

Generations[®] Investment Portfolio



Investor directed portfolio service guide

Generations[®] Investment Portfolio

Supplementary investor directed portfolio service guide

This is a Supplementary investor directed portfolio service (SIDPS) guide to the **Generations[®] Investment Portfolio investor directed portfolio service (IDPS) guide**, issue number 13, dated 29 November 2021. This SIDPS guide should be read together with that document.

Product closure

Generations Investment Portfolio is closed to new investors effective 30 September 2022. No applications for new investors will be accepted from 3pm 29 September 2022 Melbourne time.

This Generations Investment Portfolio IDPS guide, as amended, is for the reference of existing investors only.

Issue date: 29 September 2022

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Generations[®]

Investment Portfolio

Supplementary Investor Directed Portfolio Service Guide

This is a supplementary investor directed portfolio service (SIDPS) guide to the **Generations[®] Investment Portfolio Investor Directed Portfolio Service Guide (IDPS Guide)**, issue number 13, dated 29 November 2021. This SIDPS guide should be read together with that document.

Page reference: 7

Title reference: Welcome to Generations Investment Portfolio

Instructions: Add the following section after the **Investor access** section:

North mobile app

Download the North mobile app to easily keep track of your investment account.

With the app you can:

- view your accounts, including value over time, performance, regular transactions and insurance
- check how your investments are performing including cash options and managed funds
- read your statements and correspondence
- see your contact information and bank details, and
- much more.

You can login securely with your existing login details along with using security features supported by your device such as fingerprint or face recognition.

Download the North mobile app

The North mobile app is available through the Apple¹ App Store and Google Play².

Page reference: 20

Title reference: Fees and other costs

Instructions: Replace the section after the **Client advice fees** table with the following:

In all circumstances you control the client advice fee payments and can instruct us to change or cease payments. Any instructions must be in writing and include your signature, or be submitted electronically via a secure link. Your instructions will generally be actioned within two business days, but it may take longer depending on processing requirements. We will also process instructions from your financial adviser to reduce client advice fee payments.

In the event we receive inconsistent instructions from you and your financial adviser we will always act in accordance with your instructions.

Where you enter into an agreement with your financial adviser for client advice fees, it is possible that your financial adviser may transfer the advisory services they provide you to another financial adviser. This may occur in circumstances such as, but not limited to, your financial adviser retiring, changing roles, merging advice practices or selling all or part of their practice.

Where any such changes occur, you will be notified within 30 days of us becoming aware of any such change, and your CAF arrangements will continue to be paid for the agreement period to the new financial adviser, unless you instruct us otherwise.

You should refer to your Statement of Advice provided by your financial adviser for details of the client advice fee arrangements between you and your financial adviser.

¹ Apple is a trademark of Apple Inc.

² Google Play is a trademark of Google LLC.

Issue date: 21 May 2022

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Important information about Generations Investment Portfolio

This Investor directed portfolio service guide (IDPS Guide) is issued by NMMT Limited (NMMT) Australian Business Number (ABN) 42 058 835 573, Australian Financial Services licence number (AFS Licence No.) 234653, a member of the AMP group of companies (AMP group). NMMT is the legal entity operating Generations Investment Portfolio.

Investors can invest, through Generations Investment Portfolio, in registered managed investment schemes (investment options). The responsible entities managing the investment options are ipac asset management limited (ipac) ABN 22 003 257 225, AFS Licence No. 234655 and National Mutual Funds Management Limited (NMFM) ABN 32 006 787 720, AFS Licence No 234652, ipac and NMFM are also members of the AMP group.

How your IDPS guide works

This IDPS Guide is an important document which explains how Generations Investment Portfolio works. You should obtain and read an up-to-date copy of this IDPS Guide together with the **Generations Investment Options product disclosure statement (PDS)**, before you make a decision to invest through Generations Investment Portfolio. You can access the latest version of any of these documents free of charge via North Online, contacting your financial adviser or contacting the North Service Centre at north@amp.com.au or on 1800 667 841.

If you have received this document electronically, you can also request a free paper copy. No interests through Generations Investment Portfolio will be issued on the basis of this document when it is no longer current.

NMMT, ipac and National Mutual Funds Management Limited (NMFM) ABN 32 006 787 720 AFS Licence No. 234652 are wholly owned subsidiaries of AMP Limited ABN 49 079 354 519.

The information contained in this IDPS Guide is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on the information in this IDPS Guide, you should consider the appropriateness of this information having regard to your individual objectives, financial situation and needs. You should read and consider this IDPS Guide and consult a financial adviser prior to making any decision about whether to invest through Generations Investment Portfolio.

This document should not be construed as an offer to invest in Generations Investment Portfolio in any jurisdiction other than Australia, and is not available to anyone receiving this IDPS Guide outside of Australia. No company in the AMP group supports or guarantees the obligations of NMMT and no other company in the AMP group is responsible for any statements or information contained in this IDPS Guide.

We reserve the right to change the terms and conditions in this IDPS Guide subject to regulatory requirements.

We may accept or refuse (without reason) any application in Generations Investment Portfolio.

Read all the relevant documents

Visit northonline.com.au/generations to download a copy of the following documents. Alternatively, a printed copy can be obtained free of charge by contacting the North Service Centre at north@amp.com.au or on 1800 667 841.

Generations Investment Options

Provides a list of investment options available through Generations Investment Portfolio.

You can obtain the underlying investment options' PDS or other disclosure documents for free by:

- visiting North Online, or
- contacting the North Service Centre on 1800 667 841.

Generations Investment Target Market Determination

Provides specific information regarding the Generations Investment Portfolio target market. For a copy of the Target Market Determination (TMD) visit northonline.com.au/generations.

Changes to this IDPS Guide

Information in this IDPS Guide may change from time to time. We may update information which is not materially adverse through our website on:

- northonline.com.au/generations

You can print the IDPS Guide and any updated information from this website or obtain a free copy by contacting your financial adviser or the North Service Centre on 1800 667 841.

If we make an increase to fees (other than by indexation) we will give you written notice at least 30 days prior.

Selecting investment options

Before you make a decision to invest in the investment options offered through Generations Investment Portfolio, you should obtain and read an up-to-date copy of the relevant disclosure documents for your chosen investments (where applicable). Your financial adviser has access to the up-to-date versions of these disclosure documents.

Generations Investment Portfolio and the investment options offered through Generations Investment Portfolio are subject to investment risk, including possible delays in repayment, and loss of income and capital invested. Neither NMMT, NMFM, ipac, nor any other member of the AMP group or any of the investment managers or fund managers of the investment options, stands behind or guarantees the repayment of capital, the payment of income or the performance of Generations Investment Portfolio or the investment options.

Apart from the interest investors may hold or have held through their cash account or except as expressly disclosed in this IDPS Guide, the **Generations investment options PDS** or the disclosure document for an investment option, an investment acquired using Generations Investment Portfolio is not a deposit with, or other liability of, AMP Bank Limited (ABN 15 081 596 009, AFSL 234517) (AMP Bank), any other member of the AMP group or any of the investment managers or fund managers. NMMT is not a bank and AMP Bank does not guarantee or otherwise provide assurance in respect of the obligations of NMMT.

Throughout this IDPS Guide

References to:	To be read as:
AMP	AMP Limited (ABN 49 079 354 519) and its subsidiaries, including NMMT Limited (ABN 42 058 835 573 AFS Licence No. 234653)
Anniversary year	A 12-month period commencing on the day your account is opened and each corresponding 12-month period thereafter
Business day	A day other than a Saturday, Sunday or Melbourne public holiday
Custodian and Operator	NMMT Limited ABN 42 058 835 573 AFS Licence No. 234653. NMMT is a member of the AMP Group
Financial adviser	A financial adviser holding an Australian Financial Services (AFS) Licence or acting as an authorised representative of an AFS licensee
Generations, Generations Investment Portfolio, Generation IDPS	Generations Investment Portfolio Investor Directed Portfolio Service operated by NMMT
Investor, you	A client of Generations Investment Portfolio
ipac	ipac asset management limited ABN 22 003 257 225 AFS Licence No.234655
NMFM	National Mutual Funds Management Limited (ABN 32 006 787 720 AFS Licence No. 234652)
NMMT, we, our, us	NMMT Limited (the operator of the Generations IDPS)
North, North Online	northonline.com.au

References to:	To be read as:
Portfolio	Your investments held through Generations Investment Portfolio
Public holiday	A day other than a weekend on which financial institutions in Melbourne are generally closed for normal trading

Contents

At a glance	5
Welcome to Generations Investment Portfolio	7
Generations Investment Portfolio	9
The cash account	11
Investing in Generations Investment Portfolio	13
What risks apply to investing?	17
Fees and other costs	18
How your benefit will be paid upon death	23
What else you need to know	24
Obtaining our financial services guide	29

At a glance

Transactions	
Minimal initial investment	\$2,000 ⁽ⁱ⁾
Minimum additional ad hoc investment	\$500 (excluding regular savings plan) ⁽ⁱ⁾
Minimum regular savings plan	\$10 per fortnight, month, quarter, half-year or year (subject to investment option minimums).
Minimum total portfolio balance	\$1,500
Investment options transaction minimums	\$50 if you currently invest in the investment option \$500 if you don't currently invest in the investment option
Minimum balance per investment option	\$500
Minimum switch	\$500 (excluding auto-rebalancing)
Minimum withdrawal	\$0
Minimum rebalance	\$100
Minimum cash account sweep	Automatic buy \$500
	Automatic sell \$100

- (i) A maximum investment of \$10 million applies to Generations Investment Portfolio accounts. Amounts higher than these maximums will be considered. Your financial adviser can assist in requesting this approval.

Product features	
Initial investment	You can invest by direct debit via North Online, BPAY® or electronic funds transfer (EFT) facilities provided by your bank, or cheque.
Additional investments	Additional investments can be made by direct debit, BPAY, EFT or cheque
Regular savings plan	Additional investments can be made to your investment account via direct debit from your bank/financial institution account fortnightly, monthly, quarterly, half-yearly or yearly
Regular withdrawal plan	Paid directly to your bank account fortnightly, monthly, quarterly, half-yearly or yearly.
Cash account	A flexible working cash account that allows you to specify the minimum and target amounts to be held in your cash account.
Investment switching	You can switch all or part of your portfolio between the full range of investment options available at any time. There is no limit on the number of switches you can make each year.
Investment instructions	You can arrange automatic buying and selling of investment options via your cash account. You can also specify instructions to rebalance your investments.
Income	Interest is credited to your cash account and invested as per your buy profile if you have one. Distributions from your investment options are automatically reinvested. Exceptions may apply.
Fast payment	We may advance payment of partial withdrawals up to 80% without awaiting sale proceeds from the investment options. Restrictions may apply.

Investment options

Investment options	You can select from a range of multi-manager and single-manager investment options. Refer to the Generations Investment Option PDS for full details, which can be obtained on northonline.com.au/generations or you can obtain a free copy by contacting your financial adviser on the North Service Centre on 1800 667 841.
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Fees and costs⁽ⁱ⁾⁽ⁱⁱ⁾

Cash account investment fee	0.45% pa to be applied to the balance of your cash account.
Small account fee	A small account fee of \$91 pa is charged if your portfolio is less than \$20,000 at your account anniversary.
Underlying fees and costs for investment options	These fees and costs apply to the investment options selected by you and your financial adviser. You can find an up-to-date list of the underlying investment option fees and costs in the Generations Investment Options PDS. For detailed information about the underlying fees and costs associated with any particular investment option you should refer to the relevant PDS or other disclosure document for that investment option.

Client service fees⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾

Client advice fee – initial	A fee paid from your account to your financial adviser for the initial financial advice. This may include initial, plan preparation and research, and advice implementation.	Up to \$5,125 pa plus 2.51% pa of your total account balance, subject to your portfolio balance.
Client advice fee – additional advice	A fee paid from your account to your financial adviser for additional financial advice.	
Client advice fee – ongoing	An ongoing fee paid from your account to your financial adviser for ongoing financial advice.	
Client advice fee – contributions	A fee paid from your account to your financial adviser for financial advice on initial and/or future investments.	Up to 4.10% of each contribution.

- (i) Other fees and costs may apply, including telegraphic transfer fees. Refer to the **fees and other costs** section for more information about the fees and costs applicable in Generations Investment Portfolio.
- (ii) All fees are inclusive of GST less any reduced input tax credits (RITC) where relevant.
- (iii) Refer to client advice fees within the fees and other costs section for more information.

Reporting

Online access	All contributions are issued via North Online and can be accessed online in your Statements & Correspondence section or communicated via 'News & announcements'.
Quarterly statements	A quarterly statement will be available via North Online detailing your portfolio balance, asset allocation and transaction summary.
Annual statement	An annual statement will be available via North Online and will also be mailed to you each year. It will detail your account balance, include a statement of transactions and an account performance summary.
Annual audit report	An annual report will be available via North Online that includes information on the management and financial position of Generations Investment Portfolio.
Annual tax statement	An annual tax statement will be available via North Online to assist with the completion of your annual tax return.
Client review report	A Client review report will be available online detailing your portfolio balance, asset allocation and transaction summary.

Welcome to Generations Investment Portfolio

Generations Investment Portfolio is an Investor directed portfolio service (IDPS), or more commonly known as a wrap service. This means your transactional, custodial and reporting services are contained within a single administration platform on North Online.

Generations Investment Portfolio offers solutions for your savings, trust, company and self-managed super fund needs.

With a huge range of investments to choose from, you can put your portfolio together with your financial adviser to help you realise your goals.

Your account on North Online

Your Generations account is operated through North Online at northonline.com.au.

North Online allows you and your financial adviser to review, transact and report on your Generations account.

You can log onto North Online at any time to see how your investments are performing and make a range of transactions.

All communications from us will be sent to you via North Online and available to view in the Statements & Correspondence section, or communicated via 'News & announcements'. Your annual statement will also be sent to you via post.

Generations is an online product so it's important that you have internet access to use the services offered and receive information about your accounts.

You will require internet access to use and maintain your account.

Once you become a member of Generations Investment Portfolio, you will receive a welcome letter or email with your user ID which can be used to access North Online. You'll also receive a separate letter or email with your temporary password. The first time you log in to North Online you will be required to accept the terms and conditions and change your password.

Transacting on your account

Financial adviser access

Transactions on your Generations Investment Portfolio account are completed by your financial adviser using North Online.

Your financial adviser should obtain your authorisation (consent) for each transaction they perform on your account. This authorisation will be obtained by your financial adviser during the advice process and is retained by them as evidence that you have authorised each transaction they perform. We'll act upon any instruction (except changes to bank account details) received from your financial adviser in relation to your account.

Changes to bank account details are excluded for security purposes.

Your financial adviser can use North Online to:

- open new accounts on your behalf
- add additional or new investments
- switch investments
- complete transfers
- submit withdrawal requests
- produce ad hoc reports to monitor the performance of your account, and
- view communications and statements online.

Any transactions made on your account will be confirmed to you through North Online.

In certain circumstances you may enter into an arrangement with your financial adviser allowing them to transact on your account on your behalf without the need for each transaction to be authorised by you. This is known as a Managed Discretionary Account (MDA). To offer an MDA arrangement your financial adviser must be appropriately licensed to operate an MDA. For further information about how to set up an MDA, please contact your financial adviser.

Investor access

You can log on to North Online at any time to see how your investments are performing.

You can use North Online to:

- view your account details and transactions
- view your communications via the Statements & Correspondence section
- monitor the performance of your investments
- check the progress of your transactions, and
- update your personal details (including banking details).

North Online also provides the option for your financial adviser to change your North Online access to allow you to complete a broader range of transactions. You should discuss this option with your financial adviser.

My AMP

In addition to accessing your account on North Online, you can view your AMP consolidated details at My AMP.

My AMP gives you fast, easy and secure online access to your banking, super, insurance and investments. Keep an eye on your account and review your AMP investments whenever you want and generate a Portfolio Report from the commencement of your Generations Investment Portfolio account. You can also include any external accounts and assets for reporting purposes.

Register for your online account at amp.com.au.

The AMP app

It's the first app in Australia where you can access your banking, insurance, investments and super accounts—all from one place.

The AMP app helps you get things done, like accessing your AMP Bank accounts to make payments or getting help to start consolidating your super.

Get started in three easy steps:

1. Have your MyAMP (super/insurance/investments) login details handy.
2. Download the app from the Apple App Store or Google Play.
3. Follow the setup instructions and you're good to go.

Available from the Apple¹ App Store and Google Play².

Keeping track of your investments

Annual statement

At the end of each financial year, we'll send you an annual statement via post and the statements & correspondence section in North Online, which will include:

- your account balance as at 30 June
- a statement of transactions, and
- an account performance summary.

Annual tax report

Once each financial year has come to an end and all income distributions and their associated tax details have been received, we'll provide a report that shows your tax information for the year to help you to complete your tax return. This report will be made available to you through the statements & correspondence section in North Online.

This report is also sent to the Australian Taxation Office (ATO) by the end of October each year.

Annual audit report

We'll send you an annual audit report via the statements & correspondence section in North Online, with information current as at 30 June of that year.

Client review report

You can run and download a client review report (a comprehensive summary report on your account) from North Online at any time.

¹ Apple is a trademark of Apple Inc.

² Google Play is a trademark of Google Inc.

Generations Investment Portfolio

How to make an investment

You can make an investment into your Generations Investment Portfolio account at any time on North Online by direct debit.

Alternatively you can use your bank's online banking facilities to EFT or BPAY your investment.

You can also make your initial or additional investments by cheque. All cheques should be attached to a deposit advice created on North Online and made out to 'North'.

Forward the cheque along with the deposit advice to:

North Service Centre
GPO Box 2915
MELBOURNE VIC 3001

For assistance, visit **North Online** or contact the North Service Centre on 1800 667 841.

How to use EFT and BPAY through your banking facilities

EFT	BPAY
<ol style="list-style-type: none">1. Log onto your online banking facility2. Enter account name (Investor first name and surname)3. Enter BSB number – 033 8064. Enter bank account number – this is your 8 digit Generations account number (Note: do not include the E)	<ol style="list-style-type: none">1. Log onto your online banking facility2. Enter BPAY biller code – 387783. Enter BPAY reference number – this is your 8 digit Generations account number (Note: do not include the E)
Plus 7	Plus 7
Example	Example
An investment for John Smith BSB: 033 806 Account number: 123456787	An investment for John Smith Biller code: 38778 BPay reference: 123456787
Note: Any investments processed via North Online will provide an account number or BPAY reference number with the final digit of 9.	

Starting a regular savings plan

A regular savings plan is an easy and convenient way to build your investments.

You can select from a fortnightly, monthly, quarterly, half-yearly or yearly frequency, through direct debit for your investment, and the minimum amount per investment for all frequencies is \$10.

You will need to nominate the date on which amounts are withdrawn from your nominated bank account, between the 1st and 28th of the month or the last day of the month. Regular savings plan investments will generally be receipted into your cash account that day.

If a regular savings plan payment falls on a weekend or Melbourne public holiday, we'll initiate the payment on the following business day.

Regular savings plan investments will continue until we receive any changes or a cancellation of the facility. You can make any changes or cancel your regular savings plan at any time via North Online.

Each time you make additional investments it is important you have the most recent PDS(s) or other disclosure document(s) for your investment options and are aware of material changes and significant events relating to the investment options you have selected.

Automatically increasing your savings plan

Over time, inflation reduces the real value of your investments.

To help you keep pace with inflation you can choose to have your regular savings plan amount automatically increased, or indexed, each year.

You can choose from two methods:

- a fixed percentage (up to 7% per annum)—applied on your account anniversary each year, or
- CPI—applied on your account anniversary each year using the most recently published CPI figure.

You may change or cancel this facility at any time via North Online.

Margin lending

Margin lending involves borrowing money to increase your investment. As a Generations Investment Portfolio IDPS investor you may be able to apply for a margin loan through a number of margin lenders.

If you've agreed to a margin loan with your lender, some restrictions may apply to your Generations Investment Portfolio account, including making withdrawals or switching investment options. Please speak to your margin lender directly for information on these restrictions or to make a withdrawal.

Increasing your investments through borrowing has the potential to increase your investment returns, but it can also increase your risk. Therefore it's important to seek the advice of a financial adviser before borrowing to invest.

Withdrawals

Withdrawals (partial and full) can be made at any time. You can make a partial withdrawal from your Generations Investment Portfolio (subject to trade minimums as set out in the **At a glance** section of this IDPS guide), provided you maintain an account value of at least \$1,500.

When you withdraw your funds, we'll ask you to supply copies of certain proof of identity documents, for example a copy of your driver's licence or passport.

You can select which individual investment options you wish to sell down from or alternatively you can select to sell down your investment options according to your automatic sell instructions. Where you have not provided us with sell instructions, we will sell your investments proportionately.

Withdrawals from your account are normally processed within 30 days of us receiving all of the necessary information. There may be exceptions to this time frame which include (but are not limited to):

- some investments have redemption restrictions imposed by the underlying fund manager that prevent us from paying the full benefit within this period
- time frames may vary depending on the time taken by fund managers to complete processing of sale transactions
- a withdrawal may be delayed if an existing buy or sell instruction has not been confirmed.

Refer to the underlying investment options' PDS or other disclosure document for further information relating to withdrawal conditions associated with the underlying investment options (see page 2 for details on how you can obtain the underlying investment options' PDS or other disclosure document).

If you nominate to sell part of your holdings in any managed investment fund (via a partial withdrawal or as part of a sell instruction) and the withdrawal amount exceeds 90% of the current asset value, the sale will be converted from a dollar-based to a unit-based sale using the latest market unit price held at the time of sale. This may result in a different withdrawal amount from your original request due to variations in unit prices. Withdrawal periods vary between fund managers and can be found in the underlying investment options' PDS or other disclosure documents.

For example, if you held 1,000 units in an investment option valued at \$2 per unit (1,000 units x \$2 = \$2,000) and you nominated to sell \$1,900, we would automatically convert the sale to a unit based sale of 950 units (950 units x \$2 = \$1,900).

Note: This example is for illustrative purposes only.

Withdrawal payments will be made by direct credit to a bank account held in your name that you nominate.

Fast payment

The fast payment of funds is available for partial withdrawals only, up to a maximum of 80% of your account balance. We reserve the right to reduce the percentage. We will aim to automatically advance the payment of your funds without awaiting sale proceeds from underlying investments.

If you are requesting a full cash withdrawal, you can request for a Fast Track withdrawal by contacting us. This will enable you to receive 80% of your funds within two business days of your request being completed (including all requirements) by the North Service Centre. The remainder of the funds will be released after all other underlying investments have been sold and the proceeds have been confirmed in your cash account.

During this period your cash account balance may fall below zero. Refer to **negative cash account balance** within the **the cash account** section for more information on the effect of your cash account balance becoming negative.

Telegraphic Transfer

A Telegraphic Transfer (TT) is a fast electronic transfer to a nominated bank account where the funds may be cleared in the recipient's bank account within two hours of the payment being made. All overseas bank transfers are completed by TT. A \$9 charge applies per TT. The receiving bank may also charge an additional fee for this facility.

Regular withdrawals

You can choose to receive a regular withdrawal fortnightly, monthly, quarterly, half-yearly or yearly.

Whichever frequency you choose, you will need to nominate the date you wish to receive your payment as any day of the month between the 1st and the 28th or the last day of the month.

If your regular payment date does not fall on a business day, we will make that payment on the preceding business day.

Where you have selected to receive income distributions as part of your regular withdrawals plan, you will receive distributions from managed funds and the cash account that have accumulated since your last regular payment.

Automatically increasing your regular withdrawals

Over time, the purchasing power of your money is reduced by inflation.

To help keep pace with inflation you can choose to automatically index your regular withdrawal payment amount each year.

You can choose from two methods:

- a fixed percentage (up to 7% per annum)—applied on 1 July, or
- CPI—applied on 1 July each year using the most recently published CPI figure.

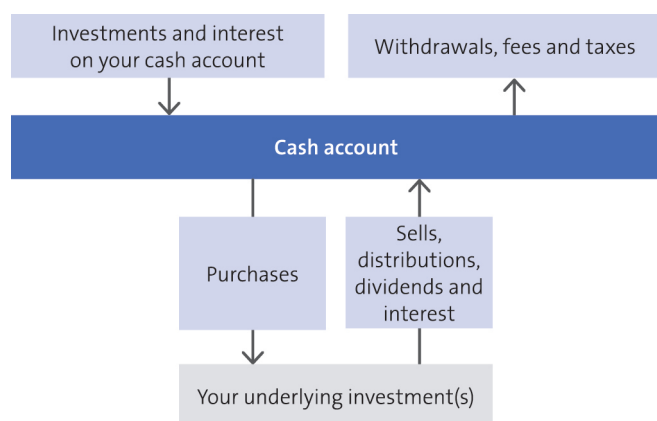
You may change or cancel this facility at any time via North Online.

The cash account

Your cash account

The Generations Investment account uses a cash account that operates as a hub through which all of your transactions will pass. Your investments, withdrawals and transfers will be made via your cash account.

The cash account is used for essential functions, some of which are below.

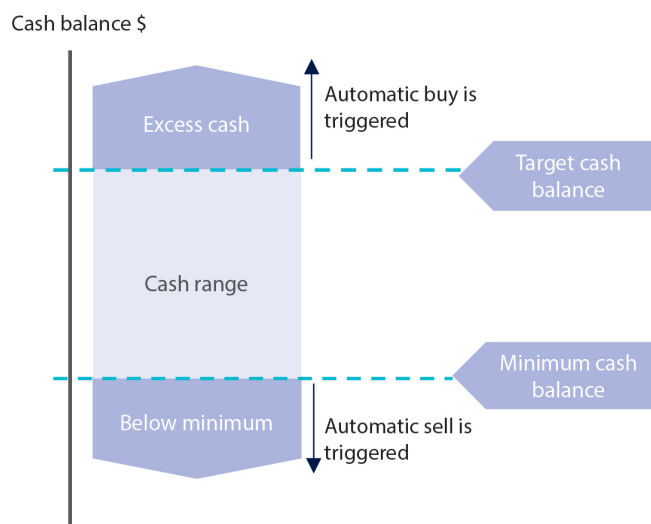


Managing your cash account balance

Your cash account balance may fluctuate as funds flow into and out of your account. To help you automatically manage your cash balance, you have the flexibility of specifying a Minimum and a Target (or maximum) cash balance to create your cash range. While your cash balance remains within the cash range we will not take any action, if your cash balance goes outside of this range the following will occur;

- If your balance goes above the target¹ then we will use the excess cash to automatically buy investments based on your automatic buy instructions. Refer to **Automatic buy instructions** section under the **Investment options** section of the IDPS guide.
- If your balance goes below the minimum¹ then we'll sell your investments based on your automatic sell instructions and top your cash balance back up to the target.² Refer to **Automatic sell instructions** section under the **Investment options** section of the IDPS guide.

The diagram below illustrates how this works;



Specifying your Minimum cash balance

Your Minimum cash balance is a specific dollar amount and can be adjusted at any time, a default of \$0 will apply where no selection is made.

Specifying your Target cash balance

Your Target cash balance can be set as;

- a specified dollar amount or
- a percentage of your total account balance which will be calculated as follows;

Target cash balance = (Account balance X Target cash percentage) + Minimum cash balance.

Where no selection is made, a default Target cash balance of 2% X Account balance plus the Minimum will apply. Your Target cash balance can be adjusted at any time.

¹ Transaction trade minimums must be met for automatic buy and sells to occur as per the **at a glance** section.

² In the event that your account balance is below your specified dollar target, we will not be able to top up your cash to the full target amount.

Cash account sweeps

When we will buy

When the balance of your cash account exceeds your Target cash balance by \$500, the excess cash will be invested as per your investment instructions. In order for the cash account sweep to take place, the excess cash must meet the transaction trade minimums as defined in the **At a glance** section of this IDPS Guide.

When we will sell

If the balance of your cash account falls below your Minimum cash balance, we will sell your assets as per your investment instructions to bring your cash account back to your Target cash balance. In order for the cash account sweep to take place, transaction trade minimums must be met. Where you have not provided us with adequate investment instructions we will sell your managed funds proportionately.

The minimum sell down is \$100 per managed fund. If this minimum is not met, then we will not sell down your assets and your cash account balance will remain below your Minimum cash balance.

Earnings on your cash account

Funds held in your cash account are pooled with the cash balances of other investors and will be invested in:

- a trading bank account with Westpac Banking Corporation, and
- a trading bank account with AMP Bank Limited.

We reserve the right to change or to alter the investment strategy of the cash account at any time without prior notice.

Any balance held in your cash account will accrue interest calculated daily. The Interest rate we pay will change from time to time depending on movements in the Reserve Bank of Australia (RBA) official cash rate, financial markets and banking conditions. The interest payable (if any) is calculated as the actual earnings of the underlying cash investments of the pooled cash balances based on the interest rate we've negotiated with Westpac Banking Corporation and AMP Bank Limited reduced by the Cash account investment fee of 0.45% pa, prior to the declaration of the monthly cash account crediting rate. If, in a month, the cash account investment fee would exceed the actual earnings from the underlying cash investments, the fee for that month will be capped at the equivalent of the applicable actual earnings amount and a zero crediting rate would be declared for the cash account for that month. Any interest accrued is distributed across all investors' accounts according to their daily cash account balances. Interest accrued will be allocated to your cash account effective the first day following the end of each month or, if you close your account before the end of a month, prior to payment being made.

Details of the latest earning rate, size and asset allocation for funds invested in the cash account are reported in the monthly Cash account performance report on North Online.

Negative cash account balance

Should your cash account balance become negative at any time, interest will be charged on the negative amount at the same rate as the interest paid on positive cash account balances (i.e. the rate paid on positive balances after deduction of the cash account investment fee).

Events that may cause your cash account balance to become negative include payments such as taxes, fees, withdrawals or if you are switching between investment options.

When your cash account balance goes into negative, we will sell your investments based on your automatic sell instructions to bring your cash account balance back to the Target cash balance. Where you haven't provided us with automatic sell instructions, we will sell your managed funds proportionately. However, if you have a Target cash balance of nil or only hold illiquid investment options, your assets won't be sold down and your cash account will remain negative.

For more information please refer to **Automatic sell instructions** in the **Investing in Generations Investment Portfolio** section.

When your money will be invested

Your investment will generally be credited to your cash account on the business day it is received. Any balance held in your cash account will accrue interest at the current cash account crediting rate on the daily balance from that date until your funds are invested according to your investment instructions.

Your investment instructions are forwarded to the underlying fund manager, on a daily basis. The effective date of your investment will be the date applied by each individual fund manager.

Investing in Generations Investment Portfolio

Investment options

Generations Investment Portfolio offers four types of investment options:

- six multi-manager diversified active options, which use a range of investment managers to provide diversification across asset classes, investment styles and investment managers
- three multi-manager diversified index options, which provide low-cost diversified investment across a range of asset classes
- three multi-manager sector options, which use a range of investment managers who invest in a single asset class to provide diversification across investment styles and investment managers
- twenty-two single manager options that allow you and your financial adviser to tailor your own portfolio or to add further diversity to a multi-manager strategy.

This range of investment options provides you with access to some of the world's leading investment managers in a way that allows you to diversify your investments broadly across assets, asset classes and investment styles. Importantly, the investment options enable you to achieve this diversification while consolidating those investments in a single, easy to manage portfolio.

The available investment options may change from time to time. Full details of the available investment options can be found in the Generations Investment Options PDS, which can be obtained from northonline.com.au/generations or by contacting your financial adviser or the North Service Centre on 1800 667 841.

We rely on investment fund managers to notify us of any material changes or significant events that affect an investment option. We will notify you of these changes or events by directing you to North Online for further information. We will not be responsible for any delays in notifying you of these changes or events where the delay is caused by an investment fund manager. The assets of Generations Investment Portfolio are units in each of the Generations investment options. The Generations Investment Options PDS should be read in conjunction with this PDS.

Eligible investment selection process

The investment options are subject to regular and ongoing review and due diligence, overseen by an internal investment committee. This is performed against a number of investment and client related criteria as well as risk considerations. These are aimed at assessing the ongoing suitability of the option for clients, and include but are not limited to factors relating to the fund manager (investment process, resourcing and support, implementation, and performance), and others specific to the investment option such as relative risk, costs and tax, market risk, liquidity risk, operational risk and credit risk. All investment options are subject to the same review criteria, including investment options offered by related parties. Investment selection is not constrained by related entities.

From time to time, we'll add or remove investment options based upon the above investment, client and risk considerations. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy. NMMT is not responsible for the performance of underlying investment options.

For more information on the investment options available, refer to the **Generations Investment Portfolio options** document on northonline.com.au/generations or contact the North Service Centre on 1800 667 841 for a copy.

Investment instructions

When your financial adviser completes your application to open a Generations Investment Portfolio account, you are required to provide your automatic buy instructions. You can also arrange to provide ongoing investment instructions, including:

- automatic sell instructions
- rebalance profile

Restrictions may apply to the investment options chosen. Refer to **Removing or closing investment options** within the **Investing in Generations Investment Portfolio** section in this IDPS guide for more information.

Automatic buy instructions

Investments that take your cash account balance above your Target cash balance will be invested according to your automatic buy instructions.

You can nominate the following options for your automatic buy instructions:

- Invest as per buy profile
- Leave excess funds in cash

Your automatic buy profile must be specified as percentages.

If any of your investment options are sold in full and you don't update your automatic buy profile, funds may continue to be invested into that option.

Accounts without automatic buy instructions will have any excess cash remain invested in your cash account.

Automatic sell instructions

Payments such as taxes, fees and withdrawals may cause your cash account balance to fall below your nominated Minimum cash balance. If this happens, we'll sell down your investments according to the automatic sell instructions that you have nominated.

You can nominate the following options:

- Divest as per sell down profile
- Divest as per sell down order
- Pro rata across managed funds only (default option)

If there are insufficient funds in an investment option to sell using your automatic sell instructions, then the required amount will be sold proportionally across your managed funds. Sells are generally processed as a dollar amount to match your automatic sell instructions. If the percentage amount for any investment option that is required to be sold is greater than 90%, the sale will be converted from a dollar-based amount to a unit-based sale using the latest unit price we hold. This may result in the percentage sold being different to the percentage you specified.

If you don't have automatic sell instructions, your investments will be sold down proportionally.

Rebalance profile

Over time, the value of your underlying investments will fluctuate. If you invest in more than one underlying investment option, this variation is likely to cause your percentage of holdings to vary from your initial investment profile. The auto-rebalance facility rebalances your investment options back to your rebalance profile, in accordance with your standing instructions.

You can nominate a rebalance profile when you set up your account and modify it through North Online. Your profile must be specified in percentages.

The auto-rebalancing feature gives you the option to rebalance quarterly, half-yearly or yearly on a selected date. The rebalancing will only occur on your nominated rebalance date if the total of the buy transaction or sell transaction to rebalance back to your profile meets the trade minimums as described in the **At a glance** section. If the rebalance does not meet the trade minimums, the rebalance will be skipped. In addition, any pending buy and sell transactions must be completed prior to the account being rebalanced.

The next rebalancing date will be scheduled based on the nominated rebalance date according to the rebalance frequency you have specified.

Switching between investment options

Switching involves the selling of an investment option and the purchase of another. Both the purchase and sale are conducted at the same time, which may result in your cash account becoming negative for a short period of time. Importantly, you are still invested for the day(s) your cash account is negative.

Your instructions for a switch are specified in dollars, subject to trade minimums as described in the **at a glance** section.

If the dollar amount of an investment to be sold is greater than 90% of your holding, the sell instructions will be converted from dollar-based to unit-based using the latest unit price we hold. This may result in the dollar amount purchased being different to the dollar amount sold or the percentage switched being different to the dollar amount specified.

Redemptions

Redemption periods vary between fund managers. Some fund managers can complete redemptions within a short time frame however there are fund managers that can take a considerable amount of time to complete a redemption. Please consider the impact of your investments with longer redemption periods when being used in sell or rebalance profiles.

Corporate actions

There may be corporate actions associated with managed funds. We will not participate in a corporate action without your instructions. In some circumstances, we may not be able to facilitate participation in a corporate action for operational or other reasons. For managed funds, we will generally abstain from voting.

We will notify your financial adviser of any approved corporate actions via North Online as soon as practicable and ask them to contact you, to provide instructions on your behalf. We will act on instructions as provided to us by your financial adviser. If your financial adviser has provided you with transaction access for trading, you will be able to give us your instructions directly through North Online. You will be contacted directly if you have authority to transact on North Online or no longer have a financial adviser. There is no additional cost associated with exercising your voting rights.

Please see our Proxy Voting Policy available free of charge on amp.com.au/corporategovernance for more information on how corporate actions may be treated.

Removing or closing investment options

We may, from time to time, redeem or close certain investment options where the underlying investment is either terminating or being closed by the fund manager. We may also decide to redeem (terminate) or close certain investment options as part of our ongoing review and due diligence. Where this occurs, we'll normally provide you with at least 30 days prior notice. Prior to receiving any new instructions for terminated investments, we'll invest the proceeds of the redemptions in your cash account. If the option is terminating, you'll need to select an alternative investment option. Where we can't provide you with at least 30 days prior notice (due to circumstances outside of our control or in circumstances where we believe that there is immediate investment risk), we'll provide you with notice as soon as practicable. For more details on our review process, please refer to **Eligible investment selection process** within the **Investing in Generations Investment Portfolio** section of this IDPS Guide.

Where we cannot provide you with adequate notice or where we have not received alternative investment instructions from you, we will take the below actions:

1. If the investment option is terminated or closed to additional investments and it forms part of your investment instructions:
 - the investment option will be replaced with the AMP Capital Cash Management option (NML0569AU) in your buy profile
 - your existing sell profile will remain unchanged if the investment option is closed
 - your rebalance instruction will be cancelled and your rebalance profile will be deleted. The auto-rebalance facility will no longer be available while you hold units in that investment option.

2. If the investment option is closed to new investors you can continue to invest in the closed investment option provided you currently have a holding in the investment option. If it forms part of your investment instructions and you do not currently have a holding in the investment option:
 - the investment option will be replaced with the AMP Capital Cash Management option (NML0569AU) in your buy profile
 - your rebalance profile will be deleted.
3. If the investment option is suspended (frozen) and forms part of your investment instructions:
 - the investment option will be replaced with the AMP Capital Cash Management option (NML0569AU) in your buy profile
 - your rebalance instruction will be cancelled and your rebalance profile will be deleted. The auto-rebalance facility will no longer be available while you hold units in that investment option.
4. If the investment option is closed to new investors and has restricted redemptions:

If you currently have a holding in the investment option and it forms part of your investment instructions:

- your automatic buy profile will remain unchanged
- your automatic sell profile will be updated
- your rebalance profile will be deleted.

If you do not currently have a holding in the investment option and it forms part of your investment instructions:

- the investment option will be replaced with the AMP Capital Cash Management option (NML0569AU) in your automatic buy profile
- your automatic sell profile will be updated
- your rebalance profile will be deleted.

If it forms part of your sell profile and you have instructed us to:

- divest as per the sell down profile, the entire sell profile will be deleted and your automatic sell instructions changed to sell down pro rata across all managed funds only
- divest as per the sell down order, we will delete the investment option from the sell down order
- pro rata across managed funds only, we will continue to sell pro rata across your remaining managed funds.

Where you are invested in an investment option that is terminating, your holdings in the option will be sold subject to any suspension/withdrawal restrictions. Proceeds from the sale will be allocated to your cash account. Additionally, where you hold an investment option that is suspended (frozen), terminated or closed, the auto-rebalance facility is no longer available whilst you hold units in that option. However, you may wish to complete a one-off rebalance by excluding the suspended, terminated or closed investment option. For further information on the withdrawal restrictions that may apply, refer to **liquidity risk** within the **what risks apply to investing?** section of this IDPS Guide.

For further information on the AMP Capital Cash Management option (NML0569AU) refer to the Generations investment options PDS which is available from North Online. You can make a switch out of this investment option at any time.

Obtaining up-to-date information

The available investment options may change from time to time. Full details of the available investment options can be found in the **Generations investment options PDS**, available at northonline.com.au/generations or by contacting your financial adviser or the North Service Centre at north@amp.com.au or on 1800 667 841.

Fund managers will notify us of any changes or significant events that affect an investment option you have selected. You are unable to elect to receive these communications directly, however we will notify you (and/or your adviser) of material changes or significant events through North Online as soon as we can after we have been notified by the fund managers. Copies of these documents are available free of charge upon request by contacting the North Service Centre at north@amp.com.au or on 1800 667 841.

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.

You should be aware that accessible investments may be acquired for you through your Generations Investment Portfolio account according to your automatic buy instructions or regular savings plan, or through a cash account sweep or auto rebalancing without you having been given the current PDS or other disclosure document for the selected investment option(s) at the time the acquisition is made. You can access, at no additional cost to you, the most up-to-date PDS or other disclosure document provided to us for the investment options you have selected by accessing North Online at northonline.com.au/generations

Fund manager payments

NMMT may receive 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 the 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.

Income

Distributions

The Generations investment options will generally earn income and may also generate capital gains. Investment earnings are paid in the form of distributions. These distributions are generally reinvested as additional units in the investment option from which the distributions were paid. In some cases distributions are paid into your cash account. Where an investment option has application or redemption restrictions imposed by the investment manager or has been removed from Generations Investment Portfolio, distributions may be credited to your cash account or invested according to your purchase instructions.

Are labour standards, environmental, social, or ethical considerations taken into account?

Unless otherwise specified in the **Generations investment options PDS**, neither we nor the underlying investment manager of an underlying investment option, have a view as to what constitutes a labour standard or an environmental, social or governance consideration, or how or the extent to which such standards or considerations are to be taken into account. The **Generations investment options PDS** sets out the underlying investment option's approach to such standards or considerations, which is left by us to the individual discretion of the underlying investment manager(s).

What risks apply to investing?

The future value of your Portfolio will depend on the types and performance of the investment options you choose. The investment options offered through Generations Investment Portfolio are subject to risk, including possible delays in repayment and loss of income and capital. Neither NMMT nor any other member of the AMP Group or the investment managers guarantee the repayment of capital, payment of income or the performance of the investment options chosen.

Diversification

Diversification is a basic strategy used to reduce some of the risks associated with investing. By spreading your investments across a number of assets, you are not reliant on the performance of, and are not exposed to the risks associated with holding only, a single investment. Investing in only one or a few specific assets or direct securities can increase your risk. It is very important that you understand and are aware of the risks and mitigating strategies, such as diversification, that are available to you. For more information on what risks apply to investing, speak to your financial adviser.

Risk and return

Your investment strategy will be highly dependent on your attitude towards risk. All investments carry a risk component. Risk in an investment context refers to the possibility that the investment will not return its original capital or expected income or that the level of return will be volatile over any given time period. This risk can include market risk, company risk, currency risk, interest rate and inflation risk. Investments with a low risk profile will generally provide lower, though more consistent, returns than those with a higher risk profile. For example, investing cash into bank accounts is considered low risk/low return, while the share market has historically had higher volatility and higher returns over the longer term.

Liquidity risk

In certain circumstances, an underlying managed investment fund may become illiquid under the Corporations Act. If an underlying fund becomes illiquid, withdrawals will not be permitted unless the fund's responsible entity makes a withdrawal offer. The responsible entity is not obliged to make such an offer. If an offer is made, you will be informed and you may direct us to accept the offer with respect to part or all of your investment in the fund. Where withdrawal requests exceed the amount available for release from the fund the amount released will be distributed proportionally.

For more information you should read the underlying investment options' PDS or other disclosure document.

Investment manager risk

Investment manager risk is the risk that a particular investment manager will under-perform its stated objectives, peers or benchmarks. The performance of your managed funds is partly dependent on the performance of the investment managers, who may not achieve their investment objective. Changes in staff within the investment management team may also affect performance. The degree of success of an investment manager's strategies and methodologies can vary according to economic and other conditions. We reserve the right to change investment managers, change the investment options offered by them, introduce new investment options or cease to offer investment options. In some cases this may mean that your investments may have to be sold. If this occurs, there is a risk that you may incur losses (including taxes and transaction costs), or miss out on potential gains.

Risk of delay

Delays in the purchase or selling of investments may also occur where the underlying market becomes illiquid. For example, if the fund manager suspends trading in an investment option Generations Investment Portfolio will not be able to fulfil the request until the suspension is lifted.

Other risks of investing in an IDPS

We are dependent on the accuracy and efficiency of our administration and computer systems. There is also a risk that a failure in any of these systems will cause a delay in processing and reporting on your account. There is also a risk that your rights may be affected by a change in the Deed Poll governing the Generations Investment Portfolio. You will be notified of any significant changes.

Fees and other costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneySMART.gov.au) has a managed funds fee calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets in your account.

Taxes are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment options are set out in the underlying investment option's PDS or other disclosure document.

The total fees and costs you pay include the fees and costs of the Generations Investment Portfolio as well as the underlying fees and costs of any investment option(s) you choose.

It is important that you understand the fees and costs of any investment options you choose and that those fees and costs are in addition to the fees and costs we charge, together with any transaction or account costs incurred on your behalf.

The underlying fees and costs of the investment option(s) chosen by you will generally be set out in a PDS or other disclosure document for the investment option. Accordingly, for detailed information about the underlying fees and costs associated with any particular investment option, refer to that investment option's PDS or other disclosure document. Visit North Online or contact your financial adviser to obtain up-to-date copies.

Generations Investment Portfolio		
Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of your account		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee⁽⁶⁾ The fee on each amount contributed to your investment	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Exit fee The fee to close your investment	Nil	Not applicable

Generations Investment Portfolio		
Type of fee or cost	Amount	How and when paid
Management costs		
The fees and costs for managing your investment ^(v)	Small account fee: For portfolio balances less than \$20,000, a small account fee of \$91 pa applies. ⁽ⁱⁱ⁾	The small account fee is deducted from your cash account at your account anniversary.
	Plus cash account investment fee : 0.45% pa of the balance of your cash account.	The cash account investment fee is deducted monthly from total interest paid from the underlying investments of the cash account prior to the declaration of the monthly cash account crediting rate.
Service fees^{(i),(iii)}		
Switching fee The fee for changing investment options	Nil. However, underlying buy/sell costs ^(iv) may apply.	Not applicable.
Telegraphic transfer fee	\$9 per withdrawal if you have requested a telegraphic transfer.	The telegraphic transfer fee is deducted from your cash account at the time of the withdrawal.

- (i) You may agree to pay client advice fees to your financial adviser for financial advice. Refer to **client advice fee** section within the **additional explanation of fees and costs** section for further details.
- (ii) The small account fee may increase each year in line with changes in the CPI.
- (iii) Other service fees, such as client advice fees and negative cash account balance interest may also apply. Refer to **other service fees** within the **additional explanation of fees and costs** section for more information.
- (iv) Refer to 'underlying fees and costs of investment options' section within the **additional explanation of fees and costs** section for more information.
- (v) The underlying management fee of each investment option will attract a fee rebate, which will effectively reduce the management costs of the investment option. See **fee rebate** in the **additional explanation of fees and costs** section for further information.

Additional explanation of fees and costs

Fee rebate

The underlying management fee of each investment option (charged by the issuers of the underlying investments of the investment option) will attract a fee rebate. The effect of the fee rebate is that it reduces the management costs of your investments.

The fee rebate payable is based on the following table:

Investment option	Fee rebate ¹
AMP Capital – Cash Management	0.27% pa of your daily balance in each investment option
All other investment options	0.54% pa of your daily balance in each investment option

The fee rebate for each investment option will be credited to your cash account monthly in arrears and invested according to your standard purchase instructions. The fee rebate will not be applied to your cash account in the month you exit Generations Investment Portfolio.

Other service fees

Negative cash account balance interest

Should your cash account balance become negative at any time, interest will be charged by us on the negative amount, for the period it remains negative, at the same rate as the interest paid on positive cash account balances.

Any such interest charged in relation to a negative cash account balance, will be netted off against any interest accrued on your cash account balance during periods when the balance is positive, prior to the interest amount (positive or negative) being applied to your cash account.

1 The fee rebate payable to you is exclusive of GST and RITC since under GST law the payment of this fee rebate is not subject to GST.

Client advice fees

You may agree to pay your financial adviser a Client advice fee (CAF) from your Generations Investment Portfolio account, which is the remuneration they receive for providing you with financial advice. You should discuss client advice fees with your financial adviser to ensure you understand them and how they are calculated. Advice fees that you agree to pay your financial adviser will be deducted from your cash account in accordance with your instructions to us, and paid to your financial adviser on your behalf.

Client advice fees may comprise of either one or a combination of the following:

Client advice fee types	Client advice fee options	How and when paid
Client advice fee – initial A fee you may agree to pay your financial adviser for initial financial advice. This may include initial, plan preparation and research, and advice implementation.	A one-off dollar fee	A one-off dollar fee as agreed with your financial adviser, which is deducted from your cash account. The fee will be deducted from your cash account at the time your account is established, subject to your account balance ⁽ⁱ⁾ Where your account balance is not sufficient to pay this fee at establishment, the fee will be deducted once your account balance exceeds the minimum requirement.
Client advice fee – additional A fee you may agree to pay your financial adviser for additional financial advice.	A one-off dollar fee	A one-off dollar fee as agreed with your financial adviser that is deducted from your cash account. The fee will be deducted from your cash account at the time we receive your instructions, subject to your account balance ⁽ⁱ⁾ and any client advice fees already paid during your anniversary year.
Client advice fee – ongoing An ongoing fee you may agree to pay your financial adviser for ongoing financial advice.	A regular dollar and/or percentage fee	A regular dollar and/or percentage fee deducted from your cash account monthly or quarterly as agreed with your financial adviser. The percentage fee will accrue daily and be deducted from your cash account at your nominated frequency of either monthly or quarterly. Fees will only be deducted up to the amount determined by your account balance ⁽ⁱ⁾ at the end of the applicable fee period and will be subject to any client advice fees already paid during your anniversary year.
Client advice fee – contributions A fee you may agree to pay your financial adviser for financial advice on initial and/or future investments.	A percentage of each investment	A percentage of each initial and/or future investment as agreed with your financial adviser. The fee will be calculated as a percentage of each initial and/or future investments made to your account and deducted from your cash account at the time the contribution is received.

(i) Deductions for client advice fees (other than the client advice fee- contributions) are subject to minimum account balances. Refer to **client advice fee limits** section below for further details.

In all circumstances you control the client advice fee payments and can instruct us to change or cease payments. This instruction must be received by us in writing. Your instructions will generally be actioned within two business days, but it may take longer depending on processing requirements. We will also process instructions from your financial adviser to reduce client advice fee payments.

In the event we receive inconsistent instructions from you and your financial adviser we will always act in accordance with your instructions.

Where you enter into an agreement with your financial adviser for client advice fees, it is possible that your financial adviser may transfer the advisory services they provide you to another financial adviser. This may occur in circumstances such as, but not limited to, your financial adviser retiring, changing roles, merging advice practices or selling all or part of their practice.

Where any such changes occur, you will be notified within 30 days of us becoming aware of any such change, and your CAF arrangements will continue to be paid for the agreement period to the new financial adviser, unless you instruct us otherwise.

You should refer to your Statement of Advice provided by your financial adviser for details of the client advice fee arrangements between you and your financial adviser.

Client advice fee limits

The maximum client advice fee that you can agree to pay your financial adviser from your account (excluding any remuneration that your financial adviser charges you directly) is outlined in the following table.

Maximum CAF payable to your financial adviser:

Account balance	Maximum client advice fees payable to your financial adviser (inclusive of GST) pa ⁽ⁱ⁾	Maximum client advice fees payable by you (inclusive of GST net of RITC) pa ⁽ⁱ⁾
Under \$2,500	\$0	\$0
\$2,500 to \$10,000	\$1,100	\$1,025
Over \$10,000	\$5,500 plus 2.69% of the total account balance	\$5,125 plus 2.51% of the total account balance
Contributions ⁽ⁱⁱ⁾	4.40% of each contribution	4.10% of each contribution

(i) Based on anniversary of your account establishment date.

(ii) Your financial adviser may be restricted from applying client advice fees to ongoing contributions as these fees are prohibited by some financial services licensees. Please confirm with your financial adviser.

Limits will be monitored and verified against your account value each time a client advice fee is charged during the anniversary year. We reserve the right not to deduct fees that we believe are unreasonable.

The remuneration that your financial adviser receives differs from the amount you pay from your cash account due to the reduced input tax credit (RITC). RITC is a partial rebate of the GST payable to financial advisers that we pass directly onto you. Therefore, you are not charged the entire amount that the financial adviser receives as remuneration.

Capacity to index client advice fees

Where you agree to pay your financial adviser a dollar amount for the client advice fee – ongoing, you can also agree for this amount to be indexed each year on your account anniversary date or on a date agreed with your financial adviser.

You may choose from two methods of indexation:

- a fixed percentage (up to 7% pa), or
- Consumer Price Index (CPI) — using the most recently published CPI.

Underlying fees and costs of investment options

The fees and costs of any investment options selected by you and your financial adviser are in addition to the fees we charge for accessing these investment options.

Details of the various types of fees and costs charged by the underlying investment managers are set out below.

You can find an up-to-date list of the underlying investment option fees and costs in the **Generations investment options PDS**.

For more detailed information about the fees and costs of a particular investment option, refer to that investment option's PDS or other disclosure document. Visit **North Online** to obtain the most up-to-date copies of the PDSs or other disclosure documents provided by the relevant issuer of the investment or contact your financial adviser.

Management costs

Management costs are the ongoing fees and expenses of investing in an investment option and include management fees, expense recoveries, performance fees (if applicable) and indirect costs.

Managers of the investment options generally express management costs as a percentage per annum of the net asset value of the investment option.

Further information on the underlying management fee for each investment option is contained in the **Generations Investment Portfolio Options PDS**.

Note: When you are invested in Generations Investment Portfolio, you do not have a statutory right to receive a periodic statement from Generations Investment Portfolio which sets out the indirect costs you have incurred that are attributable to the underlying investment options.

Transactional and operational costs

In addition to management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. Transactional and operational costs are additional costs to the investor. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property.

Transactional and operational costs will differ according to the types of assets held by the investment option and whether they are traded in Australia or overseas. Transactional costs vary based on relative costs of investing with a particular fund manager and/or a particular type of investment.

Buy/Sell costs

Most investment options have buy/sell spreads. This is the difference between the buy unit price and the sell unit price and is the fund manager's estimate of the costs of buying and selling assets of the investment option due to investments and withdrawals from the fund.

When you invest in a managed fund we purchase the equivalent units for you at the buy price. When determining your account value, we then value these units using the sell price, which is generally lower than the buy price. The buy/sell cost represents this reduction in value.

Buy/sell costs are additional costs to the investor and are reflected in the unit price and are not charged separately. They are not paid to us, they are used by the fund manager to meet transaction costs. The buy/sell costs will vary depending on the investment option selected.

Alterations to fees and charges

We reserve the right to add to or alter any of the fees and charges outlined in this IDPS Guide at our discretion. You will be informed of any increase in fees and charges (other than an increase arising from indexing) at least 30 days before they occur. The small account fee may increase each year in line with changes in the CPI.

Taxation information

For further information about taxation of this product, please refer to **Taxation** under the **What else you need to know** section of this guide.

Example of annual fees and costs for a balanced investment option

This table gives an example of how the fees and costs in the Generations Balanced Fund for this investor directed portfolio service can affect your investment over a one-year period. You should use this table to compare this product with other Investor Directed Portfolio Services/similar managed investment schemes.

Example - Generations Balanced Fund		Balance of \$50,000 with a contribution of \$5,000 during year
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
Plus Management costs ⁽ⁱ⁾	Nil	And, for every \$50,000 you have in the Generations Balanced Fund you will be charged \$0 each year.
Equals		
Cost of the Generations Balanced Fund		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$0 ⁽ⁱⁱ⁾ .
		What it costs you will depend on the investment option you choose and the fees you negotiate.

(i) A small account fee of \$91 pa applies where the account balance is less than \$20,000. This example assumes that your cash account balance in Generations Investment Portfolio is nil. A cash account investment fee of 0.45% pa will apply to the balance of your cash account in Generations Investment Portfolio.

(ii) Additional fees and costs may apply, including client advice fees as agreed with your financial adviser and underlying fees and costs for investment options - refer to **Example 1** under the **Additional example of total annual fees and costs**.

Note: The fees and costs of Generations Investment Portfolio relate to access through Generations Investment Portfolio, to the underlying investment options offered in Generations Investment Portfolio and not the fees and costs of investing in those underlying investment options. Additional fees and costs will be charged by the issuers of the underlying investments that you choose to invest in through Generations Investment Portfolio. Refer to **underlying fees and costs of investment options** in the **Additional explanation of fees and costs** section for further information.

Additional example of total annual fees and costs

The following example illustrates how the cumulative effect of the fees and costs of Generations Investment Portfolio, as well as the underlying fees and costs of certain types of investment options, can affect your investment over a one-year period, and how they can vary depending on the investment options you select.

This example is for illustrative purposes only.

The actual fees and costs that you will be charged will depend on your total account value, the investment options you choose and the transactions you carry out.

Example 1 - Managed fund on Generations Investment Portfolio

Example – Generations Balanced Fund		Balance of \$50,000
Cost of Generations Investment Portfolio ⁽ⁱ⁾	Nil	If you have \$50,000 in Generations Investment Portfolio, you will be charged \$0 each year.
Plus Other costs for the investment option ^{(iii)(iv)}	1.96% pa	And, other costs of \$980 each year will be deducted from your investment.
Equals Total fees and costs ^{(iii)(iv)}		If you had an investment of \$50,000, then for that year you would be charged total fees and costs of \$980 for holding the Generations Balanced Fund.
Total fees and costs as a percentage of your investment:		1.96% pa of your investment of \$50,000

(i) A small account fee of \$91 pa applies where the account balance is less than \$20,000. This example assumes that your cash account balance in Generations Investment Portfolio is nil. A cash account investment fee of 0.45% pa will apply to the balance of your cash account in Generations Investment Portfolio.

(ii) This amount comprises estimates of underlying management costs and certain transactional and operational costs for the Generations Balanced Fund based on the last financial year.

(iii) Additional fees and costs may apply, including client advice fees as agreed with your financial adviser. And, a buy/sell cost of 0.15% applies whenever you invest in or withdraw from the Generations Balanced Fund (this will equal \$7.50 for every \$5,000 you invest or withdraw).

(iv) A fee rebate of 0.54% pa may apply on the underlying management costs of the investment option. Other costs for the investment option and total fees and costs after the fee rebate on a balance of \$50,000 are \$710 (i.e. 1.42% of your investment of \$50,000). The fee rebate will not apply in the month you exit from your Generations Investment Portfolio account.

How your benefit will be paid upon death

In the event of your death while you are still an investor of Generations Investment Portfolio, we must pay your remaining investment to your estate.

You should consider making a will. Your financial adviser can assist you in assessing your estate planning options.

Joint applicants are treated as joint tenants. This means that if one of the joint applicants dies, only the other joint applicant will be recognised as having any claim to the investment.

Invested assets upon death

Upon notification of the client's death, the assets will remain invested as per the deceased client's investment instructions, until such time as alternative instructions are received from the client's legal personal representative.

Investment instructions, adviser remuneration and financial adviser access

Any existing investment instructions, regular savings plans, client advice fees and financial adviser access may also be cancelled upon receipt of notification of the client's death.

What else you need to know

Taxation

There may be important tax consequences in investing in Generations Investment Portfolio. The taxation implications of investing, switching and receiving distributions will depend on your personal situation.

We recommend you check with your financial adviser or tax professional, as individual circumstances may differ and tax information may change in the future.

Non-resident withholding tax

If you are not an Australian resident, tax will normally be deducted from your distributions. The tax rate will depend on the nature of the distributions and the country in which you reside.

Tax file number (TFN) withholding tax

You can choose whether or not to quote your TFN when you apply for a Generations Investment Portfolio account. However, without your TFN or an appropriate exemption, tax may be withheld from distributions made to you at the highest marginal tax rate (plus Medicare levy).

Generations IDPS Deed Poll

The Generations Investment Portfolio is governed by a Deed Poll. The terms and conditions of the Deed Poll are binding on us and on Generations Investment Portfolio investors.

Copies of the Deed Poll will be provided free of charge on request if you contact us at north@amp.com.au, on 1800 667 841, or by writing to:

North Service Centre
GPO Box 2915
MELBOURNE VIC 3001

NMMT has the power to amend the Deed Poll, but it must give you reasonable prior notice if it considers the amendment to be materially adverse to your interests.

Role of NMMT

NMMT is the operator of Generations Investment Portfolio. NMMT must perform its obligations under the Deed Poll honestly and with reasonable care and diligence.

The Deed Poll also contains a general obligation for NMMT to act in accordance with investment instructions from you. However, there are a number of circumstances where an instruction is deemed not to have been given, including:

- where the instruction is unacceptable or inappropriate with reference to the Deed Poll, this IDPS Guide, the law or market practice
- if the instruction is incomplete or may not be authentic, or
- if there is insufficient cash to meet the request.

NMMT has a voting policy in place regarding investments accessible through this service. A copy of this policy is available free of charge upon request from the North Service Centre on 1800 667 841 or amp.com.au/corporatepolicies.

NMMT has entered into contracts with the underlying investment managers and as a result may receive payment from the investment managers whose managed investment funds are available for investment through Generations.

Custody of your assets

NMMT is the custodian for Generations Investment Portfolio, but has appointed Citigroup Pty Ltd (Citi) (ABN 88 004 325 080, AFS Licence No. 238098) as sub-custodian to hold certain assets on its behalf, including managed investment funds.

Citi may not exercise any discretion in connection with these assets and will only act upon instructions from NMMT, or any party authorised by NMMT.

Citi's role, in addition to the custody of your assets, is to ensure other administrative functions are completed, such as settlements and the collection of distributions.

Your rights

Your rights as an investor through Generations Investment Portfolio are governed by this guide, the Deed Poll and the Corporations Act. The rights you have as an investor include the right to:

- withdraw your investment
- terminate your investment
- receive income entitlements
- receive investor reports, and
- inspect the Deed Poll.

There are differences between investing directly and investing through a portfolio administration service like Generations Investment Portfolio. As an investor through Generations Investment Portfolio:

- you will have access to managed investment funds that are normally only available to investors with large amounts to invest.
- you are not entitled to any cooling-off rights (that is, the right to return the interest in an investment to the issuer and receive the application amount paid, subject to some adjustments such as in respect of fees and (positive or negative) market movements). This is particularly important when considering investing in investments with limited liquidity or infrequent or restricted redemption windows as longer withdrawal periods and transaction fees will apply. In determining whether to invest in such an investment, you should specifically consider liquidity.
- investments (other than shares held in a sponsored share account) will be held in custody for you, and we will provide consolidated reporting and collect income on your behalf. Although you retain beneficial ownership, you won't be able to directly exercise any investor rights usually available to the legal owner, including the right to vote on company and scheme resolutions. NMMT will generally only seek your direction to exercise any voting rights where a resolution is deemed to have the potential to materially affect the nature of the outcome of the investment.
- you may not have a right to withdraw and receive a refund from a managed investment fund if the product disclosure

statement or other disclosure document for the investment becomes defective or a disclosure condition is not met before the issue or sale of the investment. This means that the issuer of the investment may not be required to return your investment or provide other options such as notifying you of an option to withdraw your investment under the Corporations Act. Where practicable, we will communicate to your financial adviser where there is an option to withdraw and provide them with any accompanying disclosure (including supplementary or replacement disclosure) as soon as possible (but no later than 5 days from receipt of notification to us). We will also generally act on any instructions received as to how to exercise the withdrawal option.

If you were a direct investor:

- you will receive reports, accounts and may be able to participate in distribution reinvestment plans and have the right to vote in company and scheme resolutions.
- you may also be entitled to a 14 day cooling-off period with respect to certain financial products such as managed investments. If you exercise your right within the cooling-off period, you can have your application money returned (subject to some adjustments such as in respect of fees and market movements).
- withdrawal rights will usually be available and may be exercised by you when a product disclosure statement/disclosure document is found to be defective or a disclosure condition is not met before the issue or sale of the related investment that you applied for directly. You will be notified directly by the product issuer of any option to withdraw and provided with any accompanying disclosure (including supplementary or replacement disclosure).

Should you cease to receive ongoing financial advice you may remain invested in Generations Investment Portfolio and you may continue to provide NMMT with instructions relating to your account and the investments held for you. In this instance you will be treated in accordance with the NMMT Limited – Non-Advised Clients policy, which is available at no additional cost to you, from amp.com.au/corporatepolicies or the North Service Centre on 1800 667 841.

Your liability

By electing to use Generations Investment Portfolio, you appoint NMMT to act on your behalf to acquire, withdraw, invest, transfer and hold investments offered through Generations Investment Portfolio.

Under the Generations Investment Portfolio Deed Poll, NMMT is not responsible for any losses or liabilities incurred by you, except where they arise from our negligence or fraud. NMMT is also entitled to a broad indemnity out of the assets in your portfolio when it performs or exercises any of its powers or duties in respect of the service. You are liable for any fees and charges that have been advised to you, whether in this guide or otherwise, and for all charges relating to your investments, including any tax that becomes payable.

Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act

We are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act. This means before we can accept you as an investor you need to provide certain identification information and verification documentation. We may also need additional customer identification information and verification from you as you undertake further transactions in relation to your investment.

We will need to identify and verify:

- you as the investor(s) prior to accepting your application pursuant to this IDPS service. We cannot process transactions on your behalf until all relevant information has been received and your identity has been satisfactorily verified
- your estate. In the event of your death while holding an account, we will need to identify and verify your legal personal representative prior to transferring the ownership or transacting on your account
- anyone acting on your behalf. If you nominate a representative to act on your behalf, we will need to identify and verify the nominated representative prior to authorising them as an added signatory to your account.

The customer identification requirements form part of your application. You will need to ensure you provide any necessary supporting documentation to the application to your financial adviser.

In some circumstances, in accordance with the AML/CTF legislation, we may need to re-verify information or require additional information from you. By applying to invest via the Generations Investment Portfolio, you acknowledge that we may delay or refuse any request or transaction at our discretion. This could include delaying the issue or sale of assets if we deem that the request or transaction may breach our obligations, or cause us to commit or participate in an offence under the AML/CTF legislation, and we will incur no liability to you if we do so.

All applicants are required to certify their US taxation status.

Your privacy – use and disclosure of personal information

We will usually collect personal information directly from you, your financial adviser or anyone authorised by you.

The personal information we collect from you will be used to:

- establish and manage your account
- verify your identity or the identity of an authorised party on your account
- ensure compliance with all applicable regulatory or legal requirements
- perform any appropriate related functions
- manage and resolve complaints about the product or investment options, made to us directly by you or via your adviser.
- undertake market research and analysis for product and service improvement
- provide you with information about financial services provided by us, other members of the AMP group or by your financial adviser through direct marketing. If you do not want this please contact the North Service Centre at north@amp.com.au or on 1800 667 841 or unsubscribe at any time using the unsubscribe link within our marketing emails.

Your financial adviser will provide details to us on if you are inside or outside of the target market determination for Generations Investment Portfolio or any applicable investment options, and if you are outside the target market determination, the reason why the acquisition is outside of the target market.

Also, if you make a complaint to your financial adviser relating to Generations Investment Portfolio, or any of the investment options, your adviser may provide details of the complaint to us. We may also provide information regarding the complaint to the external investment manager or insurer.

If you do not provide the required information, we will not be able to perform the activities above.

We are required or authorised to collect your personal information under various laws including those relating to Design and Distribution Obligations, taxation and Anti Money Laundering and Counter Terrorism Financing laws.

We will only share your personal information:

- with other members of the AMP group and external service providers, including your financial adviser, that we need to deal with for the purposes described above
- as required by law or regulations with courts, tribunals or government agencies
- with persons or third parties authorised by you, or if required or permitted by law
- with your parent or guardian, if you are under age 18.

Some external service providers we need to deal with can be located or host data outside Australia. A list of countries where these providers may be located can be obtained via our privacy policy. We take all reasonable steps to ensure that any data shared with external service providers is shared securely to protect your information.

Where you provide us with the personal information of other individuals, it is your responsibility to:

- inform the other individuals that you have provided their personal information to us; and
- provide them with a copy of this Privacy Collection Statement.

Our privacy policy provides further information about how you can access or update your personal information, seek the correction of such information, make a complaint about a breach or potential breach of our privacy obligations and how we will deal with such a complaint. You can view our privacy policy online at amp.com.au/privacy or contact us on 1800 667 841 for a copy.

If you have an enquiry or complaint

If you have an enquiry or wish to make a complaint in relation to the operation of the Generations Investment Portfolio IDPS, you can contact us by phone, in writing (email or send us a letter) or via our website.

Call us on: 1800 667 841

Email us at: north@amp.com.au

Write to us at:

North Service Centre

GPO Box 2915

MELBOURNE VIC 3001

Website: northonline.com.au/generations

Complaints are very important to us and we are committed to resolving them as quickly as possible. Our Complaints Policy is available on our website.

We will acknowledge receipt of your complaint within one (1) **business day** or as soon as we can.

If your complaint is resolved within five (5) business days we will not provide you with a written response, unless you request it.

If your complaint cannot be resolved within five (5) business days, we will provide you with:

- a name and contact information of the Customer Resolution Team responsible for handling your complaint,
- regular updates on the progress of your complaint, and
- a specific date when the investigation into the complaint is likely to be resolved.

When we complete our investigation, we will contact you to discuss our decision and then provide you with a written response including the outcome of the investigation and the reasons for our decision. We will provide a final response to your complaint within 30 calendar days of receiving your complaint; however, in exceptional cases where there is no reasonable opportunity for us to respond within that timeframe because resolution of the complaint is particularly complex or because of circumstances beyond our control which cause complaint management delays, we will require more time to respond to your complaint. In such exceptional cases, before the 30 calendar day timeframe expires, we will provide you with a notice with:

- the reasons for the delay
- information about your right to complain to AFCA if you are dissatisfied; and
- the contact details for AFCA.

You can find out more information by reading our Complaints Policy on our website.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. The contact details for AFCA are:

Australian Financial Complaints Authority

GPO Box 3

MELBOURNE VIC 3001, Australia

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

There may be a time limit for referring your complaint to AFCA. You should contact AFCA or visit the AFCA website for more details.

Specific investment complaints

Complaints regarding specific investments accessed through this service (such as managed funds) will need to be made to the underlying issuer of the investment. We will take reasonable steps to facilitate the resolution of any such dispute notified to us. Please contact us for further information on the dispute resolution process of any of the underlying issuers.

Financial advice complaints

If your complaint relates to your adviser or financial product advice you received from your adviser, we recommend you discuss the issue with your adviser or refer to the complaints section of your adviser's Financial Services Guide.

Getting help to make a complaint

If you need support or help to make a complaint you can ask an authorised representative, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint, and this can be provided verbally or in writing. If you have a hearing or speech impairment you can use the National Relay Service as per the following:

- TTY (Text Telephone) users – phone **133 677** then ask to contact 1800 667 841
- Speak and Listen (speech to speech relay) users – phone **1300 555 727** then ask to contact 1800 667 841
- Internet relay users – visit the National Relay Service website

communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. TIS National can be contacted on 131 450.

Managing conflicts of interest

AMP has adopted the following principles in relation to the management of conflicts:

- AMP acts fairly, honestly and in good faith towards AMP customers, business partners, shareholders and employees.
- AMP acts in a manner which upholds the integrity and impartiality of the financial services markets in which it operates.
- AMP adopts and promotes a culture of awareness and effective management of conflicts.
- AMP and its employees will be active in considering, when making business decisions, the potential for conflicts to arise, and will implement appropriate controls to minimise that possibility.

A copy of AMP's conflicts policy can be obtained by calling the North Service Centre on 1800 667 841.

Direct debit service agreement

This agreement outlines our and your responsibilities to ensure the smooth and secure operation of our direct debit agreement.

Our responsibilities

- We will only deduct investments from your chosen account.
- We will confirm the Investment amount, and how often we have agreed to deduct it.
- We assure you that we will not disclose your bank details to anyone else, unless you have agreed in writing that we can or unless the law requires or allows us to do this.
- We will debit your account on your nominated day of the month. If the payment date is a weekend or national public holiday, we will debit your account on the next business day.
- We will give you at least 14 days' notice when changes to the terms of this arrangement are made.

Your responsibilities

- We process your direct debit once the request has been submitted and funds will be credited to your account immediately in good faith. The funds will be debited from your banking institution within 1-2 business days of the submitted request.
- The funds deposited from your direct debit will be used in accordance with your buy profile. AMP is not liable for any incurred losses due to the automatic selling of any assets caused by a rejection of the direct debit request.
- Before sending us your account details, please check with your bank or financial institution that direct debit deductions are allowed on the account you have chosen.
- Please make sure that you have enough money in your account to cover payment of your instalments when due. Your bank or financial institution may charge a fee if the payment can't be met.
- The financial institution may charge you a small fee for the direct debit arrangement. This will be reflected in your financial institution account statement.

Changing your payment details

You may cancel or change direct debit deductions at any time.

Can we help?

If you have any queries about your direct debit agreement, please contact your financial adviser or contact us at north@amp.com.au or on 1800 667 841.

We will respond to queries concerning disputed transactions within ten business days.

Obtaining our financial services guide

The Financial services guide (FSG) is designed to disclose relevant information to you, in order to assist you in deciding whether to use any of the services offered in the guide.

Our FSG contains information about:

- the financial services NMMT will provide you
- how NMMT and other related parties are paid for financial services provided to you
- any associations or relationships that could create potential conflict of interest, and
- details of who to contact should you have a complaint.

For a copy of our Financial services guide, visit North Online or contact our North Service Centre on 1800 667 841 for a free copy.

Contact us

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