

# North® Investment Options

## Contents

Guaranteed investment options	2
Discounted investment options	3
Standard investment options	5
Standard Risk Measure	26
Other important information	27

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

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 **North Super and Pension PDS**, **North Super and Pension Guarantee PDS – Part B**, **North Investment IDPS Guide** or the **North Investment Guarantee PDS** as applicable to you. Please submit all investment instructions through your adviser or North® Online, available via [northonline.com.au](https://northonline.com.au)

North 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.

## Guaranteed investment options

Investors who have selected a Guarantee between 29 July 2013 and 20 February 2016 may choose from these funds:

Fund name
Macquarie Cash
MyNorth Guardian Max 60 <sup>(i)</sup>
MyNorth Guardian Max 85 <sup>(i)</sup>
MyNorth Guardian Max 100 <sup>(i)</sup>

Please note that the funds available to you will vary depending on the investment strategy you have selected. For more information, please read the **North Super and Pension PDS – Part B** or **North Investment Guarantee PDS**.

Investors who have selected a Guarantee between 10 April 2012 and 28 July 2013 may choose from these funds:

Fund name
Macquarie Cash
North Index Defensive <sup>(i)</sup>
North Index Moderately Defensive <sup>(i)</sup>
North Index Balanced
North Index Growth <sup>(i)</sup>
North Index High Growth <sup>(i)</sup>

Investors who have selected a Guarantee before 9 April 2012 may choose from these funds:

Fund name
Macquarie Cash
Ausbil Australian Active Equity Fund
BlackRock Advantage Australian Equity Fund
Fidelity Australian Equities Fund
Fidelity Global Equities Fund
iShares Australian Bond Index Fund
iShares Australian Equity Index Fund
iShares Australian Listed Property Index Fund
iShares International Equity Index Fund
Maple-Brown Abbott Australian Share Fund (W)
MFS Global Equity Trust
North Index Defensive <sup>(i)</sup>
North Index Moderately Defensive <sup>(i)</sup>

Fund name
North Index Balanced
North Index Growth <sup>(i)</sup>
North Index High Growth <sup>(i)</sup>
Pendal Australian Share Fund
Pendal Concentrated Global Share Fund No.2 <sup>(i)</sup>
Perennial Value Shares Trust (W)
Perpetual Australian Share Fund
Schroder Australian Equity Fund (W)
Schroder Sustainable Global Core Fund
T. Rowe Price Global Equity Fund
Tyndall Australian Share Wholesale Fund
UBS Cash Fund
Vanguard Australian Fixed Interest Index Fund (W)
Vanguard Australian Property Securities Index Fund (W)
Vanguard Australian Shares High Yield Fund
Vanguard Australian Shares Index Fund (W)
Vanguard International Fixed Interest Index Fund (Hedged) (W)
Vanguard International Shares Index Fund
Vanguard International Shares Index Fund (Hedged)

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

# Discounted investment options

## Cash account

For the current cash account investment fee, refer to the **Fees and other costs** section in the **North Super and Pension PDS – Part A** or the **North Investment IDPS Guide** as applicable to you. Please refer to [northonline.com.au](http://northonline.com.au) for the Cash Account performance report.

## Managed funds

APIR code	Fund name	Risk band <sup>(i)</sup>
<b>Discount Menu</b>		
<b>Cash Option</b>		
NML0018AU	Macquarie Cash <sup>(iii) (iii)</sup>	1
<b>North Index</b>		
NMM0113AU	North Index Balanced <sup>(iv)</sup>	5
NMM0111AU	North Index Defensive <sup>(iv)</sup>	3
NMM0114AU	North Index Growth <sup>(iv)</sup>	6
NMM0115AU	North Index High Growth <sup>(iv)</sup>	6
NMM0112AU	North Index Moderately Defensive <sup>(iv)</sup>	4
<b>North Professional Series</b>		
IPA0077AU	North Professional Balanced	5
IPA0176AU	North Professional Conservative	3
IPA0078AU	North Professional Growth	6
IPA0079AU	North Professional High Growth	6
IPA0080AU	North Professional Moderately Conservative	4
<b>MyNorth Index Series</b>		
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 <sup>(i)</sup>
<b>AMP Capital Goals Based Series</b>		
AMP1179AU	Dexus Core Infrastructure Fund <sup>(v)</sup>	4
NML0001AU	Dexus Wholesale Australian Property Fund	7
AMP0557AU	Macquarie Corporate Bond Fund - Class A Units <sup>(iii)</sup>	5
AMP0974AU	Macquarie Global Listed Real Estate Fund - Class A Units	4
IPA0075AU	ipac Income Generator <sup>(ii)</sup>	6
AMP0981AU	Macquarie Wholesale Australian Fixed Interest Fund <sup>(ii)</sup>	7
<b>Specialist Series and Other Funds</b>		
AMP0681AU	Specialist Australian Share Fund	6
AMP0973AU	Specialist Australian Small Companies Fund	6
AMP1992AU	Specialist Diversified Fixed Income Fund	6
AMP0969AU	Specialist Geared Australian Share Fund <sup>(vii)</sup>	4
AMP0825AU	Specialist International (Hedged) Share Fund	3
AMP0824AU	Specialist International Share Fund	6
<b>ipac Life Choices Series</b>		
IPA0156AU	ipac Life Choices Active 50	4
IPA0155AU	ipac Life Choices Active 70 <sup>(vi)</sup>	5
IPA0154AU	ipac Life Choices Active 85 <sup>(vi)</sup>	6
IPA0153AU	ipac Life Choices Active 100	6
IPA0158AU	ipac Life Choices Income Generator <sup>(ii)</sup>	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) Investors who have selected a Guarantee may select these funds.

(iv) The registered name of each of these funds is different to that shown in this document. For more information, please refer to the fund's PDS.

(v) This asset 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 North Super and Pension PDS – Part A or the North Investment IDPS Guide.

- (vi) This investment option is closed to new super and pension members. Existing super and pension members that hold the fund can continue to purchase additional units.
- (vii) This investment is only available through a financial adviser

## Managed Portfolios - Discounted

You are able to invest in the below Managed Portfolio series offered on the North Discounted 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](http://northonline.com.au/managedportfolios).

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

Code <sup>(ii)</sup>	Fund name	Risk band <sup>(i)</sup>
<b>IndexPlus Managed Portfolios</b>		
NTH1054	IndexPlus Conservative Managed Portfolio	3
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	6
<b>Diversified Index Managed Portfolios</b>		
NTH0432	Diversified Index Conservative Portfolio	4
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
<b>UBS Asset Management</b>		
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.

## Term deposits

Provider
AMP
ANZ <sup>(i)</sup>
Adelaide Bank
NAB <sup>(i)</sup>

Please refer to [northonline.com.au](http://northonline.com.au) for the current list of terms and rates. There are no underlying fees and costs for Term Deposits.

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

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

## Standard investment options

### Managed funds

APIR code	Fund name	Risk band <sup>(i)</sup>
<b>Advantage Range</b>		
<b>Fixed Interest</b>		
AMP7750AU	Macquarie Corporate Bond Fund - Class G Units <sup>(ii) (iii)</sup>	4
<b>Property and Infrastructure</b>		
AMP8292AU	Dexus Core Infrastructure Fund Fund <sup>(iii)</sup>	7
AMP3259AU	Macquarie Global Listed Real Estate Fund - Class G Units <sup>(iii)</sup>	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.

All other managed funds available through the Standard menu.

APIR code	Fund name	Risk band <sup>(i)</sup>
<b>Multisector</b>		
<b>Cautious</b>		
RFA0811AU	Pendal Sustainable Conservative Fund	4
<b>Conservative</b>		
ETL0273AU	Allan Gray Australia Stable Fund	5
BAR0811AU	BlackRock Diversified ESG Stable Fund	4
DFA8313AU	Dimensional World Allocation 30/70 Trust	6
SSB9427AU	Franklin Multi-Asset Defensive Fund - Class M	6
IOF0253AU	MLC MultiSeries 30	6
IPA0169AU	MyNorth Guardian Max 60 <sup>(iii)</sup>	4
VAN0109AU	Vanguard Conservative Index Fund	4
<b>Moderately Conservative</b>		
DAM0025AU	AMS Moderately Conservative Fund	4
SSB3556AU	Franklin Multi-Asset Conservative Fund - Class M	6
DFA0033AU	Dimensional World Allocation 50/50 Trust	6

APIR code	Fund name	Risk band <sup>(i)</sup>
<b>Balanced</b>		
AUG0017AU	Australian Ethical Balanced Fund (Wholesale)	6
DAM0026AU	AMS Balanced Fund	6
BAR0813AU	BlackRock Diversified ESG Growth Fund	6
PWA0822AU	BlackRock Tactical Growth Fund <sup>(viii)</sup>	6
COR0001AU	Cor Capital Fund	6
FSF0008AU	CFS Select Diversified Fund	6
SSB4958AU	Franklin Multi-Asset Balanced Fund - Class M	6
IPA0167AU	MyNorth Guardian Max 85 <sup>(ii)(iv)</sup>	5
IOF0254AU	MLC MultiSeries 50 <sup>(ix)</sup>	6
MLC0260AU	MLC Wholesale Horizon 4 - Balanced Portfolio <sup>(iii)</sup>	6
BTA0122AU	Pendal Sustainable Balanced Fund	6
PER0063AU	Perpetual Balanced Growth Fund (W)	6
VAN0108AU	Vanguard Balanced Index Fund	6
ETL4654AU	Allan Gray Australia Balanced Fund	6
<b>Moderately Aggressive</b>		
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	6
IPA0168AU	MyNorth Guardian Max 100 <sup>(ii)(iii)</sup>	6
IOF0090AU	MLC MultiSeries 70 <sup>(viii)</sup>	6
VAN0110AU	Vanguard Growth Index Fund	6
RIM0087AU	Russell Investments Multi-Asset Growth Strategy Plus Fund -Class A	5
RIM0098AU	Russell Investments Multi-Asset Growth Strategy Fund -Class A	5
ZUR0059AU	Zurich Investments Managed Growth Fund	6

APIR code	Fund name	Risk band <sup>(i)</sup>
<b>Aggressive</b>		
SSB9105AU	Franklin Multi-Asset High Growth Fund - Class M	6
IOF0255AU	MLC MultiSeries 90 <sup>(viii)</sup>	6
MLC0397AU	MLC MultiActive High Growth <sup>(viii)</sup>	6
VAN0111AU	Vanguard High Growth Index Fund	6
<b>Specialist</b>		
CRS0002AU	abrdn Multi-Asset Real Return Fund <sup>(iii)</sup>	6
CRS0001AU	abrdn Multi-Asset Income Fund <sup>(iii)(iv)</sup>	6
COL0029AU	Atrium Evolution Series Diversified Fund (5 Units) <sup>(viii)</sup>	2 - 6
COL0030AU	Atrium Evolution Series Diversified Fund (7 Units) <sup>(viii)</sup>	2 - 6
COL0031AU	Atrium Evolution Series Diversified Fund (9 Units) <sup>(viii)</sup>	2 - 6
PIM7509AU	Atrium Evolution Series – Diversified Fund AEF 7 Class P Units <sup>(viii)</sup>	2 - 6
PIM5301AU	Atrium Evolution Series – Diversified Fund AEF 9 Class P Units <sup>(viii)</sup>	2 - 6
MAL0018AU	BlackRock Global Allocation Australian Fund <sup>(viii)</sup>	6
MAL0029AU	BlackRock Global Allocation Fund <sup>(viii)</sup>	5
BLK0009AU	BlackRock Global Multi-Asset Income Fund <sup>(iii)(iv)</sup>	6
FSF6557AU	CFS Thrive+ Sustainable Growth Fund	7
PER0728AU	CT Pyrford Global Absolute Return Fund	3
BTA0318AU	Pendal Monthly Income Plus Fund <sup>(iv)</sup>	5
PER0556AU	Perpetual Wholesale Diversified Real Return Fund	4
PER0761AU	Perpetual ESG Real Return Fund	4
PER0731AU	PineBridge Global Dynamic Asset Allocation Fund	5
RIM0089AU	Russell Investments Multi-Asset Income Strategy Fund	5
SCH0096AU	Schroder Multi Asset Income Fund	2
SCH0047AU	Schroder Real Return Fund	4
<b>Cash</b>		
<b>Cash and Deposits</b>		
PIM3425AU	First Sentier Cash Fund	1
SBC0811AU	UBS Cash Fund <sup>(iv)</sup>	1

APIR code	Fund name	Risk band <sup>(i)</sup>
PRM0010AU	Mutual Cash (MCTDF)	1
<b>Short Term Fixed Interest</b>		
DDH0009AU	DDH Cash Fund <sup>(iv)</sup>	1
DFA0100AU	Dimensional Short Term Fixed Interest	1
MAQ0204AU	Macquarie Australian Diversified Income Fund	1
SBC0812AU	UBS Short-Term Fixed Income Fund	1
VAN0102AU	Vanguard Short Term Fixed Interest Fund <sup>(iv)</sup>	1
<b>Fixed Interest</b>		
<b>Australian Fixed Interest</b>		
HOW8543AU	Ardea Diversified Bond Fund (Class A)	4
ETL8782AU	Artesian Green & Sustainable Bond	4
CHN0005AU	CC JCB Active Bond Fund	4
ETL2716AU	Coolabah Active Composite Bond Fund (Hedge Fund)	4
SLT0051AU	Coolabah Short Term Income Fund (Managed Fund)	4
CSI3766AU	Challenger Guaranteed Income Fund 4.80 cents p.a. 31 May 2026 <sup>(viii)</sup>	4
SLT1239AU	Clime Australian Income Fund	4
WPC1583AU	Daintree High Income Trust	4
TAL0590AU	Fortlake Real Income <sup>(viii)</sup>	4
BGL0105AU	iShares Australian Bond Index Fund	4
IOF0046AU	Janus Henderson Australian Fixed Interest Fund	4
IOF0047AU	Janus Henderson Conservative Fixed Interest Fund	4
SSB0122AU	Western Asset Australian Bond Fund <sup>(iv)</sup>	4
MAQ0211AU	Macquarie True Index Australian Fixed Interest <sup>(v)</sup>	4
MAQ0061AU	Macquarie Australian Fixed Interest Fund	4
EVO2608AU	Metrics Direct Income Fund	4
PRM0015AU	Mutual Income (MIF)	4
TYN0104AU	Yarra Australian Bond Fund	4
BTA8657AU	Pendal Dynamic Income Fund	4
WFS0377AU	Pendal Short Term Income Securities Fund	4
RFA0813AU	Pendal Fixed Interest Fund	4
BTA0507AU	Pendal Sustainable Australian Fixed Interest Fund	4

APIR code	Fund name	Risk band <sup>(i)</sup>
PER8045AU	Perpetual Active Fixed Interest Fund-Class A	4
ETL0015AU	PIMCO Australian Bond Fund - Wholesale Class	4
ETL0182AU	PIMCO Australian Low Duration Bond Fund	4
OMF0009AU	Realm High Income Fund <sup>(vii)(viii)</sup>	4
OMF3725AU	Realm Short Term Income Fund <sup>(viii)</sup>	4
OMF5868AU	Realm Strategic Income Fund <sup>(vii)(viii)</sup>	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
VAN0025AU	Vanguard Australian Government Bond Index Fund	4
CRE0014AU	Smarter Money Fund - Assisted Investor Class	4
SLT2562AU	Smarter Money Long-Short Credit Fund	4
SST4725AU	State Street Floating Rate Fund <sup>(viii)</sup>	4
TGY9172AU	Trilogy Monthly Income Trust - Platform Class <sup>(vii)(viii)</sup>	4
Diversified Fixed Interest		
DFA0108AU	Dimensional Five-Year Diversified F/I	4
DFA0002AU	Dimensional Two-Year Sustainability Fixed Interest Trust	4
ETL0116AU	PIMCO Diversified Fixed Interest Fund - Institutional Class <sup>(v)</sup>	4
ETL0016AU	PIMCO Diversified Fixed Interest Fund — Wholesale Class	4
IOF0127AU	Janus Henderson Diversified Credit Fund	4
MMM8312AU	Millbrook Credit Fund Diversified Fund <sup>(viii)</sup>	3
HOW5504AU	Kapstream Absolute Return Income Plus Fund	4
SCH6618AU	Schroder Fixed Income Fund - Client Class <sup>(iii)</sup>	4
SCH0028AU	Schroder Fixed Income Fund - Wholesale Class	4
SBC0007AU	UBS Diversified Fixed Income Fund	4
VAN0042AU	Vanguard Diversified Bond Index Fund	4
Global Fixed Interest		
MAQ0274AU	Macquarie Dynamic Bond Fund	5
ETL0521AU	BNP Paribas Green Bond Trust	5

APIR code	Fund name	Risk band <sup>(i)</sup>
CIM0161AU	Capital Group Global Corporate Bond Hedged <sup>(ix)</sup>	5
CHN8607AU	CC JCB Dynamic Alpha Fund	5
ETL3065AU	Colchester Emerging Markets Bond Fund - Class I	5
ETL5525AU	Colchester Global Government Bond Fund	5
DFA0028AU	Dimensional Global Bond Trust	5
FID0709AU	Fidelity Global Bond Fund	5
BLK4636AU	iShares ESG Global Bond Index Fund (Class D Units)	5
BGL0008AU	iShares Global Bond Index Fund	5
SSB8320AU	Western Asset Global Bond Fund	5
ETL9987AU	Neuberger Berman Global High Yield Fund	5
ETL1411AU	Neuberger Berman Strategic Income W	5
ETL0018AU	PIMCO Global Bond Fund - Wholesale Class	4
PIC6396AU	PIMCO ESG Global Bond Fund	5
OMF4269AU	Realm Global High Income Fund	5
SBC0819AU	UBS International Bond Fund <sup>(iii)</sup>	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		
CSI4716AU	Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2027 <sup>(iv)(viii)</sup>	1
CSI9774AU	Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2028 <sup>(iv)(viii)</sup>	1
Specialist		
ACM0001AU	AB Dynamic Global Fixed Income Fund <sup>(viii)</sup>	5
PPL0028AU	Antares Income Fund	3
HOW0098AU	Ardea Real Outcome Fund	6
SSB0515AU	Brandywine Global Income Optimiser Fund - Class A <sup>(viii)</sup>	6
SSB0014AU	Brandywine Global Opportunistic Fixed Income Fund <sup>(viii)</sup>	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

APIR code	Fund name	Risk band <sup>(i)</sup>
HOW1327AU	Kapstream Absolute Return Income Fund - Class X <sup>(iii)</sup>	6
HOW0052AU	Kapstream Absolute Return Income Fund	6
GSF0008AU	Payden Global Income Opportunities <sup>(viii)</sup>	6
ETL0458AU	PIMCO Income Fund <sup>(iv)</sup>	6
ETL0398AU	T. Rowe Price Dynamic Global Bond	6
Credit		
ETL2805AU	Alexander Credit Income Fund	5
HOW4476AU	ARES Global Credit Income Fund	5
CSA0038AU	Bentham Global Income Fund (W) <sup>(iv)</sup>	5
CSI6218AU	Bentham Professional Global Income Fund - Class X <sup>(iii)</sup>	5
CSA0046AU	Bentham Syndicated Loan Fund (W) <sup>(iv)</sup>	5
HOW8013AU	Challenger IM Credit Income Fund <sup>(viii)</sup>	5
WPC1963AU	Daintree Core Income Trust	5
PIM8813AU	ICG Global Total Credit Australia Fund - Class A <sup>(viii)</sup>	5
CNA0805AU	Invesco Senior Secured Income Fund (W) <sup>(iii)(iv)</sup>	5
FSF0084AU	Janus Henderson Diversified Credit Fund <sup>(iv)</sup>	5
CHN2049AU	KKR Global Credit Opportunities Fund (Class A)	5
LTC0002AU	La Trobe Australian Credit Fund	5
LTC1706AU	La Trobe US Private Credit Trust - Class B <sup>(viii)</sup>	7
MAQ0277AU	Macquarie Income Opportunities Fund <sup>(iv)</sup>	5
PER0260AU	Perpetual Diversified Income Fund (W)	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
PGI0001AU	Principal Global Credit Opportunities Fund	5
PDL5969AU	Regnan Credit Impact Trust	5
MSC8502AU	Remara Private Credit Income Fund	7
SCH0103AU	Schroder Absolute Return Income Fund (W)	5
UBS0003AU	UBS Income Solution Fund	5
VAN0106AU	Vanguard International Credit Securities Indexed Hedged Fund	5

APIR code	Fund name	Risk band <sup>(i)</sup>
JBW0018AU	Yarra Enhanced Income Fund	5
JBW9312AU	Yarra Enhanced Income Fund - Class A	5
Property		
Australian Property		
AMP0255AU	Macquarie Australian Real Estate Fund - Class A Units	7
APN0008AU	Dexus AREIT Fund <sup>(iv)</sup>	7
YOC0100AU	Australian Unity Property Income Fund <sup>(viii)</sup>	7
CTR0438AU	Centuria Healthcare Property Fund <sup>(iii)(vii)(viii)</sup>	7
CNT9370AU	Centuria Diversified Property Fund <sup>(iii)(vii)(viii)</sup>	7
MAQ0854AU	Charter Hall Direct Industrial Fund No. 4 <sup>(v)(viii)</sup>	7
MAQ0842AU	Charter Hall Direct Office (W) <sup>(v)(viii)</sup>	7
MAQ5880AU	Charter Hall Direct PFA Fund <sup>(v)(viii)</sup>	7
COL0001AU	Charter Hall Maxim Property Securities <sup>(viii)</sup>	7
CRM0008AU	Cromwell Phoenix Property Securities Fund <sup>(viii)</sup>	7
FSF0004AU	First Sentier Wholesale Property Securities Fund	7
PRS5081AU	Initium Commercial Property Fund - Class M <sup>(viii)</sup>	7
PAL0002AU	Ironbark Paladin Property Securities Fund	7
BGL0108AU	iShares Australian Listed Property Index Fund	7
AMP0269AU	Macquarie Australian Listed Real Estate Fund - Class O <sup>(v)</sup>	7
SSB0026AU	Martin Currie Real Income Fund	7
SSB5452AU	Martin Currie Real Income - Class M <sup>(iii)</sup>	7
MLC0263AU	MLC Wholesale Property Securities Fund <sup>(iii)</sup>	7
RFA0817AU	Pendal Property Investment Fund	7
PCL8246AU	Pengana High Conviction Property Securities	7
WHT0014AU	Resolution Capital Real Assets Fund	7
CRV9885AU	RF CorVal Property Fund	7
ETL0119AU	SGH Property Income Fund	7
ETL4846AU	Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class <sup>(vii)</sup>	7
SST0007AU	State Street Australian Listed Property Index Trust <sup>(iii)</sup>	7



APIR code	Fund name	Risk band <sup>(i)</sup>
SBC0816AU	UBS CBRE Property Securities Fund	7
VAN0004AU	Vanguard Australian Property Securities Index Fund (W)	7
ZUR0064AU	Zurich Australian Property Securities Fund	7
Global Property		
UBS9614AU	CBRE Global Real Assets	7
DFA0005AU	Dimensional Global Real Estate Trust	7
FSF1241AU	First Sentier Global Listed Infrastructure Fund	7
FSF0454AU	First Sentier Global Property Securities Fund	7
PIM2485AU	First Sentier Global Property Sec Hdg	7
MGL0010AU	Ironbark DWS Global (ex-Australia) Property Securities Fund	7
PGI0002AU	Principal Global Property Securities Fund	7
BFL0020AU	Quay Global Real Estate-Daily Series	7
BFL3333AU	Quay Global Real Estate Fund (AUD Hedged)	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		
PPL0002AU	Antares Dividend Builder	7
ETL0148AU	Armytage Australian Equity Income Fund <sup>(iii)</sup>	7
AAP3656AU	Ausbil Active Dividend Income Fund	7
ETL5010AU	Coolabah Floating Rate High Yield	7
DFA0036AU	Dimensional Australian Core Imputation Trust	7
FSF0961AU	Martin Currie Australia Equity Fund	7
IML0005AU	Investors Mutual Equity Income Fund	7
SSB0043AU	Martin Currie Equity Income Fund	7
HOW1607AU	Merlon Australian Share Income Fund - Class X <sup>(iii)</sup>	7

APIR code	Fund name	Risk band <sup>(i)</sup>
HBC0011AU	Merlon Australian Share Income Fund (W) <sup>(iv)</sup>	7
TYN0038AU	Tyndall Australian Share Income Fund	7
RFA0103AU	Pendal Imputation Fund	7
IOF0078AU	Perennial Value Shares for Income Trust <sup>(iii)</sup>	7
WHT0039AU	Plato Australian Shares Income Fund	7
VAN0104AU	Vanguard Australian Shares High Yield Fund	7
OPS1827AU	Vertium Equity Income Fund	7
Mid/Small/Micro Cap		
CSA0131AU	SGH Australian Small Companies Fund	7
AAP0104AU	Ausbil Australian Emerging Leaders Fund	7
AAP5529AU	Ausbil Australian Smaller 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	7
EVO4741AU	Contact Australia ex-50 Fund	7
PIM4357AU	DNR Capital Australian Emerging Companies Fund	7
HOW2967AU	Eiger Australian Small Companies Fund	7
PIM5346AU	Eley Griffiths Group Emerging Companies Fund	7
EGG0001AU	Eley Griffiths Small Companies Fund	7
ECL6748AU	Ellerston Australian Emerging Leaders 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
WHT3093AU	Firetrail Australian Small Companies Fund (Class A)	7
PIM2344AU	First Sentier Australian Small Companies Long Short Fund	7
PIM1925AU	First Sentier ex-20 Australian Share Fund	6
CMI0111AU	First Sentier Wholesale Australian Small Companies Fund <sup>(iii)</sup>	7
BNT0101AU	Hyperion Small Growth Companies Fund	7
CNA0812AU	Invesco Wholesale Australian Smaller Companies Fund - Class A <sup>(iii)</sup>	7
IML0001AU	Investors Mutual Australian Small Companies	7

APIR code	Fund name	Risk band <sup>(i)</sup>
IML0003AU	Investors Mutual Future Leaders Fund	7
HOW3590AU	Lennox Australian Small Companies Fund	7
WHT9368AU	Longwave Australian Small Companies Fund - Class A	7
MAQ0454AU	Macquarie Australian Small Companies Fund	7
MPL1241AU	Maple-Brown Abbott Australian Small Companies Fund	7
ETL6978AU	Milford Dynamic Small Companies Fund	7
FHT3726AU	Montgomery Small Companies Fund	7
OPS0002AU	OC Premium Small Companies Fund	7
OPS0004AU	OC Microcap Fund	7
BTA0313AU	Pendal MidCap Fund	7
RFA0819AU	Pendal Smaller Companies Fund	7
PER0270AU	Pengana Emerging Companies Fund	7
IOF0214AU	Perennial Value Smaller Companies Trust	7
PER0048AU	Perpetual Smaller Companies Fund (W)	7
PVA0013AU	Prime Value Emerging Opportunities Fund	7
ETL7425AU	Quest X20 Australian Equities Fund	7
FSF0978AU	RQI Australian Small Cap Value - Class A	7
ETL0062AU	ICE Fund	7
ASC0001AU	SmallCo Investment Fund	7
WHT0066AU	Spheria Australian Microcap Fund <sup>(vii)</sup>	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
JBW0010AU	Yarra Emerging Leaders Fund	7
JBW0103AU	Yarra Global Smaller Companies Fund	6
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
HOW3039AU	Alphinity Australian Share Fund - Class X <sup>(iii)</sup>	7
PAM0001AU	Alphinity Australian Share (W)	7
HOW0026AU	Alphinity Concentrated Australian Share Fund	7
HOW0121AU	Alphinity Sustainable Share Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
ALR2783AU	Australian Eagle Trust <sup>(viii)</sup>	7
AAP0103AU	Ausbil Australian Active Equity Fund	7
AAP3940AU	Ausbil Active Sustainable Equity Fund	7
BFL0001AU	Bennelong Australian Equities	7
BFL0002AU	Bennelong Concentrated Equities Fund	7
BFL0017AU	Bennelong Twenty20 Australian Equities Fund	7
BAR0814AU	BlackRock Advantage Australian Equity Fund <sup>(vi)</sup>	7
HOW0019AU	Alphinity Australian Equity Fund <sup>(iii)</sup>	7
OPS7755AU	Chester High Conviction Fund	7
PIM0028AU	DNR Capital Australian Equities High Conviction Fund	7
PIM1202AU	DNR Capital Australian Equities High Conviction Fund - W-Class <sup>(iii)</sup>	7
DFA0003AU	Dimensional Australian Core Equity Trust	7
DFA0103AU	Dimensional Australian Large Company Trust	7
DFA0101AU	Dimensional Australian Value Trust	7
OPS2991AU	ECP Growth Companies Fund	7
ETL7541AU	Elston Australian Large Companies Fund - Class A	7
FID0008AU	Fidelity Australian Equities Fund	7
FID0021AU	Fidelity Australian High Conviction Fund <sup>(iii)</sup>	7
PIM0760AU	First Sentier Concentrated Australian Share Fund	6
FSF0002AU	First Sentier Wholesale Australian Share Fund	7
FSF0003AU	First Sentier Wholesale Imputation Fund	7
WHT3810AU	Firetrail Australian High Conviction 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 <sup>(viii)</sup>	7
IML0002AU	Investors Mutual Australian Share Fund (W)	7
IML0010AU	Investors Mutual Concentrated Australian Share Fund	7
BGL0034AU	iShares Australian Equity Index Fund	7
LAZ0022AU	Lazard Defensive Australian Equity Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
LAZ0013AU	Lazard Select Australian Equity Fund – W Class <sup>(iii)</sup>	7
MAQ0443AU	Macquarie Australian Shares Fund	7
ADV0046AU	Maple-Brown Abbott Australian Share Fund - Wholesale	7
SSB4946AU	Martin Currie Ethical Income Fund	7
SSB0064AU	Martin Currie Ethical Values with Income Fund	7
SSB0125AU	Martin Currie Sustainable Equity Fund - Class A <sup>(iii)</sup>	7
PIM4806AU	Melior Australian Impact Fund	7
HOW2217AU	Merlon Concentrated Australian Share Fund	7
ETL8155AU	Milford Australian Absolute Growth Fund - Class W	7
ETL0069AU	Ten Cap Alpha Plus Fund - Class A	7
TYN0028AU	Tyndall Australian Share Wholesale Fund	7
ETL8096AU	Paradice Equity Alpha Plus Fund <sup>(viii)</sup>	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 (W)	7
PER0102AU	Perpetual Concentrated Equity Fund (W)	7
PER0668AU	Perpetual Pure Equity Alpha	7
AUS0030AU	Platypus Australian Equities Fund - Wholesale	7
PMC0101AU	PM Capital Australian Companies Fund	7
FSF0976AU	RQI Australian Value – Class A	7
SCH0002AU	Schroder Australian Equity Fund <sup>(iii)</sup>	7
SCH0101AU	Schroder Australian Equity Fund (W)	7
SCH0035AU	Schroder Equity Opportunities Fund	7
WHT2589AU	Solaris Australian Equity Income Fund	7
WHT0012AU	Solaris Core Australian Equity Fund	7
SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	7
VAN0002AU	Vanguard Australian Shares Index Fund (W) <sup>(viii)</sup>	7
VAN4509AU	Vanguard Ethical Conscious Australian Shares Fund	7
WRA3342AU	Warakirri Concentrated Australian Equities Fund	6

APIR code	Fund name	Risk band <sup>(i)</sup>
HOW0020AU	WaveStone Australian Share Fund	7
<b>Specialist</b>		
ACM0006AU	AB Managed Volatility Equities Fund – MVE Class – Active ETF	7
PPL0115AU	Antares Elite Opportunities Fund	7
PPL0106AU	Antares High Growth Shares Fund	7
HFL0108AU	Apis Global Long/Short Fund	7
AAP0008AU	Ausbil 130/30 Focus Fund	7
AAP5844AU	Ausbil 130/30 Focus Fund - MA class <sup>(iii)</sup>	7
AAP0002AU	Ausbil Australian Geared Equity <sup>(viii)</sup>	7
CHN8862AU	CC Sage Capital Equity Plus Fund	7
FSF0789AU	Acadian Wholesale Australian Equity Long/Short	7
FSF0043AU	CFS Geared Share Fund	7
PIM7590AU	First Sentier Geared Australian Share Fund <sup>(viii)</sup>	7
IML0004AU	Investors Mutual All Industrials Share Fund	7
IML2681AU	Investors Mutual Private Portfolio	7
ETL0490AU	L1 Capital Long Short Fund – Daily Class	7
RFA0025AU	Pendal Horizon Sustainable Australian Share Fund	7
PCL0005AU	Pengana Australian Equities Fund	7
WPC3240AU	Perennial Strategic Natural Resources Trust	7
PER0116AU	Perpetual ESG Australian Share Fund	7
PER0071AU	Perpetual Geared Australian Share Fund (W)	7
PER0046AU	Perpetual Industrial Share Fund (W)	7
PER0072AU	Perpetual Share Plus Long Short Fund (W)	7
ETL4748AU	Quest Long Short Australian Equities Fund	7
WHT3859AU	Solaris Australian Equity Long Short Fund	7
SST0048AU	State Street Australian Equity Fund <sup>(iii)</sup>	7
FHT0030AU	The Montgomery Fund	7
HOW0053AU	WaveStone Dynamic Australian Equity Fund <sup>(vii)(viii)</sup>	7
<b>Global Equities</b>		
<b>Income</b>		
GSF0001AU	Epoch Global Equity Shareholder Yield (Hedged) Fund	7
GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
GSF3876AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund – Class B	7
AUS0035AU	Talaria Global Equity Fund <sup>(viii)</sup>	7
Mid/Small/Micro Cap		
OPS8304AU	Artisan Global Discovery Fund	7
AAP8285AU	Ausbil Global SmallCap	7
BPF0029AU	Bell Global Emerging Companies Fund	7
DFA0107AU	Dimensional Emerging Markets Trust	7
DFA0106AU	Dimensional Global Small Company Trust	7
PIM0941AU	Fairlight Global Small & Mid Cap (SMID) Fund - Class H	7
PIM7802AU	Fairlight Small and Global Mid Cap	7
ETL7869AU	Fisher Investments Australasia Global Small Cap Equity Fund <sup>(iii)</sup>	7
LAZ0012AU	Lazard Global Small Cap Fund (W)	7
GSF0874AU	Munro Global Growth Small & Mid Cap Fund - Class A <sup>(viii)</sup>	7
PCL0022AU	Pengana Global Small Companies Fund	7
IML1199AU	Vaughan Nelson Global Equity SMID Fund	7
VAN0021AU	Vanguard International Small Companies Index Fund	7
HHA0007AU	Pengana WHEB Sustainable Impact Fund	7
MAQ2153AU	Arrowstreet Global Small Companies Fund	7
WRA4779AU	Warakirri Global Emerging Markets Fund	6
JBW0103AU	Yarra Global Smaller Companies Fund	7
Large Cap		
ACM0009AU	AB Global Equities Fund <sup>(viii)</sup>	7
ACM8902AU	AB Sustainable Global Thematic Equities Fund	6
EQI0015AU	abrdn International Equity Fund <sup>(viii)</sup>	7
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
PIM0058AU	Aoris International Fund B	7
ETL0438AU	Apostle Dundas Global Equity Class C	7
MAQ5378AU	Arrowstreet Global Equity No. 1 Fund	7
MAQ0464AU	Arrowstreet Global Equity Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
ETL0171AU	AXA IM Sustainable Equity	7
FSF4018AU	Baillie Gifford Global Stewardship Fund - Class A	7
FSF5774AU	Baillie Gifford Long Term Global Growth Fund - Class A	7
ETL0434AU	Barrow Hanley Global Equity Trust	7
PER0733AU	Barrow Hanley Global Share Fund	7
BAR0817AU	BlackRock Advantage International Equity Fund <sup>(vi)(viii)</sup>	7
AAP0001AU	Candriam Sustainable Global Equity Fund	7
CIM0006AU	Capital Group New Perspective Fund (AU) <sup>(viii)</sup>	7
ARO0006AU	BNP Paribas C WorldWide Global Equity Trust	7
DFA0004AU	Dimensional Global Core Equity Trust	7
DFA0105AU	Dimensional Global Large Company Trust	7
DFA0102AU	Dimensional Global Value Trust	7
DFA4137AU	Dimensional Sustainability World Equity Trust	7
DFA0035AU	Dimensional World Equity Trust	7
AMP7497AU	Fiera Atlas Global Companies Fund-Class A	7
FID0023AU	Fidelity Global Demographics Fund	7
FID0007AU	Fidelity Global Equities Fund	7
WHT7794AU	Firetrail S3 Global Opportunities Fund	7
FSF0788AU	FirstChoice WS Inv - Acadian WS Global Equity Long Short <sup>(iii)</sup>	7
ETL6546AU	Fisher Investments Australasia Global Equity Focused Fund <sup>(iii)</sup>	7
FRT0009AU	Franklin Global Growth Fund - Class A	7
SSB5738AU	Franklin Global Responsible Investment Fund - Class A	7
ETL5089AU	GAM LSA Private Shares AU Fund - I Class	7
ETL7377AU	GQG Partners Global Equities	7
ETL8457AU	GQG Partners Global Quality Dividend Income Fund	7
ETL6126AU	GuardCap Global Equity Fund	7
PIM1015AU	Hamilton Lane Global Private Assets Fund (AUD)	7
WHT8435AU	Hyperion Global Growth Companies Fund - Class B	7
MAQ0404AU	IFP Global Franchise Fund	7
MAQ3060AU	IFP Global Franchise Fund II	7

APIR code	Fund name	Risk band <sup>(i)</sup>
ETL8171AU	Impax Sustainable Leaders Fund	7
PPL0036AU	Intermede Global Equities Fund	7
MGL0004AU	Ironbark Brown Advisory Global Share Fund	7
DAM2442AU	Ironbark Robeco Global Developed Enhanced Index Equity Fund – Class A (Unhedged)	7
DAM5404AU	Ironbark Robeco Global Developed Enhanced Index Equity Fund – Class H (Hedged)	7
BGL0044AU	iShares Hedged International Equity Index	7
BGL0106AU	iShares International Equity Index Fund	7
ETL0186AU	Janus Henderson Global Research Growth Fund	7
HGI7127AU	Janus Henderson Global Sustainable Eq	7
PER5355AU	JPMorgan Global Research Enhanced Equity Index Trust - Class A	7
PER7512AU	JPMorgan Global Select Equity Fund - Class A (Hedged)	7
PER9997AU	JPMorgan Global Select Equity Fund-Class A	7
ETL1954AU	L1 Capital International Fund	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
MMC0110AU	Loftus Peak Global Disruption	7
IML0341AU	Loomis Sayles Global Equity Fund	7
MGE0001AU	Magellan Global Fund	7
MGE0005AU	Magellan High Conviction Fund <sup>(iii)</sup>	7
MGE9885AU	Magellan High Conviction Fund - Class B	7
ETL0172AU	MFS Concentrated Global Equity Trust W	7
MIA0001AU	MFS Global Equity Trust	7
MLC5609AU	MLC Global Private Equity Fund	7
FHT0036AU	Montaka Global Long Only Fund <sup>(iii)</sup>	7
ETL5365AU	Morgan Stanley Global Sustain Fund (Hedged)	6
GSF9808AU	Munro Concentrated Global Growth Fund	7
SLT2171AU	Nanuk New World Fund	7
PIM4401AU	Ophir Global High Conviction Fund	7
OPH2093AU	Ophir Global Opportunities Fund	7
SUN0031AU	Yarra Global Share Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
ETL0463AU	Orbis Global Equity Fund	7
ETL0419AU	Pan-Tribal Global Equity Fund	7
ETL0431AU	Partners Group Global Multi-Asset Fund	7
PIM5678AU	Pella Global Generations B	7
PIM9694AU	Pella Global Generations Fund- Class C	7
RFA0821AU	Barrow Hanley Concentrated Glb Sh No.2 Fund <sup>(iii)</sup>	7
PDL6767AU	Pendal Global Select Fund - Class R	7
PER0050AU	Perpetual International Share Fund (W) <sup>(iii)</sup>	7
WHT1465AU	Plato Global Alpha Fund	7
WHT0061AU	Plato Global Shares Income A <sup>(iv)</sup>	7
MAQ0838AU	Polaris Global Equity Fund	7
ETL0484AU	Pzena Global Focused Value	7
FSF0974AU	RQI Global Value - Class A	7
RIM8665AU	Russell Investments Low Carbon Global Shares Fund - Class A	7
RIM8525AU	Russell Investments Low Carbon Global Shares Fund – Class AUDH	7
SCH0003AU	Schroder Global Core Fund	7
BFL3229AU	Skerryvore Global Emerging Markets All-Cap Equity Fund	7
SST0050AU	State Street Global Equity Fund <sup>(viii)</sup>	7
SST0057AU	State Street Climate ESG International Equity Fund <sup>(viii)</sup>	7
FSF1675AU	Stewart Investors Worldwide Sustainability Fund	7
PER2095AU	Trillium ESG Global Equity Fund Class A	7
PER4964AU	Trillium Global Sustainable Opportunities Fund Class A	7
ETL0071AU	T. Rowe Price Global Equity Fund	7
ETL6342AU	T. Rowe Price Global Impact Equity Fund - I Class	7
VAN0722AU	Vanguard Active Global Growth	7
VAN0003AU	Vanguard International Shares Index Fund	7
VAN8175AU	Vanguard Ethically Conscious International Shares Index	7
VAN0074AU	Vanguard Global Value Equity Fund	7
BEG8747AU	Vinva Global Systematic Equities Fund - Class C	7
MAQ0410AU	Walter Scott Global Equity Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
ZUR0617AU	Zurich Investments Concentrated Global Growth Fund	7
ZUR0580AU	Zurich Investments Global Growth Fund	7
ZUR0061AU	Zurich Investments Global Thematic Share Fund	7
SWI1413AU	WCM Quality Global Growth Fund (Managed Fund) Class A (Unhedged)	7
ETL3523AU	Orbis Global Equity LE Fund	7
ETL8069AU	Mirova Global Sustainable Equity Fund	7
Large Cap (Currency Hedged)		
CRS0005AU	abrdn Sustainable International Equities Fund	7
PIM1812AU	Aoris International Fund (Hedged) - Class D	7
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	7
DFA0009AU	Dimensional Global Core Equity Trust (Hedged)	7
ETL0666AU	GQG Partners Global Equity Fund (AUD Hedged Class)	7
MAQ0631AU	IFP Global Franchise Fund (Hedged)	7
ETL1845AU	Jennison Global Equity Opportunities Fund - Class A	7
PER0715AU	JPMorgan Global Research Enhanced Index Equity Fund (Hedged)	7
WHT5525AU	Life Cycle Concentrated Global Share Fund - Class H (Hedged)	7
WHT9951AU	Life Cycle Global Share Fund (Class H) (Hedged)	7
MGE0007AU	Magellan Global Fund (Hedged)	7
ETL0041AU	MFS Hedged Global Equity Trust	7
FSF0975AU	RQI Global Value Hedged - Class A	7
WFS0547AU	Talaria Global Equity Hedged <sup>(viii)</sup>	7
ETL0312AU	T. Rowe Price Global Equity (Hedged) Fund	7
VAN0848AU	Vanguard Ethically Conscious International Shares Index Fund (AUD Hedged)	7
VAN0105AU	Vanguard International Shares Index Fund (Hedged)	7
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	7
ZUR0517AU	Zurich Investments Hedged Global Thematic Share Fund	7
CIM0008AU	Capital Group New Perspective Fund Hedged <sup>(viii)</sup>	7
FRT6321AU	Franklin Global Growth Fund (Class A) – Hedged	7

APIR code	Fund name	Risk band <sup>(i)</sup>
Regional		
EQI0028AU	abrdn Sustainable Asian Opportunities Fund - Class A <sup>(viii)</sup>	7
ETL0032AU	abrdn Emerging Opportunities Fund <sup>(viii)</sup>	7
IOF0203AU	Antipodes Emerging Markets (Managed Fund)	7
ETL3590AU	Ashmore Emerging Markets Equity Fund	7
CIM8680AU	Capital Group New World Fund (AU) <sup>(viii)</sup>	7
DFA8887AU	Dimensional Emerging Markets Sustainability Trust	7
FID0010AU	Fidelity Asia Fund	7
FID0011AU	Fidelity China Fund <sup>(iii)</sup>	7
FID0031AU	Fidelity Global Emerging Markets Fund	7
FID0015AU	Fidelity India Fund	7
FSF1773AU	FSSA Asian Growth Fund	7
ETL4207AU	GQG Partners Emerging Markets Fund	7
LAZ0003AU	Lazard Emerging Markets Fund	7
PLA0004AU	Platinum Asia Fund	7
PLA0001AU	Platinum European Fund	7
PLA0003AU	Platinum Japan Fund	7
BTA0419AU	Pendal Global Emerging Markets Opportunities Fund	7
ETL0381AU	Robeco Emerging Conservative Equity Fund	7
SCH0034AU	Schroder Global Emerging Markets <sup>(iii)</sup>	7
PIM1937AU	Stewart Investors Global Emerging Markets Leaders Sustainability Fund	7
UBS8018AU	UBS Emerging Markets Equity Fund	7
VAN0005AU	Vanguard Emerging Markets Shares Index Fund	7
MAQ0651AU	Walter Scott Emerging Markets Fund	7
CHN8850AU	CC Redwheel Global Emerging Markets Fund	7
ETL0201AU	Martin Currie Emerging Markets Fund	7
Specialist		
ACM3679AU	AB Global Strategic Core Equities Fund <sup>(viii)</sup>	7
FSF1240AU	Acadian Global Managed Volatility Equity Fund - Class A	7
IOF0045AU	Antipodes Global Fund	7
WHT3513AU	Antipodes Global Fund - Class M <sup>(iii)</sup>	7

APIR code	Fund name	Risk band <sup>(i)</sup>
FSF0891AU	Acadian Geared Global Equity Fund <sup>(v)</sup>	7
ETL0331AU	Janus Henderson Global Natural Resources Fund	7
MUA0002AU	Munro Global Growth Fund	7
PLA0100AU	Platinum International Brands Fund <sup>(iv)</sup>	7
PLA0002AU	Platinum International Fund	7
PLA0006AU	Platinum Global Fund (Long Only)	7
PMC0100AU	PM Capital Global Companies Fund	7
<b>Infrastructure</b>		
<b>Global</b>		
BFL0019AU	4D Global Infrastructure Fund	7
PIM9253AU	ATLAS Infrastructure Global Fund AUD Hedged	7
PIM6769AU	ATLAS Infrastructure Global Fund AUD Unhedged	7
TGP0016AU	ClearBridge RARE Infrastructure Income Fund – Hedged	7
TGP0008AU	ClearBridge RARE Infrastructure Value Fund – Hedged	7
SSB6153AU	ClearBridge RARE Infrastructure Value Fund - Hedged (Class C) <sup>(iii)</sup>	7
TGP0034AU	ClearBridge RARE Infrastructure Value Fund – Unhedged	7
PIM8891AU	First Sentier Global Listed Infrastructure Unhedged	7
LAZ0014AU	Lazard Global Listed Infrastructure Fund	7
LAZ1657AU	Lazard Global Infrastructure Fund (Hedged) - S Class	7
MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	7
MAQ0825AU	Macquarie International Infrastructure Securities 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
UBS0064AU	CBRE Global Infrastructure Securities Fund	7
VAN0023AU	Vanguard Global Infrastructure Index Fund	7

APIR code	Fund name	Risk band <sup>(i)</sup>
VAN0024AU	Vanguard Global Infrastructure Index Fund (Hedged)	7
<b>Alternatives</b>		
FSF1086AU	Aspect Diversified Futures Fund – Class A	4
PIM7967AU	Barwon Global Listed Private Equity Fund	4
CHN5843AU	CC Sage Capital Absolute Return Fund	4
ECL2707AU	Ellerston JAADE Australian Private Assets Fund (Retail) <sup>(vi)</sup>	4
WHT5134AU	Firetrail Absolute Return Fund	4
GMO0006AU	GMO Systematic Global Macro Trust-Class B	4
GTU0109AU	Invesco Global Targeted Returns Fund <sup>(iii)</sup>	4
GTU8275AU	Invesco Wholesale Global Targeted Returns Fund - Class P <sup>(iii)</sup>	4
DEU0109AU	Ironbark GCM Global Macro Fund <sup>(iii)(viii)</sup>	4
HGI4648AU	Janus Henderson Global Multi Strategy	4
PER0758AU	JPMorgan Global Macro Opportunities Fund - Class A Units	4
PIM7035AU	Lucerne Alternative Investments Fund Class1	7
ETL2119AU	LGT Multi-Alternatives Australia <sup>(vii)(viii)</sup>	7
MAN0002AU	MAN AHL Alpha Fund <sup>(iii)</sup>	4
MAN0017AU	MAN AHL Alpha Fund - Class B	4
MAA8010AU	MA Priority Income Fund	4
MAQ5143AU	P/E Global FX Alpha Fund	4
ETL0276AU	Partners Group Global Value Fund <sup>(v)</sup>	4
PIC9659AU	PIMCO TRENDS Managed Futures Strategy Fund - Wholesale Class	4
MSC0761AU	Real Income Fund - Class A1	7
SCH0038AU	Schroder Specialist Private Equity Fund <sup>(viii)</sup>	4
IPA6729AU	SouthPeak Alternative Alpha Fund <sup>(viii)</sup>	6
MAQ0482AU	Winton Global Alpha Fund	4

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

(ii) Investors who have selected a Guarantee may select these funds.

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

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

(v) This asset 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 North Super and Pension PDS – Part A or the North Investment IDPS Guide.

(vi) This fund is not affiliated with the Advantage Range funds available for North.



(vii) Not available to super or pension members.

(viii) This investment option is only available through a financial adviser

## Managed Portfolios - Standard

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](http://northonline.com.au/managedportfolios).

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

Code	Fund name <sup>(iii)</sup>	Risk band <sup>(i)</sup>
<b>Research Choice Managed Portfolios</b>		
NTH1001	Research Choice Conservative Income Portfolio	3
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	6
NTH1006	Research Choice Conservative Accumulation Portfolio	3
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	6
NTH1011	Research Choice Cautious Income Builder Portfolio (Objective Based)	4
NTH1012	Research Choice Income Builder Portfolio (Objective Based)	6
<b>Quilla Consulting Managed Portfolios</b>		
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
<b>Zenith Essentials Managed Portfolios</b>		
NTH1024	Zenith Essentials 50% Growth Portfolio	4
NTH1025	Zenith Essentials 70% Growth Portfolio	5
NTH1026	Zenith Essentials 85% Growth Portfolio	6

Code	Fund name <sup>(iii)</sup>	Risk band <sup>(i)</sup>
NTH1027	Zenith Essentials 100% Growth Portfolio	7
<b>Zenith Elite Blends Managed Portfolios</b>		
NTH1113	Zenith Elite Blends 50% Growth Portfolio	4
NTH1114	Zenith Elite Blends 70% Growth Portfolio	5
NTH1115	Zenith Elite Blends 85% Growth Portfolio	6
<b>Zenith Dynamic ETF Managed Portfolios</b>		
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
<b>Lonsec Retirement Managed Portfolios</b>		
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
<b>InvestSense Managed Portfolios</b>		
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
<b>MyNorth Sustainable Managed Portfolios</b>		
NTH1116	MyNorth Sustainable Moderately Conservative Managed Portfolio	4
NTH1053	MyNorth Sustainable Balanced Managed Portfolio	5
NTH1117	MyNorth Sustainable Moderately Aggressive Managed Portfolio	6



Code	Fund name <sup>(ii)</sup>	Risk band <sup>(i)</sup>
<b>BetaShares Managed Portfolios</b>		
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
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
<b>Morgan Stanley Wealth Management Managed Portfolios</b>		
NTH0215	Mercer APS Core Series Conservative Portfolio	3
NTH0216	Mercer APS Core Series Balanced Portfolio	5
NTH0217	Mercer APS Core Series Growth Portfolio	6
<b>Blackmore Capital Managed Portfolios</b>		
NTH0206	Blackmore Capital Blended Australian Equities Portfolio	6
NTH0207	Blackmore Capital Australian Equities Income Portfolio	6
<b>DNR Capital Managed Portfolios</b>		
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
<b>First Sentier Managed Portfolio</b>		
NTH0210	First Sentier Ex-20 Australian Share Portfolio	7
<b>Macquarie Asset Management Managed Portfolios</b>		
NTH0211	Macquarie Core Australian Equity Managed Portfolio	6
NTH0212	Macquarie Australian Small Companies Managed Portfolio	7
NTH0213	Macquarie Income Australian Equity Managed Portfolio	6

Code	Fund name <sup>(ii)</sup>	Risk band <sup>(i)</sup>
NTH0214	Macquarie Growth Ex-20 Australian Equity Managed Portfolio	7
<b>Pendal Equity Managed Portfolios</b>		
NTH0218	Pendal Australian Share Portfolio	6
NTH0219	Pendal Sustainable Future Australian Share Portfolio	7
<b>Quest Managed Portfolios</b>		
NTH0220	Quest Concentrated Australian Equity Portfolio	6
NTH0221	Quest Australian Equities Ex-20 Portfolio	7
<b>Elston Managed Portfolio</b>		
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
NTH0309	Elston Growth 97 Portfolio	6
<b>Research Managed Portfolios</b>		
NTH0257	Research Australian Equity Income Portfolio	6
NTH0258	Research Australian Equity Growth Portfolio	6
<b>Russell Investments Managed Portfolios</b>		
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
NTH0365	Russell Sustainable Managed Portfolio - High Growth	7
NTH0331	Russell Investments Sustainable Managed Portfolio – Diversified 50	4
NTH0431	Russell Investments Sustainable Managed Portfolio - Conservative	3

Code	Fund name <sup>(ii)</sup>	Risk band <sup>(i)</sup>
<b>BlackRock iShares Managed Portfolio</b>		
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
<b>Morningstar Managed Portfolios</b>		
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
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
NTH0379	Morningstar Medalist Core High Growth Portfolio	6
NTH0380	Morningstar Medalist Core All Growth Portfolio	7
<b>RAM Managed Portfolios</b>		
NTH0402	RAM Australian Diversified Fixed Interest Portfolio	5
<b>MLC Premium and Value Managed Portfolios</b>		
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

Code	Fund name <sup>(ii)</sup>	Risk band <sup>(i)</sup>
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
<b>Activam Managed Portfolios</b>		
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
<b>Dimensional Managed Portfolios</b>		
NTH0477	Dimensional Core 50/50 Wealth Portfolio	5
NTH0478	Dimensional Core 70/30 Wealth Portfolio	6
NTH0479	Dimensional Core 100/0 Wealth Portfolio	6
<b>Watershed Managed Portfolios</b>		
NTH0531	Watershed Moderate Portfolio	4
NTH0532	Watershed Balanced Portfolio	5
NTH0533	Watershed Growth Portfolio	7
NTH0534	Watershed High Growth Portfolio	7
<b>AZ Sestante Managed Portfolios</b>		
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
<b>Innova Managed Portfolios</b>		
NTH0546	Innova Lifestyle Preservation Portfolio - Fundamental	3
NTH0547	Innova Wealth Creation Portfolio - Fundamental	5
NTH0515	Innova Aspiration Portfolio - Fundamental	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.

## 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 with the exception of unlisted managed funds (mFunds).

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 **North Super and Pension PDS – Part A or North Investment IDPS Guide** for further details.

Listed securities are not currently available on accounts with a Guarantee.

## ETFs & ETCs

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

ASX code	Name	Risk band <sup>(i)</sup>
<b>Australian Broad Based</b>		
AASF	Airlie Australian Share Fund ETF	7
EX20	BetaShares Australian Ex-20 Portfolio Diversifier	7
MTUM	Betashares Australian Momentum ETF	7
AQLT	BetaShares Australian Quality ETF	7
FAIR	BetaShares Australian Sustainability Leaders ETF	7
SMLL	Betashares Australian Small Companies Select ETF	7
YMAX	BetaShares Australian Top 20 Equity Yield Maximiser Fund	7
A200	BetaShares Australia 200 ETF	7

ASX code	Name	Risk band <sup>(i)</sup>
QOZ	BetaShares FTSE RAFI Australia 200 ETF	7
GEAR	Betashares Geared Australian Equities Complex ETF	7
AUST	BetaShares Managed Risk Australian Share Fund	7
G200	BetaShares Wealth Builder Australia 200 Geared (30-40% LVR) Complex ETF	7
DACE	Dimensional Australian Core Equity Trust - Active ETF	7
IMPQ	Einvest Better Future Fund (Managed Fund) ETF	7
ZYAU	Global X S&P/ASX 200 High Dividend ETF	7
AYLD	Global X S&P/ASX 200 Covered Call ETF	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
MQAE	Macquarie Core Australian Active ETF	7
STW	SPDR® S&P®/ASX 200 Fund	7
SFY	SPDR® S&P®/ASX 50 Fund	7
E200	SPDR® S&P®/ASX 200 ESG Fund	7
SSO	SPDR S&P/ASX Small Ordinaries Fund	7
MVW	VanEck Vectors Australian Equal Weight ETF	7
GRNV	VanEck Vectors MSCI AUS Sust Eq ETF	7
MVE	VanEck Vectors S&P/ASX Midcap ETF	7
MVS	VanEck Vectors Small Companies Masters ETF	7
VAS	Vanguard Australian Shares Index	7
VETH	Vanguard Ethically Conscious Australian Shares ETF	7
VLC	Vanguard MSCI Australian Large Companies Index ETF	7
VSO	Vanguard Small Companies Index	7
RARI	Russell Investments Australian Responsible Investment ETF	7
<b>Australian Sector</b>		
QFN	BetaShares Australian Financials Sector ETF	7
QRE	BetaShares Australian Resources Sector ETF	7

ASX code	Name	Risk band <sup>(i)</sup>
ATEC	BetaShares S&P/ASX Australian Technology ETF	7
SLF	SPDR S&P/ASX 200 Listed Property Fund	7
OZF	SPDR S&P/ASX 200 Financials ex A-REITS Fund	7
OZR	SPDR S&P/ASX 200 Resources Fund	7
GMVW	VanEck Geared Australian Equal Weight (Hedged Fund) ETF <sup>(iii)</sup>	7
MVR	VanEck Australian Resources ETF	7
MVA	VanEck Vectors Australian Property ETF	7
MVB	VanEck Vectors Australian Banks ETF	7
VAP	Vanguard Australian Property Securities Index ETF	7
<b>International</b>		
AGX1	Antipodes Global Shares Quoted Managed Fund	7
ASAO	abrdn Sustainable Asian Opportunities Active ETF	7
BAOR	Aoris International Fund (Class B) (Unhedged) (Managed Fund) ETF	7
DAOR	Aoris International Fund (Class D) Hedged ETF <sup>(iii)</sup>	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
BGBL	Betashares Global Shares ETF	7
HGBL	Betashares Global Shares Currency Hedged ETF	7
IIND	BetaShares India Quality ETF	7
WRLD	BetaShares Managed Risk Global Share Fund	7
NDQ	BetaShares NASDAQ 100 ETF	7
HNDQ	Betashares NASDAQ 100 Etf - Currency Hedged	7
HQUS	BetaShares S&P 500 Equal Weight Currency Hedged	7
UMAX	BetaShares S&P 500 Yield Maximiser Fund	7
ERTH	Betashares Climate Change Innovation	7

ASX code	Name	Risk band <sup>(i)</sup>
F100	BetaShares FTSE 100 ETF	7
QUS	BetaShares S&P 500 Equal Weight	7
CRYP	BetaShares Crypto Innovators ETF	7
QUAL	VanEck Vectors MSCI World ex-Australia Quality ETF	7
QLTY	Betashares Global Quality Leaders ETF	7
DGCE	Dimensional Global Core Equity Trust - Active ETF	7
DFGH	Dimensional Global Core Equity Trust AUD Hedged - Active ETF	7
ESTX	Global X Euro Stoxx 50 ETF	7
NDIA	Global X India Nifty 50 ETF	7
FEMX	Fidelity Global Emerging Markets <sup>(iii)</sup>	7
HYGG	Hyperion Global Growth Companies (Managed Fund) ETF <sup>(iii)</sup>	7
IAA	iShares Asia 50 ETF	7
IZZ	iShares China Large-Cap 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
AESG	iShares Global Aggregate Bond Esg (Aud Hedged) Etf iShares Global Aggr	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
FUTR	Janus Henderson Global Sustainable Active ETF	7
JZRO	Janus Henderson Net Zero Transition ETF	7
JEPI	JPMorgan Equity Premium Income ETF	7
JHPI	JPMorgan Equity Premium Inc Act ETF Hdg	7

ASX code	Name	Risk band <sup>(i)</sup>
JREG	JPMorgan Global Research Enhanced Index Equity ETF	7
JPEQ	JPMorgan US 100Q Equity Premium Income Active ETF	7
JPHQ	JPMorgan US 100Q Equity Premium Income Active ETF (Managed Fund) (Hedged)	7
LPGD	Loftus Peak Global Disruption Fund (Managed Fund) ETF	7
MQEG	Macquarie Core Global Equity Active ETF	7
MGOC	Magellan Global Fund	7
MHHT	Magellan High Conviction Trust	7
MHG	Magellan Global Equities Fund - Currency Hedged	7
MCSE	MFG Core ESG ETF	7
MCSG	MFG Core International ETF	7
MSTR	Morningstar International Shares Active ETF (Managed Fund)	7
MAET	Munro Global Growth Fund Complex ETF	7
PIXX	Platinum International Fund (Quoted Managed Hedge Fund) <sup>(ii)</sup>	7
PGA1	Plato Global Alpha Fund Complex ETF	7
RGOS	Russell Sustainable Global Opportunities Complex ETF	7
WEMG	SPDR® S&P® Emerging Markets Carbon Control Fund	7
WDIV	SPDR® S&P® Global Dividend Fund	7
WXOZ	SPDR® S&P® World ex Australia Carbon Control Fund	7
WXHG	SPDR® S&P® World ex Australia Carbon Control (Hedged) Fund	7
SPY	SPDR S&P 500 ETF Trust	7
QMIX	SPDR MSCI World Quality Mix Fund	7
TLRA	Talaria Global Equity ETF	7
CETF	VanEck FTSE China A50 ETF	7
CLNE	VanEck Global Clean Energy ETF	7
GPEQ	VanEck Global Listed Private Equity ETF	7
GOAT	VanEck Morningstar International Wide Moat ETF	7
MOAT	VanEck Vectors Morningstar Wide Moat ETF	7
VLUE	VanEck Vectors MSCI International Value	7
QHAL	VanEck Vectors MSCI World ex Australia Quality (Hedged) ETF	7

ASX code	Name	Risk band <sup>(i)</sup>
ESGI	VanEck MSCI International Sustainable Equity ETF	7
EMKT	VanEck MSCI Multifactor Emerging Markets Equity ETF	7
QSML	VanEck MSCI International Small Companies Quality ETF	7
QHSM	VanEck MSCI International Small Companies Quality (AUD Hedged) ETF	7
MHOT	VanEck Morningstar Wide Moat (AUD Hedged) ETF	7
HVLU	VanEck MSCI International Value (AUD Hedged) ETF	7
VEU	Vanguard All-World EX US Shares Index	7
VESG	Vanguard Ethically Conscious International Shares ETF	7
VEQ	Vanguard FTSE Europe Shares ETF	7
VIF	Vanguard International Fixed Interest Index (Hedged) ETF	7
VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	7
VGS	Vanguard MSCI Index International Shares ETF	7
VTI	Vanguard US Total Market Shares Index	7
VGE	Vanguard FTSE Emerging Markets ETF	7
VVLU	Vanguard Global Value Equity Fund	7
VISM	Vanguard MSCI International SC Index ETF	7
WCMQ	WCM Quality Global Growth Fund ETF	7
<b>International Sectors</b>		
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
DJRE	SPDR® Dow Jones® Global Real Estate ESG Fund	7

ASX code	Name	Risk band <sup>(i)</sup>
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
GLIN	iShares Core FTSE Global Infrastructure (AUD Hedged) ETF	7
GLPR	iShares Core FTSE Global Property ex Australia (AUD Hedged) ETF	7
IXI	iShares Global Consumer Staples ETF	7
IXJ	iShares Global Healthcare ETF	7
GIFL	Lazard Global Listed Infrastructure Active ETF	7
MQWS	Macquarie Walter Scott Global Equities ETF	7
MCSI	Magellan Core Infrastructure ETF	7
MICH	Magellan Infrastructure Fund (Currency Hedged)	7
PAXX	Platinum Asia Fund (Quoted Managed Hedge Fund)	7
RCAP	Resolution Capital Global Property Securities (Managed Fund)	7
IFRA	VanEck FTSE Global Infrastructure (Hedged) ETF	7
GDX	VanEck Gold Miners ETF	7
CNEW	VanEck China New Economy ETF	7
HLTH	VanEck Global Healthcare Leaders	7
REIT	VanEck Ftse International Property Hedged	7
ESPO	VanEck Vectors Video Gaming And Esports Etf	7
VBLD	Vanguard Global Infrastructure Index ETF	7
VAE	Vanguard FTSE Asia ex Japan Shares Index	7
VNGS	Vaughan Nelson Global Equity SMID Fund (Quoted Managed Fund) <sup>(iii)</sup>	7
<b>Strategy Focussed</b>		
ZYUS	ETFs S&P 500 High Yield Low Volatility ETF	7
IHD	iShares S&P/ASX Dividend Opportunities ETF	7
RDV	Russell High Dividend Australian Shares ETF	7

ASX code	Name	Risk band <sup>(i)</sup>
SYI	SPDR MSCI Australia Select High Dividend Yield Fund	7
VHY	Vanguard Australian Shares High Yield ETF	7
<b>Cash &amp; Fixed Income Exposure</b>		
1GOV	VanEck 1-5 Year Australian Government Bond ETF	4
5GOV	VanEck 5-10 Year Australian Government Bond ETF	4
XARO	Activex Ardea Real Outcome Bond ETF	6
XGOV	VanEck 10+ Year Australian Government Bond ETF	4
XKAP	Activex Kapstream Absolute Return Income Fund	6
BOND	SPDR® S&P®/ASX Australian Bond Fund	4
GOVT	SPDR® S&P®/ASX Australian Government Bond Fund	4
HBRD	BetaShare Active Australian Hybrids Fund	4
QPON	BetaShare Australian Bank Floating Rate Bond ETF	4
OZBD	Betashares Australian Composite Bond ETF	4
AAA	BetaShares Australian High Interest Cash ETF	4
CRED	BetaShares Australian Investment Grade Corporate Bond ETF	4
AGVT	Betashares Australian Government Bond	4
BHYB	Betashares Australian Major Bank Hybrids Index	4
BSUB	Betashares Australian Major Bank Subordinated Debt ETF	4
CFLO	Betashares Global Cash Flow Kings ETF	4
HCRD	Betashares Interest Rate Hedged Australian Investment Grade Corporate Bond ETF	5
BND5	BetaShares Legg Mason Australian Bond Fund	4
GGOV	Betashares Treasury Bond 20+ Year ETF – Currency Hedged	5
USD	Betashares U.S. Dollar	1
GBND	BetaShares Sustainability Leaders Diversified Bond	4
FRAR	Franklin Australian Absolute Return Bond Fund (Managed Fund) ETF	4
USTB	Global X US Treasury Bond Etf (Currency Hedged). Global X US Treasury	5
BILL	iShares Core CASH ETF	1
ICOR	iShares Core Corporate Bond ETF	7

ASX code	Name	Risk band <sup>(i)</sup>
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
IHHY	iShares Global High Yield Bond (Aud Hedged) ETF	5
IHEB	iShares J.P. Morgan USD Emerging Markets - Hedged ETF	5
IUSG	iShares US Treasury Bond (AUD Hedged) ETF	5
IYLD	iShares Yield Plus Fund 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
RCB	Russell Australian Select Corporate Bond	4
RSM	Russell Australian Semi-Government Bond ETF	4
RGB	Russell Investments Australian Government Bond	4
PAYS	Schroder Absolute Return Income ETF <sup>(ii)</sup>	5
SUBD	VanEck Australian Subordinated Debt ETF	4
PLUS	VanEck Australian Corporate Bond Plus ETF	4
FLOT	VanEck Vectors Australian Floating Rate ETF	4
EBND	Vaneck Emerging Inc Opportunities Active ETF (Managed Fund)	6
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
<b>Commodity Exposure</b>		
OOO	BetaShares Crude Oil Index ETF - Currency Hedged (Synthetic)	7

ASX code	Name	Risk band <sup>(i)</sup>
WIRE	Global X Copper Miners ETF	7
GOLD	Global X Physical Gold ETF	7
ETPMAG	Global X Physical Silver ETF	7
ETPMPM	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
NUGG	VanEck Gold Bullion ETF	7
<b>Diversified</b>		
DHHF	Betashares Diversified All Growth ETF	6
GHHF	BetaShares Wealth Builder Diversified All Growth Geared ETF	6
DBBF	BetaShares Ethical Diversified Balanced	6
DGGF	BetaShares Ethical Diversified Growth	6
DZZF	BetaShares Ethical Diversified High Growth	6
FIXD	Coolabah Active Composite Bond Fund (Hedge Fund)	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

(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 through a financial adviser

## LICs & LITs

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

Please note: There may be underlying fees and costs for LICs and LITs under new enhanced fee and cost disclosure requirements. However, these have not been provided at the time of publishing this document.

ASX code	Name	Risk band <sup>(i)</sup>
<b>Australian Shares</b>		
AEG	Absolute Equity Performance Fund Limited <sup>(ii)</sup>	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
CDM	Cadence Capital Limited	7
CAM	Clime Capital Limited	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
QVE	QV Equities Limited	7
RYD	Ryder Capital Limited	7
SNC	Sandon Capital Investments Limited	7
SEC	Spheria Emerging Companies Limited	7
TOP	Thorney Opportunities Ltd	7
WAA	WAM Active Limited	7
WMA	WAM Alternative Assets Limited	7
WAM	WAM Capital Limited	7
WLE	WAM Leaders Limited	7
WAX	WAM Research Limited	7

ASX code	Name	Risk band <sup>(i)</sup>
WHF	Whitefield Limited	7
<b>Australian Fixed Interest</b>		
MXT	Metrics Master Income Trust	4
<b>International Shares</b>		
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	7
PGF	PM Capital Global Opportunities Fund Limited	7
WGB	WAM Global Limited <sup>(ii)</sup>	7
<b>International Fixed Interest</b>		
KKC	KKR Credit Income Fund	5
DN1	Dominion Income Trust	7
<b>Infrastructure</b>		
ALI	Argo Global Listed Infrastructure Limited	7
<b>Other</b>		
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.



## Fixed interest securities

The following assets are available to North Super and Pension members. You will be able to invest in other fixed interest securities that meet the Trustee's eligibility criteria, as notified by us to you.

ASX code	Issuer
<b>Floating Rate Notes</b>	
AGLHA	AGL Energy Limited
AMPHA	AMP Limited
ANZHA	Australia and New Zealand Banking Group
AQHHA	APT Pipelines Limited
BENHB	Bendigo and Adelaide Bank Limited
CBAHA	Commonwealth Bank of Australia
CNGHA	Colonial Holding Company Limited
CWNHA	Crown Resorts Limited
CWNHB	Crown Resorts Limited
HBSHB	Heritage Bank Limited
MBLHB	Macquarie Group Limited
NABHA	National Australia Bank Limited
NABHB	National Australia Bank Limited
ORGHA	Origin Energy Limited
QUBHA	Qube Holdings Limited
TAHHB	TABCORP Holdings Limited
WBCA	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 the North Investment Options document has been assigned a SRM.

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](http://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 each year.

## 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 North Personal Superannuation and Pension Fund ('the Fund', also known as 'North Personal Super' and 'North Personal Pension' or 'Wealth Personal Superannuation and Pension Fund' ABN 92 381 911 598) and should be considered together with the current North 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 North 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. 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 North Personal Super, North Personal Pension and North 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 North products is contained in the PDS and IDPS Guide.

Applications for investment in North products will only be accepted via [northonline.com.au](http://northonline.com.au). Copies of the PDS and IDPS Guide are available on [northonline.com.au](http://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 North 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 0.55% from fund managers for amounts invested in particular investment options made available in this document (fund manager payments).

The fund manager payment received is based on amounts invested with the fund manager and the management costs of these investments.

These payments, and the method of calculation, may change from time to time and are not an additional cost to you.

### 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 PDS for the managed fund investment options you have selected by accessing the North website on [northonline.com.au](http://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](http://northonline.com.au), or contact one of the following:

phone 1800 667 841  
web [northonline.com.au](http://northonline.com.au)  
email [north@amp.com.au](mailto:north@amp.com.au)  
mail North Service Centre  
GPO Box 2915  
MELBOURNE VIC 3001

### What you need to know

Operator and issuer of North Investment: 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