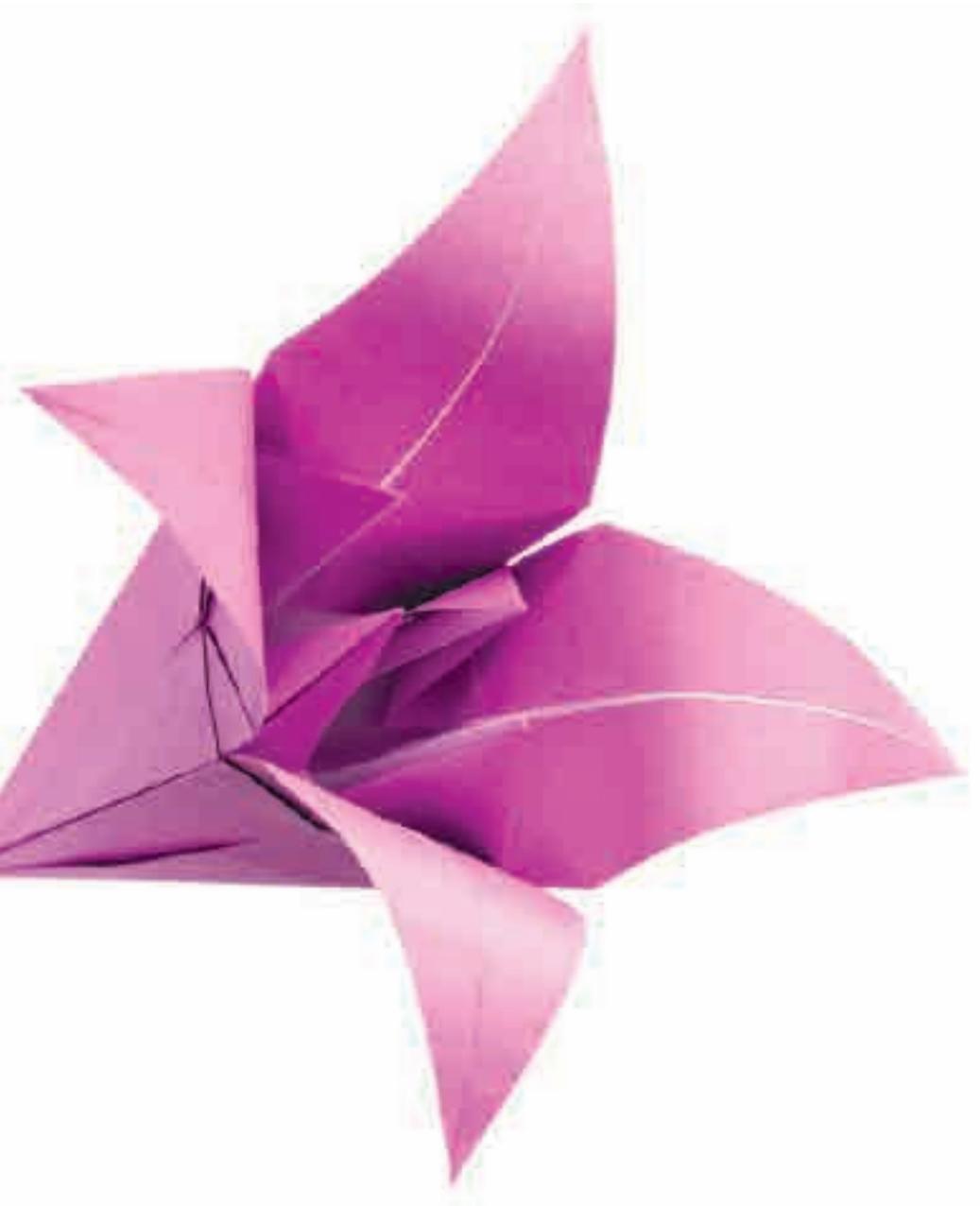




iAccess[®]

Investment

Your move to North[®] Online



Information guide

Date issued: 1 July 2013

Effective date: 1 October 2013

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ipac iAccess[®]

amendment to Your move to North[®] Online

Information guide

Investment

This is an amendment to 'Your move to North Online Information guide' (Guide) dated 1 July 2013. The Guide forms part of ipac iAccess Investment Portfolio Service for Personal Investments Investor Directed Portfolio Service (IDPS) Guide and Financial Services Guide, Issue number 7, dated 5 November 2012 and a Supplementary to the IDPS Guide dated 1 July 2013.

1. the date of the systems upgrade has changed

We were scheduled to upgrade the technology that administers your iAccess account to a more contemporary and innovative system called North Online, on 1 October 2013. This date has now been postponed to 5 November 2013, therefore any references to 1 October 2013 throughout the Guide should now read 5 November 2013.

The following text and table replaces the text and table on page 10 of the **Guide** under the heading key dates to observe before the move.

2. key dates to observe before the move

With the move to North Online our priorities are to minimise disruption and to ensure a smooth transition for your account.

We will be preparing for the move of your iAccess account between Friday 1 November and Monday 4 November 2013.

This means that:

- ~ we will need to adjust the timing of regular withdrawals and direct debits due around this period (see below for details)
- ~ we will not be able to process requests and transactions between Friday 1 November and Monday 4 November 2013. New requests received during this time, excluding in specie transfers out, will be processed from Tuesday 5 November 2013 when your account has moved to North Online, and
- ~ any in specie transfer requests will need to be submitted to us early so that they can be completed by Friday 27 September (see details below).

changes to regular withdrawal and direct debit dates in the lead up to the move to North Online

In light of the preparation activities between Friday 1 November to Monday 4 November 2013, we are adjusting the timing of regular withdrawals and direct debits for regular savings plans that are due to occur around this period.

Early payment of regular withdrawals	If your regular withdrawal from your iAccess account is due between 1 November and 7 November, your payment will be made early on 31 October 2013.
Delayed direct debits for regular savings plan	If you have a regular savings plan on your account and the direct debit from your bank account is due between 1 November and 7 November, your deduction will be made later on 8 November 2013.

early requests required for in specie transfers

As in specie transfers out of your account will no longer be available from 28 September 2013 (see page 5 for more details), it is important that you submit these requests before the dates below. We have provided the same processing dates for in specie transfers into your account, however you will be able to submit these to us again from 5 November 2013.

	In specie transfers out of your account	In specie transfers into your account
Managed funds in specie transfers	Any requests to in specie transfer managed funds out of your account must be submitted by 16 August 2013. Any requests after this date will not be accepted.	Any requests to in specie transfer managed funds into your account must be submitted by 16 August 2013. For requests after this date, you can submit these to us from 5 November 2013.
Listed securities in specie transfers	Any requests to in specie transfer listed securities out of your account must be submitted by 6 September 2013. Any requests after this date will not be accepted.	Any requests to in specie transfer listed securities into your account must be submitted by 6 September 2013. For requests after this date, you can submit these to us from 5 November 2013.

The following text replaces the text on page 4 of the Supplementary IDPS under the heading key dates.

key dates

We will now be preparing for the move of your iAccess account between **Friday 1 November and Monday 4 November 2013**. During this time we will be unable to process requests and transactions. New requests received during this time, including requests to in specie transfer into your account, will be processed from Tuesday 5 November 2013 on North Online.

explaining the move to North Online

what is happening?

AMP is making a significant change in technology that involves moving your ipac iAccess account to North Online on 1 October 2013. North Online is a contemporary administration system designed to improve the way you and your financial adviser interact with us and operate your account, making it easier to access and manage your investments. Importantly, the move will be at no cost to you, and there will be no change in the investments you have in your iAccess account.

why is it happening?

The world is changing at a tremendous rate and the financial services industry is no exception. Today, customers demand online and instant information and responses.

In providing financial solutions, our responsibility is to ensure that we make the necessary investment in technology to help us meet the needs of today's consumer. In meeting these needs, the move to North Online will see us deliver an improved system for you and your financial adviser, which involves moving away from a paper-based transaction model to a more modern online alternative.

what does the move to North Online mean?

The move to North Online means:

- ~ Your financial adviser, who remains key in bringing your financial strategies to life, will have access to improved online tools to manage your iAccess account. A key feature of North Online will allow your financial adviser to submit most transactions online on your behalf. This means there's less paperwork and many of your instructions can be processed on the spot.
- ~ You can access your account to see how your investments are performing, anywhere and at any time. You simply need to log in to North Online using a username and password that we'll provide you (internet access will be required). Please note, this is an optional feature, as your financial adviser will still be there as your key contact to manage your account.
- ~ Any communications and statements issued after the move will be stored in one convenient location in an online filing cabinet on North Online which you can access at any time. Your online filing cabinet will only be accessible by you and your financial adviser.
- ~ In addition to your online filing cabinet you will continue to receive reports and correspondence by mail.
- ~ All your personal account details, including investment instructions and transactions dating back to 1 July 2012, will be available on North Online.

In making this change we have ensured the important features that you currently enjoy on your iAccess account will remain the same. While the move to North Online will mean some changes to how your account operates (which we explain in more detail from page 4), it will provide an improved service offering that can help you and your adviser manage your financial future together.

key dates to observe before the move

Our priorities are to minimise disruption and to ensure a smooth transition of your iAccess account to North Online on Tuesday 1 October 2013. We will be preparing for the move from Saturday 28 September to Monday 30 September 2013. This means that:

- ~ **we will not be able to process requests and transactions from Saturday 28 September to Monday 30 September 2013**
- ~ **we will need to adjust the timing of any direct debits due around this period, and**
- ~ **some requests will need to be submitted to us early** so that they can be completed by Friday 27 September 2013.

Full details have been provided on page 10. It is important to read this information to understand how your iAccess account will be impacted while we prepare for your move to North Online.

supporting you with your move to North Online

Along with your financial adviser we will support you through your move to North Online. We've prepared this document to explain:

- ~ **what's staying the same**
- ~ **what's changing**
- ~ **key dates to observe before the move, and**
- ~ **what will happen next.**

We encourage you to read this information and seek guidance from your financial adviser to get a thorough understanding of what this move will mean for you. If anything materially changes before the move, we'll communicate this to you.

It's important to note, after the move you will remain invested in your existing iAccess product.

what's staying the same?

Many of the features you currently enjoy on your iAccess account will remain the same after the move to North Online. Below are some of the key features that you'll continue to see and have access to.

investment options

Upon moving your iAccess account to North Online, you will remain invested in the same cash, term deposits, managed funds and listed securities as per your existing holdings. The number of units, shares or balance of these investments will be automatically transferred as part of the move. Investment distributions and dividends will continue to be credited to your account. You will also have access to the investment options available in the current iAccess investment menu.

fees and adviser remuneration

The following fees and any remuneration arrangement you've made with your financial adviser will remain the same:

- ~ administration fees (and applicable fee rebates)
- ~ contribution fees
- ~ client advice fees
- ~ planning and advice fees
- ~ fee aggregation.

Fee aggregation can help reduce the fees that you pay if you or your immediate family have more than one iAccess account. If you currently have this arrangement in place, you'll continue to enjoy these fee discounts.

other product features

The following product features will remain the same on your iAccess account.

Cash account interest accrual	Interest will accrue and be calculated on the daily balance, and will be credited monthly to your cash account.
Standing purchase and sell instructions	Any existing standing instructions will remain in place. After the move, you will be able to add listed securities and other direct investments to your standing instructions.
Fund manager rebates	Fund manager rebates will continue to be passed on to you where they apply.
Regular savings plan	Any existing regular saving plans you have will remain in place. You can set direct debits to occur from a nominated bank account on a monthly, fortnightly or quarterly basis, and choose to automatically increase your regular savings plan amount. In preparation for the move, any direct debits from your bank account that are due from 27 September to 3 October will be made on 4 October 2013. Please refer to page 10 for more details.
Indexation on regular savings plan	Your regular saving plan can be automatically increased each year to keep in line with inflation. If you have nominated indexation this will continue after the move.

transactions

Transactions will continue to be conducted through your cash account. The following transactions and the details that apply to them will stay the same.

Portfolio switch	You can switch your investments (subject to maintaining a minimum balance of \$1,000 per investment option).
Withdrawals	You can make withdrawals of \$1,000 or more from your investment account (subject to maintaining a minimum balance of \$1,000 per investment option).
Additional and new investments	You can add to your existing investments or purchase new investments from the iAccess investment menu.
In specie transfer	You can transfer some assets you hold externally into your iAccess account under certain conditions. In preparation for the move, any in specie transfer requests will need to be submitted to us by 16 August 2013 for managed funds and by 6 September 2013 for listed securities so that they can be completed by Friday 27 September 2013. Please refer to page 10 for more details.

insurance

If you have an insurance policy as part of your iAccess account, there will be no change to your insurance benefits. This includes your level of cover, insurance premium arrangement, and terms and conditions.

what's changing?

While most of the features you currently have will remain the same, the move to North Online will see improvements and changes to how your account operates. These changes are explained in more detail in the following pages.

introduction to North Online

As part of the move, you and your financial adviser will get access to North Online.

North Online offers your financial adviser improved technology and tools to manage your account

After the move, your financial adviser will remain the key contact to manage your account and to bring your financial strategies to life.

North Online offers your financial adviser improved tools to manage your account, allowing them to:

- ~ manage your account and transactions
- ~ submit most transactions online after obtaining your authorisation. These transactions include:
 - ~ opening new accounts
 - ~ adding additional or new investments
 - ~ switching investments
 - ~ completing transfers
 - ~ making withdrawals
- ~ trade shares in real-time, meaning your requests are placed immediately on the share market
- ~ monitor and report on the performance of your account, and
- ~ view your communications and statements.

All transactions your adviser initiates are confirmed directly to you.

North Online allows you to access your account anywhere and at any time

After the move, you will automatically get access to North Online. We will provide you with a username and password to North Online that will allow you to access your account at your convenience (internet access is required).

You can access North Online to:

- ~ view your account details and transactions
- ~ access your online filing cabinet which allows you to view all your new communications and reports in one central location (you will continue to receive communications by post)
- ~ monitor how your investments are performing
- ~ check the progress of transactions
- ~ update your personal and bank account details
- ~ make deposits to your investment account, and
- ~ get more information on your iAccess product, including investment options, insurance and access to Product Disclosure Statements.

You can get access to complete a broader range of transactions on North Online. Please contact your financial adviser to discuss this access.

You will receive a guide on how to use North Online when you receive your welcome letter.

You can access North Online to take advantage of all the features and benefits it provides. It is important to note that this access is an optional feature available to you – your financial adviser will remain your key contact for the ongoing management of your investments and iAccess account.

My Portfolio

My Portfolio is AMP's customer website that provides a single view of all your AMP products that you hold, including your iAccess account. It also offers the ability to include any externally held assets for reporting purposes.

From My Portfolio for your iAccess account, you can:

- ~ view your account balance and personal details
- ~ see all transaction details and generate Portfolio Reports from when your account was opened, and
- ~ access the last statement generated on your iAccess account prior to the move.

If you already have access to My Portfolio, you will continue to enjoy the benefits of this online tool after your iAccess account has moved to North Online.

If you would like to register for My Portfolio, simply visit amp.com.au.

transactions

After the move to North Online, there will be important changes for the following transactions.

Feature	Current	Future (from 1 Oct 2013)
Fax and email transaction facility	This facility allows you to issue transaction instructions to us by fax or email.	You and your financial adviser will be able to conduct transactions more efficiently using North Online. The fax and email transaction facility will no longer be available.
Authority to Operate	This facility allows you to nominate another person to submit paper-based transaction instructions on your behalf to us.	Existing authorities will no longer apply as transactions will be processed using North Online. Please make arrangements with your adviser if you would like to nominate another person to provide instructions on your behalf. Your nominated person will need to provide instructions directly to your adviser.
Authority to Instruct Online	This authority gives your financial adviser the ability to complete key online transactions on your behalf without the need to send in your signature or supporting paperwork each time.	Existing authorities continue to apply , meaning your financial adviser can continue to use it to complete the specific transactions it covers through North Online, without needing to get your signature each time.
Fast payment option on withdrawal	If you request a fast payment withdrawal we pay up to 90% of your portfolio value. The remaining balance is paid upon the sale of the assets.	If you request a fast payment withdrawal we will pay up to 80% of your portfolio value. The remaining balance will be paid upon the sale of the assets.
Sale of asset	If you would like to make a partial withdrawal or sell part of your managed investment fund, and the sale amount equals more than 95% of the current value of the asset, then the entire holding of that asset will be sold.	If you request a partial withdrawal or sell part of your managed investment fund or share , and the amount equals to more than 90% of your holding, the value will be converted from a dollar-based to a unit-based sale using the latest unit price we hold.
Residual amounts in closed accounts	All residual amounts credited to your account after it is closed are paid in accordance with your instructions. If we do not receive any instructions, the residual amount is paid using your last payment details.	All residual amounts credited to your account after it is closed will be paid using your last payment details.
In specie transfers – out	You may in specie transfer assets you hold in your account to another product or fund if certain conditions are met (tax may still apply).	In specie transfer of assets to another product or fund will no longer be available. If you want to transfer assets to another product or fund you will have to sell down those assets and withdraw. (Please be advised that this may have tax implications or result in buy/sell costs.) As in specie transfers out of your account will no longer be available, it is important to submit any requests to us by 16 August 2013 for managed funds and by 6 September 2013 for listed securities so that they can be completed by Friday 27 September 2013. Please refer to page 10 for more details.
Ad hoc purchase instructions	You can provide ad hoc purchase instructions for any additional investment or available cash in your account.	Your existing ad hoc purchase instructions will no longer be stored. You will need to provide purchase instructions for each ad hoc investment you make. If you do not provide instructions, your ad hoc purchase will be invested as per your standing instructions.

what's changing?

other product features

After your move to North Online, there will be changes to how you can make additional investments to your iAccess account.

Feature	Current	Future (from 1 Oct 2013)
Making additional investments to your account	You can make an additional investment to your account using BPAY®, EFT, direct debit, or over the counter at a bank branch.	<p>You can make an additional investment to your account using BPAY, EFT or direct debit from a nominated bank account. Contributions over the counter at a bank branch will no longer be available.</p> <p>You will get new payment details that you'll need to use for future deposits.</p> <p>If you currently make regular additional investments into your iAccess account via BPAY, EFT or direct debit, you will need to use these new payment details for future deposits.</p> <p>The new payment details will be provided to you after the move in your welcome letter. In the meantime, please continue to use the existing payment details until you receive these new instructions.</p>
Regular savings plan	You can regularly make additional investments to your account on a monthly, fortnightly or quarterly basis.	In addition to monthly, fortnightly or quarterly, you will be able to regularly make additional investments on a half-yearly or yearly basis.
Regular withdrawals	Your regular withdrawal payments are made on a monthly frequency, on the 4th day of the month.	<p>You will be able to regularly withdraw on a monthly, fortnightly, quarterly, half-yearly or yearly basis.</p> <p>You will be able choose the day of the month on which your regular withdrawals are made (between the 1st and 28th or the last day of the month).</p>

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cash account

After your move to North Online, your cash account will continue to operate as a hub through which all your transactions run through, however it will operate slightly differently.

Feature	Current	Future (from 1 Oct 2013)
Cash account minimum	You are generally required to hold a minimum of 2% of your total portfolio balance in your cash account.	<p>You now have more flexibility to control the balance of your cash account. To help manage your cash account, North Online allows you to specify a minimum cash balance (a minimum dollar amount, set by you, that you need to hold in your cash account) and a target cash balance (an amount, expressed as a % of your total portfolio value, held in your cash account over and above the minimum cash balance).</p> <p>Upon the move your target cash balance will be set to 2% (if we have a different percentage recorded for your account, we will set this different percentage as your target cash balance) and your minimum cash balance will be set to zero.</p> <p>Both the minimum and target cash balances can be adjusted at any time.</p>
Cash provisions	In addition to the 2% minimum cash account, you are generally required to hold amounts which cannot be invested to cover outgoings such as fees and regular withdrawals.	<p>Cash provisioning will no longer be necessary as all outgoings will be paid when they are due.</p> <p>This means that you will have access to your full cash account balance to invest at your discretion.</p>
Investing excess cash	<p>When your cash account exceeds the minimum cash balance (2% portfolio balance excluding any provisions) by \$500 a cash sweep is triggered and the excess cash is invested as per your standing purchase instructions. If you do not have standing purchase instructions the excess cash will remain in your cash account.</p> <p>Listed securities cannot be included in your standing purchase instructions.</p>	<p>When your cash account exceeds the minimum cash and target cash balance by \$500, excess cash will be invested as per your standing purchase instructions.</p> <p>If you do not have standing purchase instructions the excess cash will remain in your cash account.</p> <p>You will be able to include listed securities in your standing purchase instructions.</p> <p>Minimum trade amounts will apply. If you do not satisfy the minimum requirements your purchase instructions will not be executed.</p>
Topping up your cash account	When total cash account falls below zero (excluding provisions), your investments are sold according to your sell instructions to return your cash account balance to 2%. In the absence of sell instructions, some or all of your managed funds are sold proportionally.	<p>If your cash account falls below the minimum balance we will top up your cash account to the specified target cash balance (generally 2%) plus the set minimum.</p> <p>We will do this by selling down your investments, according to your sell instructions. If you do not have any sell instructions the assets will be sold proportionally (not including assets that have long redemption periods).</p>

what's changing?

share trading and managed funds

With your move to North Online your financial adviser will gain access to real-time share trading. You can set up dividend reinvestment plans and place buy orders on shares.

Feature	Current	Future (from 1 Oct 2013)
Listed security trading requests	Any security trading requests are submitted for processing and may take up to one business day to be processed. Written confirmation is sent once the trade is completed.	Any security trading requests will be placed immediately on the market by your adviser through North Online. Confirmation will be available electronically in your online filing cabinet (see the next page for more details on your online filing cabinet) on North Online. A minimum of \$1,000 per trade will apply.
Listed security holdings	Listed security holdings are held in custody on your behalf, with RBC Investor Services Trust, and under a single (custodial) Holder Identification Number (HIN) applicable to all members.	Listed security holdings will continue to be held in custody with RBC Investor Services Trust, and you will get an individual HIN for each of your holdings, giving you greater flexibility in managing your listed security holdings.
Dividend reinvestment plan (DRP)	You cannot participate in a DRP.	You will be able to participate in a DRP where the listed security allows this option, and automatically reinvest any dividends you receive from listed securities to purchase further shares.
Dollar cost averaging (DCA)	You can place a buy or sell order into the market at a set dollar amount over regular intervals for managed funds only (these are known as DCA buy and sell orders).	You will be able to place buy orders for equities as well as managed funds. DCA sell orders will no longer be available.

fees and adviser remuneration

With the move to North Online, you'll see a change in when we deduct some fees from your account. The amounts we charge for share trading will also change to reflect the enhanced functionality.

Feature	Current	Future (from 1 Oct 2013)
Deduction of fees	Fees are calculated on your portfolio balance on the last business day of each month and deducted at the end of each month.	Fees will be calculated and deducted on the portfolio balance on the monthly anniversary of the account commencement date (your account commencement date is when your iAccess account was opened) . The first monthly fee after the move will be a pro-rated amount to align your accounts with the new monthly account anniversary fee cycle.
Listed securities purchase/sale costs	Share trading fee structure: ~ minimum brokerage fee is \$30.75. ~ in specie transfer fee is \$0.00. ~ brokerage for panel broker settlement of trades executed by third party brokers is \$0.00.	There will be a change in fees to reflect the enhanced share trading functionality : ~ minimum brokerage fee will be \$34.00. ~ in specie transfer fee will be \$25.63. ~ brokerage for panel broker settlement of trades executed by third party brokers is \$10.25.

communications and reporting

North Online will give you greater access to information about your account allowing you to view your communications and reporting online, anytime and anywhere.

Feature	Current	Future (from 1 Oct 2013)
Look and feel for reports and communications	Reports and communications are branded ipac.	You will see a change in the look and feel to your reports and communication as they will be branded North . While the look and feel will be different, all key and regulated information will continue to be reported.
Online filing cabinet	Not available – statements, reports and confirmations are posted to you by mail.	All communications and reports will be available electronically through North Online in your online filing cabinet , providing you easy access at any time. Only you and your financial adviser will have access to view these communications and reports. In addition, you will continue to receive paper copies in the mail for your statements, reports and transaction confirmations.
Annual audit, annual tax and quarterly portfolio reports	Your annual audit, annual tax and quarterly portfolio reports are posted to you by mail.	Electronic copies of your annual audit, annual tax and quarterly portfolio reports will be added to your online filing cabinet (hard copies will also be posted to you). You will also be able to produce these reports at anytime on North Online.
Transaction confirmation	Transaction confirmation is posted to you by mail. Some members also receive a report of investment transactions processed on their account over the previous month. This is known as the Investment Confirmation Statement.	Transaction confirmation will be provided in writing and also stored electronically (in your online filing cabinet) when a transaction on your account occurs. You will be able to view deposit and withdrawal transaction details on North Online . Investment Confirmation Statements reporting transactions processed over the previous month will no longer be produced .
Communications for new accounts	Statements, reports and confirmations are posted to you by mail.	If you open a new account using your existing client reference number (CRN), all communications for accounts under your CRN, including your existing iAccess account, will be stored electronically in your online filing cabinet. These accounts will only receive selected communications in hard copy. If you would like to continue to receive paper-based communications for your existing account, you will need to open your new account under a new CRN. Your adviser can assist in setting up your new account.

key dates to observe before the move

With the move to North Online our priorities are to minimise disruption and to ensure a smooth transition for your account. We will be preparing for the move of your iAccess account between Saturday 28 September and Monday 30 September 2013. This means that:

- ~ we will not be able to process requests and transactions between Saturday 28 September and Monday 30 September 2013. New requests and those received during this time, excluding in specie transfers out, will be processed from Tuesday 1 October 2013 when your account has moved to North Online
- ~ for any regular savings plan with direct debits due between 27 September to 3 October, the deduction from your bank account will be made later on 4 October (please ensure you have sufficient funds to cover this debit on 4 October 2013), and
- ~ any in specie transfer requests will need to be submitted to us early so that they can be completed by Friday 27 September (see details below).

early requests required for in specie transfers

As in specie transfers out of your account will no longer be available from 28 September 2013 (see page 5 for more details), it is important that you submit these requests before the dates below. We have provided the same processing dates for in specie transfers into your account, however you will be able to submit these to us again from 1 October 2013.

	In specie transfers out of your account	In specie transfers into your account
Managed funds in specie transfers	Any requests to in specie transfer managed funds out of your account must be submitted by 16 August 2013 . Any request after this date will not be accepted.	Any requests to in specie transfer managed funds into your account must be submitted by 16 August 2013 . For requests after this date, you can submit these to us from 1 October 2013.
Listed securities in specie transfers	Any requests to in specie transfer listed securities out of your account must be submitted by 6 September 2013 . Any request after this date will not be accepted.	Any requests to in specie transfer listed securities into your account must be submitted by 6 September 2013 . For requests after this date, you can submit these to us from 1 October 2013.

what will happen next?

On 1 October 2013 your iAccess account will automatically move to North Online. In the meantime, we encourage you to read this document carefully and seek guidance from your financial adviser to get a thorough understanding of what this move will mean for you. If anything materially changes before the move, we'll communicate this to you.

supporting you after you move to North Online

We will continue to provide you with support after your move to North Online. You'll receive a number of communications and guides to assist, including the following:

welcome letter

You will receive a welcome letter confirming your move to North Online. It will provide your username for North Online and new payment details for contributions to your accounts (please use the existing payment details until you receive these details). To keep your password safe, we'll send it separately to your welcome letter.

guide to using North Online

Along with your welcome letter you will receive a guide on how to use North Online.

guide to making deposits with your new payment details

You will receive a guide outlining how to make deposits to your iAccess account using your new payment details. This guide will also be included with your welcome letter.

password details for North Online

Shortly after your welcome letter you will receive your password details for North Online. Once you have your username and password, you will be able to access North Online at northonline.com.au.

service centre

You'll continue to have access to a dedicated service centre to assist with any iAccess, North Online or account queries.

your financial adviser

We've provided your financial adviser with a number of tools and resources about the move to North Online. We recommend that you speak with your financial adviser for guidance on your move to North Online.

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contact us

If you have any further questions, please contact your financial adviser or ipac Investor Services on 1800 624 542.

important information

The information contained in this document is for general information only and does not take into account your individual objectives, financial situation or needs. Before acting on the information in this document, you should consider the appropriateness of this information and consult a financial adviser prior to any investment decision.

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