

Financial Services Guide

NMMT Limited

Issued 4 July 2025

This Financial Services Guide (FSG) is provided by NMMT Limited (ABN 42 058 835 573, AFSL No. 234653) ('NMMT', 'we', 'us', 'our').

This FSG is an important document that outlines the type of products and services NMMT is authorised to provide under its Australian Financial Services Licence (AFSL).

Any material provided to you by NMMT will contain factual information or general advice. This factual information or general advice does not take into account your particular objectives, financial situation and needs, and a statement of advice will not be provided. Accordingly, you will need to consider the appropriateness of the information contained in this FSG having regard to your particular circumstances.

Purpose of the FSG

This FSG is designed to help you decide whether to use the products and services offered by NMMT. It provides information about:

- who we are and how we can be contacted,
- the financial products and services we can offer,
- how we, and any other relevant parties, are paid,
- our relationships and how these could influence the advice we give you,
- how you can make a complaint and how we'll manage that complaint, and
- how we protect your privacy and handle your personal information.

Other documents you may receive

Before you purchase one of our products, you'll receive a Product Disclosure Statement (PDS), an Investor Directed Portfolio Service (IDPS) guide, terms & conditions or a similar type of document in most cases (disclosure document). A Target Market Determination (if applicable) is also available to be reviewed on our website. These documents contain information about the particular product to help you make an informed decision about that product.

These documents will include information about matters such as:

- the target market the product has been designed for,
- the terms and conditions of the product,
- any associated costs, fees and charges the product issuer may receive or pay, and
- any significant benefits and risks.

We are here to help...

As always, we're here to help, so if you have any questions contact us:

ISSUER: NMMT Limited | ABN 42 058 835 573 | AFSL 234653



1800 667 841



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About AMP

AMP provides banking, super and retirement solutions in Australia and New Zealand, supporting over one million customers and employing over 2,300 people.

We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 175 years. Over the years, we have learned that every customer's goals are unique – so we can help them make the most of what they have today to create their tomorrow.

About NMMT

NMMT is a member of the AMP group of companies which includes:

- AMP Bank Limited (ABN 15 081 596 009 AFSL No. 234517) (AMP Bank)
- AWM Services Pty Ltd (ABN 15 139 353 496, AFSL No. 366121 (AWS Services))
- ipac Asset Management Limited (ABN 22 003 257 225 AFSL No. 234655) (ipac)
- N. M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL No. 234654) (NM Super)
- National Mutual Funds Management Ltd. (ABN 32 006 787 720, AFSL No. 234652) (NMF)

NMMT is the responsible entity of various managed investment schemes, an operator of IDPSs and an operator of other custodial and depository services.

We're covered by professional indemnity insurance satisfying the requirements under s912B of the *Corporations Act 2001* (Cth) for compensation arrangements.

The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of AMP, even where subsequent to these actions they have ceased to be employed by or act for AMP.

You don't have a direct right to claim under this insurance. The insurance is maintained to ensure that we have sufficient resources to meet claims against us.

Financial services and products we can offer

Our AFSL authorises us to provide the following financial services:

- Provide general product advice about:
 - deposit and payment products
 - derivatives
 - government debentures stocks and bonds
 - life risk insurance products
 - investment life insurance products
 - interests in managed investment schemes, including IDPSs
 - securities, and
 - superannuation products
- Issue, acquire, vary or dispose of:
 - derivatives
 - interests in managed investment schemes, including IDPSs
 - securities, and
 - superannuation products
- Acquire, vary or dispose of on behalf of another person:
 - deposit and payment products
 - derivatives
 - government debentures stocks and bonds
 - life risk insurance products
 - investment life insurance products
 - interests in managed investment schemes, including IDPSs
 - securities, and
 - superannuation products
- Operate:

- managed investment schemes which invest in financial assets, and
- IDPS-like schemes
- Operate custodial or depository services, including IDPSs.

NMMT generally acts on its own behalf in relation to the authorised services listed.

How you do business with us

The disclosure document for each product outlines its administration procedures and processes. For details on how a product is administered, please refer to the relevant disclosure document.

How you can give us instructions

You can give us instructions by telephone, mail, email or through our online platform, subject to meeting our security requirements.

Some products may have their own rules about how to provide instructions or carry out certain transactions – these are explained in the relevant disclosure document or applicable form. If you have an adviser, all instructions can be passed via them so they can be submitted online.

How your investments are held by NMMT through IDPSs or registered schemes

Where assets are held through an IDPS or registered scheme operated by NMMT, NMMT has appointed Citigroup Pty Ltd (ABN 88 004 325 080, AFSL No. 238098), Asgard Capital Management Limited (ABN 92 009 279 592, AFSL No. 240695)¹ and Australian Investment Exchange Limited (ABN 71 076 515 930, AFSL No. 241400) to act as sub-custodians to hold shares, interests in managed investment schemes and fixed term products. The sub-custodians hold the legal title to those assets on trust for NMMT, and NMMT in turn holds the beneficial interest in those assets ultimately for you. Other assets held through an IDPS or registered scheme are held in the name of NMMT (in its capacity as custodian or responsible entity), in which case NMMT is the legal owner of the assets and holds them for your ultimate benefit.

NMMT and any sub-custodian it appoints may use omnibus accounts to hold assets (that is, accounts in which assets ultimately held for your benefit are pooled together with assets that are referable to other investors). Records are maintained by NMMT to enable the quantity of assets held in the omnibus account that are referable to your interest to be clearly identified.

When you apply to invest in an IDPS or registered scheme operated by NMMT, you consent to the use of omnibus accounts by NMMT, and any sub-custodian appointed by NMMT.

How we're paid for the services we provide

If you buy or invest in one of the products we issue, AMP will receive remuneration in the form of fees and charges related to your investment or purchase.

These fees and charges generally include ongoing management fees and costs, performance fees, and transaction costs.

Other fees and costs including insurances fees (premiums and any applicable stamp duty), and advice fees for personal advice may also apply. For example, an insurer will receive the insurance premiums paid for any insurance cover or annuity you obtain from us. Service fees may be paid to AMP or related parties by AMP or related parties to provide advice services for members of eligible AMP products.

The fees and costs you pay, and any benefits we receive for each product we offer, are set out in the relevant disclosure document.

We don't charge you any additional fees for general financial advice you may receive from us. However, your financial adviser may charge you fees for providing financial product advice. These will be outlined in the separate financial services guide or financial services and credit guide provided by your financial adviser.

1 Asgard Capital Management Limited will cease to be a sub-custodian for NMMT towards the end of 2025.

Fees or other benefits received or paid

Employees and Authorised Representatives of the AMP group may be entitled to receive a range of benefits, including potential discounts on AMP products and services as a result of their relationship with AMP.

Related companies and transactions

If we provide general advice on a product issued by another company within the AMP group, the AMP product issuer may benefit by receiving the fees they charge on that product. The amount and calculation of those fees are outlined in the relevant disclosure document. If you have a financial adviser, your financial adviser and their authorising licensee may also benefit if an AMP product is issued to you, or an AMP product you hold is varied, by providing personal advice. You can ask them for details of this remuneration before you apply for your AMP product.

Companies within the AMP group may provide services and obtain fees and charges or other benefits from the AMP product issuer or service provider if you obtain a product or service from a company within the AMP group. These relationships will be detailed in the relevant disclosure document (and any financial services guide or financial services and credit guide an adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and AMP policies and procedures, which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

Employees and directors

Employees and directors within the AMP Group receive salaries, incentive bonuses and other benefits. The allocation of bonuses and other benefits to employees and directors depends on various factors, including their performance throughout the year, and in some instances, the level of sales attributable to them during the year. Additionally, AMP's overall financial and strategic performance may play a role in determining these incentives. At the time this FSG is given to you, it is not possible to determine whether an employee or director qualifies for an incentive or the amount of that incentive.

Employees and directors within the AMP Group may also receive indirect benefits for the services we provide you. This may include non-monetary benefits that are valued at less than \$300, or cumulatively no greater than \$1,000 in a calendar year, for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Staff who may assist you on the telephone

Some employees who are representatives of AMP may also receive remuneration in the form of a bonus for the services they provide, such as general advice and assistance when you acquire or increase your investment in an AMP product. These benefits are based on a balanced scorecard of performance, including both financial and non-financial measures, that remain at the overall discretion of the business.

Financial advisers

You may receive advice about our products from financial advisers who may work for a licensee or authorised representative. These advisers may receive advice fees for personal advice, services, or commissions for loans or insurance acquired. Advice fees and other benefits may be calculated as a percentage of your financial interest in a product or on the total amount of business advised.

You may agree with your financial adviser the advice fees to be paid for financial planning services they provide. These advice fees are additional to the fees set out in this FSG and are paid directly to your financial adviser and/or their licensee, not to us. You and your financial adviser determine the amount of any advice fees and how they will be charged, subject to a fee cap as outlined in the relevant disclosure document.

Your adviser is required to set out the fees, commissions and any other benefits they receive in the financial services guide or financial services and credit guide that they must give you.

Your adviser may also receive payments and/or other benefits from the advice licensee or the organisation under which they operate.

Referrers

We may pay annual or up-front referral payments and other benefits to third parties (other than your financial adviser) for referring customers to us. This is not a direct cost payable by you. Referral payments and other benefits are usually calculated as a percentage of your financial interest in a product or on the total amount of business referred to us by the third party.

Further information

You may request additional details regarding the above payments or benefits within a reasonable time after receiving this guide, but prior to the provision of the service.

AMP and your privacy

Protecting your personal information is important to us and any personal information collected about you will be handled in accordance with our Privacy Policy, available at amp.com.au/privacy or ask us for a copy.

We collect, hold, use and disclose personal information so we can establish, manage and administer the products and services provided by us, and comply with legal and regulatory obligations. We may share your personal information with other AMP group entities and with external service providers in relation to those products and services.

You do not have to provide us your personal information. However, if you do not provide us with the personal information we request, we may not be able to provide you with the products or services you require.

For further information on how we handle your personal information please read our Privacy Policy at amp.com.au/privacy, refer to the privacy collection statements in relevant disclosure documents, forms or on our website.

Our Privacy Policy also explains how you can access or update your personal information, the countries we may send your personal information to, and how to make a complaint about a breach or potential breach of our privacy obligations.

Complaints

If you're unhappy with our products or service, we want to know about it.

To let us know what happened, you can call, email or write to us (our contact details are on page one). You can also use our online complaint form at amp.com.au/help-and-support/complaints.

If you need help to raise a complaint, please let us know. We can help if you want to speak to us in another language. The National Relay Service and other support options can also help you through our complaint process. You can find out more about these services at amp.com.au/help-and-support/complaints.

Our team is here to listen and respond with care. We'll work with you to address your concerns fairly, and as quickly as possible.

If you're not satisfied with the outcome of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide fair and independent complaint resolution that's free to consumers.

You can contact AFCA by calling 1800 931 678, email to info@afca.org.au, or on their website afca.org.au/make-a-complaint.

There may be a time limit for lodging your complaint with AFCA. You should contact them or visit their website for more details.

Enquiries

If you require further information about the operation or management of your product, you can contact either your financial adviser or us using the contact details provided on page one of this document.