Australian Share (W) | 7 |
| HOW0026AU | Alphinity Concentrated Australian Share Fund | 7 |
| HOW0121AU | Alphinity Sustainable Share Fund | 7 |
| BFL0002AU | Bennelong Concentrated Australian Equities Fund ⁽ⁱⁱⁱ⁾ | 7 |
| BFL0017AU | Bennelong Twenty20 Australian Equities Fund | 7 |
| BAR0814AU | BlackRock Advantage Australian Equity Fund ^(v) | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|------------|---|--------------------------|
| ETL3029AU | Blackwattle Long-Short 130 30 Quality Fund | 7 |
| OPS7755AU | Chester High Conviction Fund | 7 |
| PIM1202AU | DNR Capital Australian Equities High Conviction Fund - W-Class ⁽ⁱⁱⁱ⁾ | 7 |
| OPS2991AU | ECP Growth Companies Fund | 7 |
| ETL7541AU | Elston Australian Large Companies Fund - Class A | 7 |
| FID0021AU | Fidelity Australian High Conviction Fund ⁽ⁱⁱⁱ⁾ | 7 |
| WHT3810AU | Firetrail Australian High Conviction Fund | 7 |
| FSF0002AU | First Sentier Wholesale Australian Share Fund | 7 |
| PIM0760AU | First Sentier Concentrated Australian Share Fund | 6 |
| FSF0016AU | First Sentier Wholesale Concentrated Australian Share Fund | 7 |
| FSF0003AU | First Sentier Wholesale Imputation Fund | 7 |
| HOW0034AU | Greencape Broadcap Fund (W) | 7 |
| HOW0035AU | Greencape High Conviction Fund (W) | 7 |
| BNT0003AU | Hyperion Australian Growth Companies Fund | 7 |
| CNA0811AU | Invesco Wholesale Australian Share Fund | 7 |
| BGL0034AU | iShares Australian Equity Index Fund | 7 |
| LAZ0022AU | Lazard Defensive Australian Equity Fund | 7 |
| LAZ0013AU | Lazard Select Australian Equity Fund – W Class ⁽ⁱⁱⁱ⁾ | 7 |
| SSB0125AU | ClearBridge Sustainable Equity Fund- Class A ⁽ⁱⁱⁱ⁾ | 7 |
| PIM4806AU | Melior Australian Impact Fund | 7 |
| HOW2217AU | Merlon Concentrated Australian Share Fund | 7 |
| ETL8155AU | Milford Australian Absolute Growth Fund - Class W | 7 |
| PER0668AU | Perpetual Pure Equity Alpha | 7 |
| WHT2589AU | Solaris Australian Equity Income Fund | 7 |
| WHT0012AU | Solaris Core Australian Equity Fund | 7 |
| SOL0001AU | Solaris Core Australian Equity Fund (Performance Alignment) | 7 |
| ETL0069AU | Ten Cap Alpha Plus Fund - Class A | 7 |
| UGF4955AU | U Ethical Australian Equities Fund | 7 |
| VAN0002AU | Vanguard Australian Shares Index Fund (W) | 7 |
| VAN4509AU | Vanguard Ethical Conscious Australian Shares Fund | 7 |
| HOW0020AU | WaveStone Australian Share Fund | 7 |
| Specialist | | |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------------------|--|--------------------------|
| HFL0108AU | Apis Global Long/Short Fund | 7 |
| AAP5844AU | Ausbil 130/30 Focus Fund - MA class ⁽ⁱⁱⁱ⁾ | 7 |
| AAP0002AU | Ausbil Australian Geared Equity | 7 |
| FSF0789AU | Acadian Wholesale Australian Equity Long/Short | 7 |
| FSF0043AU | CFS Geared Share Fund | 7 |
| PIM7590AU | First Sentier Geared Australian Share Fund | 7 |
| WPC3240AU | Perennial Strategic Natural Resources Trust | 7 |
| ETL4748AU | Quest Long Short Australian Equities Fund | 7 |
| WHT3859AU | Solaris Australian Equity Long Short Fund | 7 |
| SST0048AU | State Street Australian Equity Fund ⁽ⁱⁱⁱ⁾ | 7 |
| HOW0053AU | WaveStone Dynamic Australian Equity Fund | 7 |
| Global Equities | | |
| Mid/Small/Micro Cap | | |
| OPS8304AU | Artisan Global Discovery Fund | 7 |
| PIM0941AU | Fairlight Global Small & Mid Cap (SMID) Fund - Class H | 7 |
| PIM7802AU | Fairlight Small and Global Mid Cap | 7 |
| FID5543AU | Fidelity Global Future Leaders Fund | 7 |
| WHT7072AU | Langdon Global Small Companies | 7 |
| LAZ0012AU | Lazard Global Small Cap Fund (W) | 7 |
| GSF0874AU | Munro Global Growth Small & Mid Cap Fund - Class A | 7 |
| VAN0021AU | Vanguard International Small Companies Index Fund | 7 |
| Large Cap | | |
| FSF1978AU | Acadian Global Equity Long Short Fund – Class A | 7 |
| WHT2409AU | Aikya Emerging Markets Opportunities Fund | 7 |
| HOW0164AU | Alphinity Global Equity Fund | 7 |
| WHT0057AU | Antipodes Global Fund — Long | 7 |
| FSF4018AU | Baillie Gifford Global Stewardship Fund - Class A | 7 |
| FSF5774AU | Baillie Gifford Long Term Global Growth Fund - Class A | 7 |
| ARO0006AU | BNP Paribas C WorldWide Global Equity Trust | 7 |
| BAR0817AU | BlackRock Advantage International Equity Fund ^(v) | 7 |
| CIM0006AU | Capital Group New Perspective Fund | 7 |
| WHT7794AU | Firetrail S3 Global Opportunities Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------|---|--------------------------|
| FSF0788AU | FirstChoice WS Inv - Acadian WS Global Equity Long Short ⁽ⁱⁱⁱ⁾ | 7 |
| ETL5089AU | GAM LSA Private Shares AU Fund ^(vi) | 7 |
| GMO1447AU | GMO Quality Trust | 7 |
| ETL8457AU | GQG Partners Global Quality Dividend Income Fund | 7 |
| WHT8435AU | Hyperion Global Growth Companies Fund - Class B | 7 |
| BGL0106AU | iShares International Equity Index Fund | 7 |
| ETL0186AU | Janus Henderson Global Research Equity Fund | 7 |
| ETL1845AU | Jennison Global Equity Opportunities Fund - Class A | 7 |
| PER9997AU | JPMorgan Global Select Equity Fund -Class A | 7 |
| LAZ0025AU | Lazard Global Equity Franchise Fund | 7 |
| WHT8756AU | Life Cycle Concentrated Global Share Fund - Class A | 7 |
| WHT0246AU | Life Cycle Global Share Fund - Class A | 7 |
| MGE0005AU | Magellan Global Opportunities Fund No. 2 ⁽ⁱⁱⁱ⁾ | 7 |
| MGE9885AU | Magellan Global Opportunities Fund No. 2 - Class B ⁽ⁱⁱⁱ⁾ | 7 |
| ETL8831AU | MFS Global Contrarian Equity Trust - W Class | 7 |
| FHT0036AU | Montaka Global Long Only Fund ⁽ⁱⁱⁱ⁾ | 7 |
| PIM9694AU | Pella Global Generations Fund- Class C | 7 |
| PIM4401AU | Ophir Global High Conviction Fund | 7 |
| OPH2093AU | Ophir Global Opportunities Fund | 7 |
| RFA0821AU | Barrow Hanley Concentrated Glb Sh No.2 Fund ⁽ⁱⁱⁱ⁾ | 7 |
| WHT1465AU | Plato Global Alpha Fund | 7 |
| PIM5678AU | Pella Global Generations B | 7 |
| WHT0061AU | Plato Global Shares Income A ⁽ⁱⁱ⁾ | 7 |
| BFL3229AU | Skerryvore Global Emerging Markets All-Cap Equity Fund | 7 |
| SST0050AU | State Street Global Equity Fund | 7 |
| SST0057AU | State Street Climate ESG International Equity Fund | 7 |
| VAN0722AU | Vanguard Active Global Growth | 7 |
| VAN0074AU | Vanguard Global Value Equity Fund | 7 |
| ETL0071AU | T. Rowe Price Global Equity Fund | 7 |
| VAN0003AU | Vanguard International Shares Index Fund | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|-----------------------------|---|--------------------------|
| VAN8175AU | Vanguard Ethically Conscious International Shares Index | 7 |
| ZUR0617AU | Zurich Investments Concentrated Global Growth Fund | 7 |
| ZUR0580AU | Zurich Investments Global Growth Fund | 7 |
| ZUR0061AU | Zurich Investments Global Thematic Share Fund | 7 |
| Large Cap (Currency Hedged) | | 7 |
| CRS0005AU | abrdn Sustainable International Equities Fund | 7 |
| CIM0008AU | Capital Group New Perspective Fund Hedged | 7 |
| BGL0044AU | iShares Hedged International Equity Index | 7 |
| PER7512AU | JPMorgan Global Select Equity Fund - Class A (Hedged) | 7 |
| WHT5525AU | Life Cycle Concentrated Global Share Fund - Class H (Hedged) | 7 |
| WHT9951AU | Life Cycle Global Share Fund (Class H) (Hedged) | 7 |
| WFS0547AU | Talaria Global Equity Hedged | 7 |
| ETL0312AU | T. Rowe Price Global Equity (Hedged) Fund | 7 |
| VAN0105AU | Vanguard International Shares Index Fund (Hedged) | 7 |
| VAN0848AU | Vanguard Ethically Conscious International Shares Index Fund (AUD Hedged) | 7 |
| ZUR0517AU | Zurich Investments Hedged Global Thematic Share Fund | 7 |
| Regional | | 7 |
| EQI0028AU | abrdn Sustainable Asian Opportunities Fund - Class A | 6 |
| ETL0032AU | Abrdn Emerging Markets Equity Fund | 6 |
| IOF0203AU | Antipodes Emerging Markets (Managed Fund) | 7 |
| ETL3590AU | Ashmore Emerging Markets Equity Fund | 7 |
| CIM8680AU | Capital Group New World Fund (AU) | 7 |
| DFA8887AU | Dimensional Emerging Markets Sustainability Trust | 7 |
| DFA0107AU | Dimensional Emerging Markets Trust | 7 |
| FID0011AU | Fidelity China Fund ⁽ⁱⁱⁱ⁾ | 7 |
| FSF1773AU | FSSA Asian Growth Fund | 7 |
| LAZ0003AU | Lazard Emerging Markets Fund | 7 |
| PLA0004AU | Platinum Asia Fund | 7 |
| PLA0001AU | Platinum European Fund | 7 |
| PLA0003AU | Platinum Japan Fund | 7 |
| ETL0483AU | Pzena Emerging Markets Value Wholesale | 7 |

| APIR code | Fund name | Risk band ⁽ⁱ⁾ |
|----------------|--|--------------------------|
| UBS8018AU | UBS Emerging Markets Equity Fund | 7 |
| VAN0005AU | Vanguard Emerging Markets Shares Index Fund | 7 |
| Specialist | | |
| IOF0045AU | Antipodes Global Fund | 7 |
| WHT3513AU | Antipodes Global Fund - Class M ⁽ⁱⁱⁱ⁾ | 7 |
| PLA0100AU | Platinum International Brands Fund ⁽ⁱⁱⁱ⁾ | 7 |
| PLA0002AU | Platinum International Fund ⁽ⁱⁱⁱ⁾ | 7 |
| PLA0006AU | Platinum Global Fund (Long Only) ⁽ⁱⁱⁱ⁾ | 7 |
| Infrastructure | | |
| Global | | |
| BFL0019AU | 4D Global Infrastructure Fund | 7 |
| PIM9253AU | ATLAS Infrastructure Global Fund AUD Hedged | 7 |
| PIM6769AU | ATLAS Infrastructure Global Fund AUD Unhedged | 7 |
| SSB6153AU | ClearBridge RARE Infrastructure Value Fund - Hedged (Class C) ⁽ⁱⁱⁱ⁾ | 7 |
| FSF7301AU | Cohen and Steers Global Listed Infrastructure Fund - Class A | 7 |
| LAZ0014AU | Lazard Global Listed Infrastructure Fund | 7 |
| LAZ1657AU | Lazard Global Infrastructure Fund (Hedged) - S Class | 7 |
| UBS0064AU | CBRE Global Infrastructure Securities Fund | 7 |
| VAN0023AU | Vanguard Global Infrastructure Index Fund | 7 |
| VAN0024AU | Vanguard Global Infrastructure Index Fund (Hedged) | 7 |
| Alternatives | | |
| BLK0001AU | BlackRock Multi Opportunity Absolute Return Fund ⁽ⁱⁱⁱ⁾ | 7 |
| WHT5134AU | Firetrail Absolute Return Fund | 7 |
| GMO0006AU | GMO Systematic Global Macro Trust -Class B | 7 |
| GTU0109AU | Invesco Global Targeted Returns Fund ⁽ⁱⁱⁱ⁾ | 7 |
| GTU8275AU | Invesco Wholesale Global Targeted Returns Fund - Class P ⁽ⁱⁱⁱ⁾ | 7 |
| ETL2119AU | LGT Multi-Alternatives Australia | 7 |
| PIM7035AU | Lucerne Alternative Investments Fund Class 1 | 7 |
| MAN0002AU | MAN AHL Alpha Fund ⁽ⁱⁱⁱ⁾ | 4 |
| SCH0038AU | Schroder Specialist Private Equity Fund | 4 |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

- (ii) The investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (iv) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to **Liquidity risk** in the **MyNorth Super and Pension PDS – Part A** or the **MyNorth Investment IDPS Guide**.
- (v) This fund is not affiliated with the Advantage Range funds available for MyNorth.
- (vi) Not available to super or pension members.

Managed Portfolios - Choice

You are able to invest in a diverse range of managed portfolios offered as part of the MyNorth Managed Portfolio product. The managed portfolios available may change from time to time, please refer to the relevant MyNorth Managed Portfolio Product Disclosure Statement for up-to-date information which can be found at northonline.com.au/managedportfolios.

As at the date of publication, the following managed portfolios are available for investment on the MyNorth Choice menu.

| Code | Fund name ⁽ⁱⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---------------------------------------|---|--------------------------|
| Activam Managed Portfolios | | |
| NTH0444 | Activam Conservative & Income Portfolio | 3 |
| NTH0445 | Activam Moderate Portfolio | 4 |
| NTH0446 | Activam Index-Focused Balanced Portfolio | 5 |
| NTH0447 | Activam Balanced Portfolio | 5 |
| NTH0448 | Activam Growth Portfolio | 6 |
| NTH0449 | Activam High Growth Portfolio | 6 |
| AZ Sestante Managed Portfolios | | |
| NTH0539 | Sestante Dynamic Conservative | 4 |
| NTH0540 | Sestante Dynamic Moderately Conservative | 4 |
| NTH0541 | Sestante Dynamic Balanced | 5 |
| NTH0542 | Sestante Dynamic Assertive | 6 |
| NTH0543 | Sestante Dynamic Aggressive | 7 |
| BetaShares Managed Portfolios | | |
| NTH0201 | BetaShares Dynamic ETF Managed Portfolio Conservative | 2 |
| NTH0202 | BetaShares Dynamic ETF Managed Portfolio Moderate | 3 |
| NTH0203 | BetaShares Dynamic ETF Managed Portfolio Balanced | 4 |
| NTH0204 | BetaShares Dynamic ETF Managed Portfolio Growth | 5 |
| NTH0205 | BetaShares Dynamic ETF Managed Portfolio High Growth | 6 |
| NTH0565 | BetaShares Dynamic ETF Managed Portfolio All Growth | 6 |

| Code | Fund name ⁽ⁱⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---|--|--------------------------|
| NTH0527 | Betashares Moderately Geared Balanced Portfolio | 5 |
| NTH0528 | Betashares Moderately Geared Growth Portfolio | 6 |
| NTH0529 | Betashares Moderately Geared High Growth Portfolio | 6 |
| NTH0530 | Betashares Moderately Geared All Growth Portfolio | 7 |
| Blackmore Capital Managed Portfolios | | |
| NTH0206 | Blackmore Capital Blended Australian Equities Portfolio ⁽ⁱⁱⁱ⁾ | 6 |
| NTH0207 | Blackmore Capital Australian Equities Income Portfolio ⁽ⁱⁱⁱ⁾ | 6 |
| BlackRock iShares Managed Portfolio | | |
| NTH0296 | iShares Enhanced Strategic International Managed Portfolio | 6 |
| NTH0358 | iShares Enhanced Strategic Conservative Portfolio | 3 |
| NTH0359 | iShares Enhanced Strategic Moderate Portfolio | 4 |
| NTH0360 | iShares Enhanced Strategic Balanced Portfolio | 4 |
| NTH0361 | iShares Enhanced Strategic Growth Portfolio | 5 |
| NTH0362 | iShares Enhanced Strategic Aggressive Portfolio | 6 |
| NTH0363 | iShares Enhanced Strategic All Growth Portfolio | 6 |
| BondAdviser Managed Portfolios | | |
| NTH0544 | BondAdviser Income Plus Portfolio (Listed) | 4 |
| Dimensional Managed Portfolios | | |
| NTH0477 | Dimensional Core 50/50 Wealth Portfolio | 5 |
| NTH0478 | Dimensional Core 70/30 Wealth Portfolio | 6 |
| NTH0479 | Dimensional Core 100/0 Wealth Portfolio | 6 |
| DNR Capital Managed Portfolios | | |
| NTH0208 | DNR Capital Australian Equities High Conviction Portfolio | 6 |
| NTH0209 | DNR Capital Australian Equities Income Portfolio | 6 |
| NTH0374 | DNR Capital Australian Equities Socially Responsible Portfolio | 6 |
| Elston Managed Portfolios | | |
| NTH0256 | Elston Australian Large Companies Portfolio | 6 |
| NTH0306 | Elston Growth 50 Portfolio | 5 |
| NTH0307 | Elston Growth 70 Portfolio | 6 |
| NTH0308 | Elston Growth 85 Portfolio | 6 |

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|--|---|--------------------------|
| NTH0309 | Elston Growth 97 Portfolio | 6 |
| NTH0550 | Elston Australian Equities Income Portfolio | 6 |
| NTH0553 | Elston Income 50 Portfolio | 5 |
| NTH0552 | Elston Income 70 Portfolio | 6 |
| NTH0551 | Elston Income 85 Portfolio | 6 |
| First Sentier Managed Portfolio | | |
| NTH0210 | First Sentier Ex-20 Australian Share Portfolio | 7 |
| Innova Managed Portfolios | | |
| NTH0546 | Innova Lifestyle Preservation Portfolio - Fundamental | 3 |
| NTH0547 | Innova Wealth Creation Portfolio - Fundamental | 5 |
| NTH0515 | Innova Aspiration Portfolio - Fundamental | 6 |
| InvestSense Managed Portfolios | | |
| NTH1049 | InvestSense Foundations Portfolio 1 | 3 |
| NTH1050 | InvestSense Foundations Portfolio 2 | 4 |
| NTH1051 | InvestSense Foundations Portfolio 3 | 5 |
| NTH1052 | InvestSense Foundations Portfolio 4 | 6 |
| NTH0291 | InvestSense Diversified Portfolio 1 | 3 |
| NTH0292 | InvestSense Diversified Portfolio 2 | 4 |
| NTH0293 | InvestSense Diversified Portfolio 3 | 5 |
| NTH0294 | InvestSense Diversified Portfolio 4 | 6 |
| NTH0295 | InvestSense Diversified Portfolio 5 | 7 |
| Lonsec Retirement Managed Portfolios | | |
| NTH1046 | Lonsec Retirement Managed Portfolios - Conservative | 3 |
| NTH1047 | Lonsec Retirement Managed Portfolios - Balanced | 4 |
| NTH1048 | Lonsec Retirement Managed Portfolios - Growth | 6 |
| NTH0364 | Lonsec Listed Managed Portfolio - Conservative | 4 |
| NTH0239 | Lonsec Listed Managed Portfolio - Balanced | 5 |
| NTH0240 | Lonsec Listed Managed Portfolio - Growth | 6 |
| NTH0241 | Lonsec Listed Managed Portfolio - High Growth | 6 |
| Macquarie Asset Management Managed Portfolios | | |
| NTH0211 | Macquarie Core Australian Equity Managed Portfolio ⁽ⁱⁱⁱ⁾ | 6 |
| NTH0212 | Macquarie Australian Small Companies Managed Portfolio ⁽ⁱⁱⁱ⁾ | 7 |

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---|---|--------------------------|
| NTH0213 | Macquarie Income Australian Equity Managed Portfolio ⁽ⁱⁱⁱ⁾ | 6 |
| NTH0214 | Macquarie Growth Ex-20 Australian Equity Managed Portfolio ⁽ⁱⁱⁱ⁾ | 7 |
| Mercer Managed Portfolios | | |
| NTH0215 | Mercer APS CoreSeries Conservative Portfolio | 3 |
| NTH0216 | Mercer APS CoreSeries Balanced Portfolio | 5 |
| NTH0217 | Mercer APS CoreSeries Growth Portfolio | 6 |
| Milliman Managed Portfolios | | |
| NTH0554 | Milliman SmartShield Moderate | 4 |
| NTH0555 | Milliman SmartShield Balanced | 5 |
| NTH0556 | Milliman SmartShield Growth | 6 |
| NTH0557 | Milliman SmartShield High Growth | 6 |
| MLC Premium and Value Managed Portfolios | | |
| NTH0416 | MLC Premium Conservative 30 Portfolio | 4 |
| NTH0417 | MLC Premium Moderate 50 Portfolio | 5 |
| NTH0418 | MLC Premium Balanced 70 Portfolio | 6 |
| NTH0419 | MLC Premium Growth 85 Portfolio | 6 |
| NTH0420 | MLC Premium High Growth 98 Portfolio | 6 |
| NTH0421 | MLC Value Conservative 30 Portfolio | 4 |
| NTH0422 | MLC Value Moderate 50 Portfolio | 5 |
| NTH0423 | MLC Value Balanced 70 Portfolio | 6 |
| NTH0424 | MLC Value Growth 85 Portfolio | 6 |
| NTH0425 | MLC Value High Growth 98 Portfolio | 6 |
| Morningstar Managed Portfolios | | |
| NTH0297 | Morningstar Moderate Portfolio | 3 |
| NTH0298 | Morningstar Balanced Portfolio | 4 |
| NTH0299 | Morningstar Growth Portfolio | 5 |
| NTH0300 | Morningstar Aggressive Portfolio | 6 |
| NTH0301 | Morningstar High Growth Portfolio | 6 |
| NTH0302 | Morningstar All Growth Portfolio | 7 |
| Morningstar Medalist Managed Portfolios | | |
| NTH0375 | Morningstar Medalist Core Conservative Portfolio | 2 |
| NTH0376 | Morningstar Medalist Core Moderate Portfolio | 3 |
| NTH0377 | Morningstar Medalist Core Balanced Portfolio | 4 |
| NTH0378 | Morningstar Medalist Core Growth Portfolio | 5 |

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---|---|--------------------------|
| NTH0379 | Morningstar Medalist Core High Growth Portfolio | 6 |
| NTH0380 | Morningstar Medalist Core All Growth Portfolio | 7 |
| MyNorth Sustainable Managed Portfolios | | |
| NTH1116 | MyNorth Sustainable Moderately Conservative Managed Portfolio | 4 |
| NTH1053 | MyNorth Sustainable Balanced Managed Portfolio | 5 |
| NTH1117 | MyNorth Sustainable Moderately Aggressive Managed Portfolio | 6 |
| North Blend LB Managed Portfolios | | |
| NTH0517 | North Blend LB Core 30 Portfolio | 4 |
| NTH0518 | North Blend LB Core 50 Portfolio | 4 |
| NTH0519 | North Blend LB Core 70 Portfolio | 5 |
| NTH0520 | North Blend LB Core 85 Portfolio | 6 |
| NTH0521 | North Blend LB Core 100 Portfolio | 6 |
| NTH0522 | North Blend LB Active 30 Portfolio | 4 |
| NTH0523 | North Blend LB Active 50 Portfolio | 4 |
| NTH0524 | North Blend LB Active 70 Portfolio | 5 |
| NTH0525 | North Blend LB Active 85 Portfolio | 6 |
| NTH0526 | North Blend LB Active 100 Portfolio | 6 |
| Pendal Equity Managed Portfolios | | |
| NTH0218 | Pendal Australian Share Portfolio | 6 |
| NTH0219 | Pendal Sustainable Future Australian Share Portfolio | 7 |
| Quest Managed Portfolios | | |
| NTH0220 | Quest Concentrated Australian Equity Portfolio | 6 |
| NTH0221 | Quest Australian Equities Ex-20 Portfolio | 7 |
| Quilla Consulting Managed Portfolios | | |
| NTH1020 | Quilla Income Generator Portfolio | 3 |
| NTH1021 | Quilla Wealth Accumulator Portfolio | 4 |
| NTH1022 | Quilla Wealth Accelerator Portfolio | 5 |
| NTH1023 | Quilla Wealth Accelerator Plus Portfolio | 6 |
| RAM Managed Portfolios | | |
| NTH0402 | RAM Australian Diversified Fixed Interest Portfolio | 5 |
| Research Managed Portfolios | | |
| NTH0257 | Research Australian Equity Income Portfolio | 6 |
| NTH0258 | Research Australian Equity Portfolio | 6 |

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---|--|--------------------------|
| Research Choice Managed Portfolios | | |
| NTH1001 | Research Choice Conservative Income Portfolio | 4 |
| NTH1002 | Research Choice Moderately Conservative Income Portfolio | 5 |
| NTH1003 | Research Choice Balanced Income Portfolio | 6 |
| NTH1004 | Research Choice Moderately Aggressive Income Portfolio | 6 |
| NTH1005 | Research Choice Aggressive Income Portfolio | 7 |
| NTH1006 | Research Choice Conservative Accumulation Portfolio | 4 |
| NTH1007 | Research Choice Moderately Conservative Accumulation Portfolio | 5 |
| NTH1008 | Research Choice Balanced Accumulation Portfolio | 6 |
| NTH1009 | Research Choice Moderately Aggressive Accumulation Portfolio | 6 |
| NTH1010 | Research Choice Aggressive Accumulation Portfolio | 7 |
| NTH1011 | Research Choice Cautious Income Portfolio (Objective Based) | 4 |
| NTH1012 | Research Choice Income Builder Portfolio (Objective Based) | 6 |
| Russell Investments Managed Portfolios | | |
| NTH0283 | Russell Investments Managed Portfolio - Conservative | 3 |
| NTH0284 | Russell Investments Managed Portfolio - Diversified 50 | 4 |
| NTH0285 | Russell Investments Managed Portfolio - Balanced | 5 |
| NTH0286 | Russell Investments Managed Portfolio - Growth | 6 |
| NTH0287 | Russell Investments Managed Portfolio - High Growth | 7 |
| NTH0288 | Russell Investments Managed Portfolio - Geared 120 | 7 |
| NTH0289 | Russell Investments Sustainable Managed Portfolio - Balanced | 5 |
| NTH0290 | Russell Investments Sustainable Managed Portfolio - Growth | 6 |
| NTH0331 | Russell Investments Sustainable Managed Portfolio - Diversified 50 | 4 |
| NTH0365 | Russell Investments Sustainable Managed Portfolio - High Growth | 7 |
| NTH0431 | Russell Investments Sustainable Managed Portfolio - Conservative | 3 |

| Code | Fund name ⁽ⁱⁱ⁾ | Risk band ⁽ⁱ⁾ |
|---|--|--------------------------|
| Sandstone Managed Portfolios | | |
| NTH0558 | Sandstone Income | 5 |
| Watershed Managed Portfolios | | |
| NTH0531 | Watershed Moderate Portfolio | 4 |
| NTH0532 | Watershed Balanced Portfolio | 5 |
| NTH0533 | Watershed Growth Portfolio | 7 |
| NTH0534 | Watershed High Growth Portfolio | 7 |
| Zenith Essentials Managed Portfolios | | |
| NTH1024 | Zenith Essentials 50% Growth Portfolio | 4 |
| NTH1025 | Zenith Essentials 70% Growth Portfolio | 5 |
| NTH1026 | Zenith Essentials 85% Growth Portfolio | 6 |
| NTH1027 | Zenith Essentials 100% Growth Portfolio | 7 |
| Zenith Elite Blends Managed Portfolios | | |
| NTH1113 | Zenith Elite Blends 50% Growth Portfolio | 4 |
| NTH1114 | Zenith Elite Blends 70% Growth Portfolio | 5 |
| NTH1115 | Zenith Elite Blends 85% Growth Portfolio | 6 |
| Zenith Dynamic ETF Managed Portfolios | | |
| NTH0279 | Zenith Dynamic ETF 50% Growth Portfolio | 4 |
| NTH0280 | Zenith Dynamic ETF 70% Growth Portfolio | 5 |
| NTH0281 | Zenith Dynamic ETF 85% Growth Portfolio | 6 |
| NTH0282 | Zenith Dynamic ETF 100% Growth Portfolio | 7 |

(i) For information on the Standard Risk Measure, refer to the Standard Risk Measure section further in this document

(ii) Managed portfolios are only available through a financial adviser.

(iii) This investment option is closed to new investors.

Listed securities

You are able to invest in securities listed on the ASX. Selected listed investment companies and listed property trusts are available for investment.

If you are an Investor of the Investor Directed Portfolio Service (IDPS) you can invest in any direct equity or unit trusts listed on the ASX except where the IDPS operator has removed it from the investment menu.

For superannuation and pension members, you will have access to the following listed securities:

- shares currently listed in the S&P/ASX300 index
- selected LICs and LITs
- A-REITs listed on the ASX all ordinaries index
- selected hybrids (ie convertible notes and preference shares)
- selected ETFs and ETCs
- selected fixed interest securities (ie corporate bonds and floating rate notes), and
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

Securities listed in the S&P/ASX300 are subject to change, impacting the ability to invest in securities that no longer fall in the S&P/ASX300.

The trustee may periodically add or remove listed securities available to superannuation and pension members without warning. We recommend you obtain the latest version of this document prior to making an investment decision.

When purchasing listed securities, additional costs will be incurred. These costs, which include brokerage fees, will be directly debited from your account. If using a third party broker, the cost per transaction varies between brokers and is subject to change.

Please refer to the **MyNorth Super and Pension PDS – Part A** or **MyNorth Investment IDPS Guide** for further details.

Listed securities can be held alongside a MyNorth Guaranteed investment. However, they are not currently available on accounts with a Guarantee that commenced prior to 28 November 2020.

Exchange traded products

The following exchange traded products are available to MyNorth Super and Pension members.

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|-------------------------------|--|--------------------------|
| Australian Broad Based | | |
| AASF | Airlie Australian Share Fund ETF | 7 |
| EX20 | BetaShares Australian Ex-20 Portfolio Diversifier | 7 |
| AQLT | Betashares Australian Quality ETF | 7 |
| FAIR | BetaShares Australian Sustainability Leaders ETF | 7 |
| SMML | Betashares Australian Small Companies Select ETF | 7 |
| YMAX | BetaShares Australian Top 20 Equity Yield Maximiser Fund | 7 |
| A200 | BetaShares Australia 200 ETF | 7 |
| QOZ | BetaShares FTSE RAFI Australia 200 ETF | 6 |
| GEAR | Betashares Geared Australian Equities Complex ETF | 7 |
| AUST | BetaShares Managed Risk Australian Share Fund | 7 |
| IMPQ | Perennial Better Future Fund (Managed Fund) | 7 |
| MVOL | iShares Edge MSCI Australia Minimum Volatility ETF | 7 |
| IOZ | iShares Core S&P/ASX 200 ETF | 7 |
| ILC | iShares S&P/ASX 20 | 7 |
| ISO | iShares S&P/ASX Small Ordinaries | 7 |
| IESG | iShares Core MSCI Australia ESG Leaders ETF | 7 |
| VAS | Vanguard Australian Shares Index | 7 |

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|--------------------------|--|--------------------------|
| VETH | Vanguard Ethically Conscious Australian Shares ETF | 7 |
| VLC | Vanguard MSCI Australian Large Companies Index ETF | 7 |
| VSO | Vanguard Small Companies Index | 7 |
| Australian Sector | | |
| QFN | BetaShares Australian Financials Sector ETF | 7 |
| QRE | BetaShares Australian Resources Sector ETF | 7 |
| ATEC | BetaShares S&P/ASX Australian Technology ETF | 7 |
| RMBS | VanEck Australian RMBS ETF | 4 |
| VAP | Vanguard Australian Property Securities Index ETF | 7 |
| International | | |
| ASAO | abrdn Sustainable Asian Opportunities Active ETF | 7 |
| AGX1 | Antipodes Global Shares Quoted Managed Fund | 7 |
| DAOR | Aoris international Fund (Class D) (Hedged) (Managed Fund) ETF | 7 |
| GLOB | Barrow Hanley Global Share ETF | 7 |
| HEUR | Betashares Europe ETF Currency Hedged | 7 |
| GGUS | Betashares Geared US Equities Currency Hedged Complex ETF | 7 |
| ETHI | Betashares Global Sustainability Leaders ETF | 7 |
| HETH | Betashares Global Sustainability Leaders ETF - Currency Hedged | 7 |
| HNDQ | Betashares NASDAQ 100 Etf - Currency Hedged | |
| WRLD | BetaShares Managed Risk Global Share Fund | 7 |
| UMAX | Betashares S&P 500 Yield Maximiser Fund | 7 |
| ERTH | Betashares Climate Change Innovation | 7 |
| F100 | Betashares FTSE 100 ETF | 7 |
| IIND | Betashares India Quality ETF | 7 |
| QUS | Betashares S&P 500 Equal Weight | 7 |
| CRYP | Betashares Crypto Innovators ETF | 7 |
| QLTY | Betashares Global Quality Leaders ETF | 7 |
| NDQ | Betashares NASDAQ 100 ETF | 7 |
| FEMX | Fidelity Global Emerging Markets | 7 |
| IAA | iShares Asia 50 ETF | 7 |
| IZZ | iShares China Large-Cap ETF | 7 |
| GLIN | iShares Core FTSE Global Infrastructure (AUD Hedged) ETF | 7 |

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|----------|---|--------------------------|
| GLPR | iShares Core FTSE Global Property Ex Australia (AUD Hedged) ETF | 7 |
| IVV | iShares Core S&P 500 | 7 |
| IJR | iShares Core S&P SmallCap 600 | 7 |
| IJH | iShares Core S&P MidCap 400 | 7 |
| WVOL | iShares MSCI World EX Aust Minimum Volatility ETF | 7 |
| IHOO | iShares Global 100 AUD Hedged ETF | 7 |
| IVE | iShares MSCI EAFE ETF | 7 |
| IEM | iShares MSCI Emerging Markets ETF | 7 |
| IJP | iShares MSCI Japan ETF | 7 |
| IKO | iShares MSCI South Korea Capped ETF | 7 |
| IHVV | iShares S&P 500 AUD Hedged ETF | 7 |
| IEU | iShares Europe ETF | 7 |
| IOO | iShares Global 100 ETF | 7 |
| IHWL | iShares Core MSCI World ex Australia ESG Leaders (AUD Hedged) ETF | 7 |
| IWLD | iShares Core MSCI World ex Australia ESG Leaders ETF | 7 |
| JEPI | JPMorgan Equity Premium Income ETF | 7 |
| JHPI | JPMorgan Equity Premium Inc Act ETF Hdg | 7 |
| JREG | JPMorgan Global Research Enhanced Index Equity ETF | 7 |
| LPGD | Loftus Peak Global Disruption Fund (Managed Fund) ETF | 7 |
| MGOC | Magellan Global Fund | 7 |
| MHHT | Magellan High Conviction Trust | 7 |
| MCSE | MFG Core ESG ETF | 7 |
| MCSG | MFG Core International ETF | 7 |
| PIXX | Platinum International Fund (Quoted Managed Hedge Fund) ⁽ⁱⁱ⁾ | 7 |
| GARP | S&P World ex Australia GARP ETF | 6 |
| TLRA | Talaria Global Equity ETF | 7 |
| TLHA | Talaria Global Equity Currency Hedged ETF | 7 |
| VESG | Vanguard Ethically Conscious International Shares ETF | 7 |
| VEQ | Vanguard FTSE Europe Shares ETF | 7 |
| VGAD | Vanguard MSCI Index International Shares (Hedged) ETF | 7 |
| VGS | Vanguard MSCI Index International Shares ETF | 7 |
| VGE | Vanguard FTSE Emerging Markets ETF | 7 |
| VVLU | Vanguard Global Value Equity Fund | 7 |

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|---|--|--------------------------|
| VISM | Vanguard MSCI International SC Index ETF | 7 |
| VNGS | Vaughan Nelson Global Equity SMID Fund (Quoted Managed Fund) | 7 |
| International Sectors | | |
| ASIA | Betashares Asia Technology Tigers ETF | 7 |
| HJPN | Betashares Japan – Hedged | 7 |
| FOOD | Betashares Global Agriculture ETF - Currency Hedged | 7 |
| MNRS | Betashares Global Gold Miners Currency hedged | 7 |
| BNKS | Betashares Global Banks – Currency Hedged | 7 |
| HACK | Betashares Global Cybersecurity | 7 |
| FUEL | Betashares Global Energy Companies – Hedged | 7 |
| DRUG | Betashares Global Healthcare Etf - Currency Hedged | 7 |
| RBTZ | Betashares Global Robotics And Artificial Intelligence ETF | 7 |
| IXI | iShares Global Consumer Staples ETF | 7 |
| IXJ | iShares Global Healthcare ETF | 7 |
| MCSI | Magellan Core Infrastructure ETF | 7 |
| PAXX | Platinum Asia Fund (Quoted Managed Hedge Fund) | 7 |
| RGOS | Russell Sustainable Global Opportunities Complex ETF | 7 |
| VBLD | Vanguard Global Infrastructure Index ETF | 7 |
| VAE | Vanguard FTSE Asia ex Japan Shares Index | 7 |
| Strategy Focussed | | |
| IHD | iShares S&P/ASX Dividend Opportunities ETF | 7 |
| VHY | Vanguard Australian Shares High Yield ETF | 7 |
| Cash & Fixed Income Exposure | | |
| XARO | Activex Ardea Real Outcome Bond ETF | 6 |
| XKAP | Activex Kapstream Absolute Return Income Fund | 6 |
| HBRD | Betashares Active Australian Hybrids Fund | 4 |
| QPON | Betashares Australian Bank Senior Floating Rate Bond ETF | 4 |
| OZBD | Betashares Australian Composite Bond ETF | 4 |
| CRED | Betashares Australian Investment Grade Corporate Bond ETF | 4 |
| AGVT | Betashares Australian Government Bond | 4 |
| BNDS | Betashares Legg Mason Australian Bond Fund | 4 |

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|---------------------------|--|--------------------------|
| GGOV | Betashares Treasury Bond 20+ Year ETF – Currency Hedged | 5 |
| USD | Betashares U.S. Dollar | 1 |
| GBND | Betashares Sustainability Leaders Diversified Bond | 4 |
| FIXD | Coolabah Active Composite Bond Fund (Hedge Fund) | 5 |
| ALTB | Ishares 15+ Year Australian Government Bond ETF | 6 |
| BILL | iShares Core CASH ETF | 1 |
| ICOR | iShares Core Corporate Bond ETF | 5 |
| IHCB | iShares Core Global Corporate Bond (AUD Hedged) ETF | 5 |
| ISEC | iShares Enhanced Cash ETF | 1 |
| IAF | iShares UBS Composite Bond ETF | 4 |
| ILB | iShares UBS Government Inflation Index Fund | 4 |
| IGB | iShares UBS Treasury ETF | 4 |
| IUSG | iShares US Treasury Bond (AUD Hedged) ETF | 5 |
| IHHY | iShares Global High Yield Bond (Aud Hedged) ETF | 5 |
| AESG | iShares Global Aggregate Bond Esg (Aud Hedged) Etf Ishares Global Aggr | 5 |
| IHEB | iShares J.P. Morgan USD Emerging Markets - Hedged ETF | 5 |
| IYLD | iShares Yield Plus Fund | 7 |
| VACF | Vanguard Australian Corporate Fixed Interest Index Fund | 4 |
| VAF | Vanguard Australian Fixed Interest Index | 4 |
| VGB | Vanguard Australian Government Bond Index ETF | 4 |
| VCF | Vanguard International Credit Securities (Hedged) | 5 |
| VEFI | Vanguard Ethically Conscious Global Aggregate Bond Index Hedged ETF | 5 |
| VBND | Vanguard Global Aggregate Bond Index (Hedged) ETF | 5 |
| Commodity Exposure | | |
| OOO | BetaShares Crude Oil Index ETF - Currency Hedged (Synthetic) | 7 |
| ETPMAG | Global X Physical Silver ETF | 7 |
| ETPPMPM | Global X Physical Precious Metals Basket ETF | 7 |
| QAU | Gold Bullion ETF – Currency Hedged | 7 |
| GLDN | iShares Physical Gold ETF | 7 |
| PMGOLD | Perth Mint Gold | 7 |

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|--------------------|--|--------------------------|
| Diversified | | |
| DBBF | BetaShares Ethical Diversified Balanced | 6 |
| DGGF | BetaShares Ethical Diversified Growth | 6 |
| DZZF | BetaShares Ethical Diversified High Growth | 6 |
| DHHF | Betashares Diversified All Growth ETF | 6 |

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

LICs & LITs

The following LICs and LITs are available to MyNorth Super and Pension members.

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|--------------------------|--|--------------------------|
| Australian Shares | | |
| AEG | Absolute Equity Performance Fund Limited ⁽ⁱⁱ⁾ | 7 |
| ACQ | Acorn Capital Investment Fund Limited | 7 |
| AMH | AMCIL Limited | 7 |
| ARG | Argo Investments Limited | 7 |
| AFI | Australian Foundation Investment Company Limited | 7 |
| BTI | Bailador Technology Investments Limited | 7 |
| BEL | Bentley Capital Limited | 7 |
| BKI | BKI Investment Company Limited | 7 |
| CAM | Clime Capital Limited ⁽ⁱⁱⁱ⁾ | 7 |
| DJW | Djerriwarrh Investments Limited | 7 |
| FSI | Flagship Investments Limited | 7 |
| FGX | Future Generation Investment Company Limited | 7 |
| IBC | Ironbark Capital Limited | 7 |
| MIR | Mirrabooka Investments Limited | 7 |
| NAC | Naos Ex-50 Opportunities Company Limited | 7 |
| OEQ | Orion Equities Limited | 7 |
| PIC | Perpetual Equity Investment Company Limited | 7 |
| PL8 | Plato Income Maximiser Limited. | 7 |
| RYD | Ryder Capital Limited | 7 |
| SNC | Sandon Capital Investments Limited ⁽ⁱⁱⁱ⁾ | 7 |
| SEC | Spheria Emerging Companies Limited | 7 |
| TOP | Thorney Opportunities Ltd | 7 |
| WAA | WAM Active Limited | 7 |

| ASX code | Name | Risk band ⁽ⁱ⁾ |
|----------|--|--------------------------|
| WAM | WAM Capital Limited | 7 |
| WMX | WAM Income Maximiser Limited Ordinary Fully Paid | 5 |
| WAX | WAM Research Limited | 7 |
| WLE | WAM Leaders Limited | 7 |
| WHF | Whitefield Limited | 7 |

Australian Fixed Interest

| | | |
|-----|-----------------------------|---|
| MXT | Metrics Master Income Trust | 4 |
|-----|-----------------------------|---|

International Shares

| | | |
|-----|---|---|
| FGG | Future Generation Global Investment Company Limited | 7 |
| GVF | Global Value Fund Limited | 7 |
| LSF | L1 Long Short Fund Limited | 7 |
| LSX | Lion Selection Group Limited. | 7 |
| PAI | Platinum Asia Investments Limited | 7 |
| PMC | Platinum Capital Limited ⁽ⁱⁱⁱ⁾ | 7 |
| PGF | PM Capital Global Opportunities Fund Limited | 7 |
| WGB | WAM Global Limited | 7 |

International Fixed Interest

| | | |
|-----|--|---|
| DN1 | Dominion Income Trust | 7 |
| KKC | KKR Credit Income Fund | 5 |
| REV | Revolution Private Credit Income Trust | 7 |

Infrastructure

| | | |
|-----|---|---|
| ALI | Argo Global Listed Infrastructure Limited | 7 |
|-----|---|---|

Other

| | | |
|-----|-------------------------------------|---|
| PCX | Pengana Global Private Credit Trust | 7 |
|-----|-------------------------------------|---|

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) Unavailable to pension members.
- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

Fixed interest securities

The following fixed interest securities are currently available to MyNorth Super and Pension members. You may be able to invest in other fixed interest securities that meet the Trustee's eligibility criteria. Please speak to your financial adviser for more information.

| ASX code | Issuer |
|----------------------------|---|
| Floating Rate Notes | |
| AGLHA | AGL Energy Limited |
| AMPHA | AMP Limited |
| ANZHA | Australia and New Zealand Banking Group |
| AQHHA | APT Pipelines Limited |
| CIMHA | Challenger IM LiFTS 1 Notes: Listed Floating Rate Term Securities (LiFTS) |
| CNGHA | Colonial Holding Company Limited |
| CWNHA | Crown Resorts Limited |
| CWNHB | Crown Resorts Limited |
| DMNHA | Dominion Income Notes 1 |
| MA2HA | MA Credit Portfolio Holdings Limited |
| MBLHB | Macquarie Group Limited |
| NABHA | National Australia Bank Limited |
| NABHB | National Australia Bank Limited |
| ORGHA | Origin Energy Limited |
| RAMHA | RAM Secured Income Notes |
| SPPHA | Stonepeak-Plus Infra Debt Limited |
| TAHNB | TABCORP Holdings Limited |
| WBCHA | Westpac Banking Corporation |
| WBCHB | Westpac Banking Corporation |
| WOWHC | Woolworths Limited |

Standard Risk Measure

About the Standard Risk Measure

The Standard Risk Measure (SRM) is a common risk descriptor used by superannuation funds.

It is based on guidance from the Australian Prudential Regulation Authority (APRA) to allow investors to compare managed funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA).

SRM descriptors

Each managed fund listed in this document has been assigned a SRM. Please note that the risk band listed in the underlying product disclosure statement for these investment options may differ to this document due to differences in methodologies for determining risk.

The table below sets out the SRM labels used for each managed fund based on the estimated number of negative annual returns that a managed fund may experience over any 20-year period.

| Risk band | Risk label | Estimated number of negative annual returns over any 20 year period |
|-----------|----------------|---|
| 1 | Very low | Less than 0.5 |
| 2 | Low | 0.5 to less than 1 |
| 3 | Low to medium | 1 to less than 2 |
| 4 | Medium | 2 to less than 3 |
| 5 | Medium to high | 3 to less than 4 |
| 6 | High | 4 to less than 6 |
| 7 | Very high | 6 or greater |

For example, managed funds with a risk band of 5 have a medium to high risk label and may experience between 3 to less than 4 years of negative annual returns over any 20-year period.

Limitations

The SRM is not a complete assessment of all forms of investment risk and does not replace the need for financial advice when constructing a managed fund portfolio. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

The SRM is not a comprehensive account of the risks of investing and investors should consider these risk labels in conjunction with the different risks of investing that apply to their investments. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen managed fund(s).

Methodology

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices. For full details on the methodology, please visit northonline.com.au. You can also contact your financial adviser or the North Service Centre on 1800 667 841 for any queries on the methodology.

Changes to the SRM

For each managed fund, any significant changes to market conditions may alter the SRM from time to time. In addition, any changes to the methodology used (including any regulatory changes) may also alter the SRM results.

We will generally review the SRM assigned to each managed fund annually.

Differences between each provider's SRM

Investors should be aware that the SRM labels used for each managed fund are based on our assessment and may differ to those assigned by other providers. The differences are generally due to the methodology used in calculating the SRM.

Other important information

This is the investment options document for the MyNorth Super and Pension Fund ('the Fund', also known as 'MyNorth Super' and 'MyNorth Pension' or 'Wealth Personal Superannuation and Pension Fund' ABN 92 381 911 598) and should be considered together with the current MyNorth Super and Pension PDS – Part A.

This document is jointly issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654, and NMMT Limited (NMMT) ABN 42 058 835 573, AFS Licence No. 234653.

This document also forms the Investment options document for the Investor Directed Portfolio Service (IDPS) known as MyNorth Investment. The Operator of the IDPS is NMMT.

Please refer to the PDS for each underlying managed fund investment option for detailed information relating to the underlying managed fund investment options.

PDSs for underlying managed fund investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. Unless expressly stated, the fund managers of those managed fund investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of MyNorth Super, MyNorth Pension and MyNorth Investment IDPS investors or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

This publication has been prepared to provide general information only and does not take into account the investment objectives, financial situation or particular needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information.

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances. You should obtain a copy of the relevant PDS or IDPS Guide before making a decision to invest in any financial product.

Past performance is not indicative of future performance. Detailed information about the MyNorth products is contained in the PDS and IDPS Guide.

Applications for investment in MyNorth products will only be accepted via **northonline.com.au**. Copies of the PDS and IDPS Guide are available on **northonline.com.au** or can be obtained by calling 1800 667 841 (1800 NORTH1).

NMMT Limited, N.M. Superannuation Proprietary Limited and their associates derive income from issuing interests in the product, full details of which are contained in the PDS and IDPS Guide. Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

Identifying investments

The APIR codes used in this document identify the underlying investments that MyNorth will purchase on your instruction. The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus.

Fund manager payments

NMMT may receive payments of up to 0.42% pa or fixed payments from fund managers for amounts invested in particular investment options made available to you.

Payments received are determined by the agreements NMMT has with applicable fund managers. These payments and their method of calculation may change from time to time and are not an additional cost to you.

All fund manager payments are agreed on arm's length terms.

Illiquid Investments and portability of super benefits

For superannuation purposes, an illiquid investment is an investment which cannot be converted to cash within 30 days or converting the investment to cash within 30 days would have a significant adverse impact on the value of the investment.

Ordinarily, the Trustee is required to rollover or transfer your super benefits:

- within 3 business days of the Trustee receiving the redemption proceeds; and
- as soon as practicable and generally within 30 days of the Trustee receiving all relevant information (including all information that is necessary to process your request).

However, if you hold an illiquid investment, it may take longer than 30 days to rollover or transfer your benefits. The time required to process such a request will vary, depending on the investment.

Refer to the underlying investment options' product disclosure statement for further information relating to withdrawal conditions associated with the underlying investment options. Refer to read all relevant documents within the important information section of MyNorth Super and Pension PDS - Part A for details on how you can obtain the underlying investment options' product disclosure statement.

Restricted liquidity investment options

From time to time, we may categorise certain investment options as having restricted liquidity. Reasons for this may include that the investment option:

- is illiquid or is less liquid than other investment options
- poses a higher risk of becoming illiquid during times of market stress
- may have liquidity constraints such as when you can buy and when you can sell

These investment options cannot form part of any buy, sell or rebalance profile as redemption of these investment options are likely to take longer than 30 days.

Please refer to the underlying PDS of each investment option for further information on withdrawals.

Removing investment options

We maintain the right to add or remove investment options. In the event that an investment option is removed we will endeavour to give you 30 days notice to switch to an alternative investment option. Please refer to the MyNorth Super and Pension PDS – Part A or the MyNorth IDPS Guide and FSG for further information.

Note: A current copy of this document is available free of charge on MyNorth's website northonline.com.au or by contacting the North Service Centre on 1800 667 841 (1800 NORTH1).

Changes to your managed funds

Fund managers of the managed fund investment options may notify us from time to time of material changes or significant events that affect an investment option you have selected. We will notify you of these changes as soon as practical through North Online. We will not be responsible for any delays in notifying you of these changes or events where the delay has been caused by a fund manager. If you wish, you may select a different investment option after you have read the up-to-date information; however, regular fees and charges may apply. If you do not notify us that you wish to select a different investment option contributions will continue to be invested in the existing investment option.

Additional contributions

After you become an investor, each time you make additional contributions to a managed fund investment option you may not have the most recent underlying fund manager PDS or have been notified about material changes or significant events relating to the investment options you have selected. You can access the most up-to-date underlying fund manager PDS for the investment options you have selected by accessing North Online on northonline.com.au.

Target Market Determination

The Target Market Determination (TMD) sets out the class of consumers for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs. In addition, the TMD outlines the triggers to review the target market and certain other information. The TMD for each investment (where applicable) is available on North Online.

Contact us

If you would like to know more about how North can help you, please visit northonline.com.au, or contact one of the following:

phone 1800 667 841
web northonline.com.au
email north@amp.com.au
mail North Service Centre
GPO Box 2915
MELBOURNE VIC 3001

What you need to know
Operator and issuer: NMMT Limited ABN 42 058 835 573 AFS Licence No. 234653
Registered office: Quay Quarter Tower, 50 Bridge Street, Sydney NSW 2000
Postal address: GPO Box 2915 MELBOURNE VIC 3001
Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598
Trustee of Wealth Personal Superannuation and Pension Fund: N. M. Superannuation
Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654