



Wealth Personal Superannuation and Pension Fund - Register of significant event notifications

This register provides a summary of significant event / material change notifications issued to members of the Wealth Personal Superannuation and Pension Fund (ABN 92 381 911 598) on behalf of N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL 234654) for the last two years. The register is provided for information purposes, as required by legislation. All affected members are contacted directly within the timeframe prescribed by legislation and provided with additional information, as appropriate.

Date issued	Products affected	Reason for communication	Description of significant event / material change
15/11/2023 to 17/11/2023	PortfolioCare Super/Pension Service PortfolioCare Elements Super/Pension	Termination of the Money Market Investment (MMI) Account	<p>On 11 December 2023 the MMI Account was terminated. It has ceased to be accessible as an investment on the relevant products and was removed from the list of available investment options. Additionally, it also ceased to be available as the alternate portfolio allocation when a managed fund is removed from the list of available investment options. Previously, if a managed fund in the member's investment profile was removed from the list of available investment options, and they had not provided updated investment instructions, then:</p> <ul style="list-style-type: none">the investment profile allocation to that managed fund was replaced by an allocation to the MMI Account; andwhen the member's managed fund holdings were rebalanced or new money was invested in accordance with their investment profile, an investment was made in the MMI Account. <p>From 11 December 2023, the Investment Profile (IP) Holding Account will be used as an alternate portfolio allocation in the same way as the MMI Account. The methodology used to calculate interest on holdings in the IP Holding Account is the same as the MMI Account's interest rate. The IP Holding Account is a new and separate component of the member's Cash Account and is not intended to be used as an investment option. The IP Holding Account will be managed separately and there will be no impact to the processing of contributions, distributions, fees payable or withdrawals via the Cash Account.</p>
7/8/2023 to 25/08/2023	MyNorth Super and Pension North Super and Pension	Platform Pricing changes	<p>A comprehensive package of Platform pricing changes has been approved by the NMS Trustee on 28 July 2023 for implementation on 1 October 2023. These changes include:</p> <ol style="list-style-type: none">Introduction of a new "progressive tiering" structure for the Select, Choice and PMP menus;Increase of the account fee to \$180pa per account;Introduction of a Minimum Administration Fee of \$180 (excl. Account Fee);Removal of explicit fee caps and replacement with implicit fee caps under the new administration fee tables;

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			<ol style="list-style-type: none"> 5. Changes to menus, including all funds on MyNorth’s Core menu to be migrated to the Select menu; 6. Increase of the Cash Account Investment Fee from 45bps pa to 75bps In addition, the cash balance will be subject to the Administration Fee on the Select menu (and Discounted menu for North); 7. Introduction of a fee cap for the Lifetime Income Account (LIA) of \$500 per account pa; 8. Introduction of a Trustee Fee of up to 0.015% pa across all member balances. <p>In addition to the above changes, some changes to existing rebates were made effective 1 October 2023.</p> <p>The changes impact approx. 190k Super and Pension accounts across MyNorth and North and several variations of SEN letters have been prepared and send out to members over a 14 days staggered period commencing 7 August until 25 August 2023.</p>
27/06/2023	PortfolioCare Super/Pension Service	Closure of product feature	<p>On the 27 June 2023, the Trustee advised members that it will be terminating the Model Choice Portfolios to PortfolioCare Super/Pension Service members effective 4 August 2023</p> <p>Following the termination all members invested in the Model Choice Portfolios will be moved to the Market Choice menu. There will be n changes to the investment options members are invested in and members won’t incur any buy/sell costs or time out of the market.</p> <p>We will not be monitoring the investments in members portfolios. Members will need to take a more active role in managing their investments so we recommend talking to a financial adviser.</p> <p>Following the closure, members will be able to invest in a wide range of investments available to PortfolioCare Super/Pension Service members. Investment options include a range of managed funds, term deposits and shares. The full list of investment options can be found at amp.com.au/portfoliocare.</p> <p>If a member’s account balance is less than \$7,466, they will see an increase in the minimum administration fee. The fee from 4 August 2023 will move from \$4.52 per month to \$5.72 per month and only impacts members if their account balance is below the minimum account balance. All other fees will remain the same.</p>

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27/3/23 to 31/3/23	ipac iAccess Personal Super ipac iAccess Allocated Pension	Move to MyNorth	<p>The Trustee advised members that from 13 May 2023 the iAccess product will be moved to MyNorth. As part of that change:</p> <ul style="list-style-type: none"> — Any super or pension account the member holds will be closed, and any attached insurance and investments will be moved to new MyNorth product. Member’s current insurance and investment options won’t change. — The MyNorth terms and conditions, features and fee structure will apply. — The members will receive a new MyNorth account and account number, but their client number will stay the same. — The fees and costs in the new MyNorth account will be different to what the member currently pays. Key changes include: <ul style="list-style-type: none"> • After the move to MyNorth, the trustee fee will be removed. (At present this fee only applies to members invested in the Pathways or the Investor Choice investment options). • From 13 May 2023, the members will pay an account fee of \$91 pa, which is currently not applied to accounts in the iAccess product. • Member’s ongoing fees and costs may increase depending on the total portfolio value and investment options they hold at the time of the move. <ul style="list-style-type: none"> - If the fee on member’s transferring account is expected to increase between \$10pa and \$500pa, they’ll receive a temporary fee adjustment, annualised to 30 June 2024. This fee adjustment will be paid in three instalments effective on or around 30 June 2023, 31 December 2023 and 30 June 2024. The fee adjustment will be capped at the actual fees the member pays. This fee adjustment is offered to allow the member time to consider if the move to MyNorth is right for them. If they decide to close their account after the transfer but prior to 30 June 2024, they’ll receive a pro-rated fee adjustment. - If the fee on the transferring account is expected to increase by more than \$500pa, members will receive an ongoing fee adjustment, so they won’t experience a fee increase as a result of the move. The fee adjustment will be capped at the actual fees the member pays. • For members invested in the Pathways or Strategic Investment Service investment menu options, the investment management fees are bundled with administration fees and charged in the investment option’s unit price. When the account moves to MyNorth, the fees will be unbundled. The total investment management and administration fees won’t increase from the fees being unbundled.

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			<ul style="list-style-type: none"> • For members who receive a High Value Portfolio (HVP) rebate in iAccess, the Trustee will assess on the date of the move to MyNorth, how member's fee position in iAccess (including their HVP rebate) compares to the fee structure of MyNorth. This comparison, which takes into account member's portfolio mix, will determine their future HVP rebate or fee arrangement in MyNorth. The Trustee will only know the impact to member's account once the move to MyNorth has taken place. The Trustee will write to the member to confirm whether they'll continue to receive an HVP rebate and/or the form of any fee adjustment shortly after the move to MyNorth. – North Online won't be available between 13-14 May 2023. Any transaction requests and investment switches the member makes before this time will be completed in their iAccess account before the move to MyNorth. <p>The Trustee also advised that from 5 May 2023 the members in iAccess super and pension products can no longer open new accounts and transfer between these accounts.</p>
14/10/22 to 21/10/22	Summit Personal Super Summit Personal Pension Generations Personal Super Generations Personal Pension	Move to MyNorth	<p>The Trustee advised members that on 3 December 2022 the Summit and Generations product will be moved to MyNorth. As part of that change:</p> <ul style="list-style-type: none"> – Any super or pension account the member holds will be closed, and any attached insurance and investments will be moved to new MyNorth product. Member's current insurance and investment options won't change. – The MyNorth terms and conditions, features and fee structure will apply. – The member will get a new MyNorth account and account number but their client number will stay the same. – The fees and costs in the new MyNorth account will be different to what the member currently pays. – For Summit members: <ul style="list-style-type: none"> - The ongoing fees and costs may increase depending on the total portfolio value and investment options the member holds at the time of the move. If this happens, the member will receive a one-off financial adjustment equivalent to seven months of likely financial impact which will be deposited in their MyNorth account in or around July 2023. This is to allow the member time to consider if these changes are right for them. If the member decides to close their account before this date, they will still receive pro-rated financial adjustment into their closed account in or around July 2023.

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			<ul style="list-style-type: none"> — For Generations members: <ul style="list-style-type: none"> - From 1 July 2023, the member will pay an account fee of \$91 pa, which is currently not applied to most accounts in the Generations product. If the member currently pays the \$91 small account fee in Generations, the MyNorth account fee will apply from 3 December 2023. - The investment management fees the member currently pays are bundled with administration fees into a single fee and charged in the investment option's unit price. When the member's account moves to MyNorth, the fees will be unbundled which means they will be charged separate investment management fees and administration fees. The total investment management and administration fees won't increase from the fees being unbundled. — North Online won't be available between 3-4 December 2022. Any transaction requests and investment switches the member makes before this time will be completed in their Summit/Generations account before the move to MyNorth. <p>The Trustee also advised that from 25 November the members in Summit/Generations super and pension products can no longer open new accounts and transfer between these accounts.</p>
9/05/2022	PortfolioCare Super/Pension Service PortfolioCare eWRAP Super/Pension PortfolioCare Elements Super/Pension WealthView eWRAP Super/Pension	Change to CGT treatment of exiting members	From 1 July 2022 members who transfer to another super fund or close their accounts will receive a 10% tax credit of any current year capital losses against any current year capital gains.
01/04/22 to 05/04/2022	MyNorth Super/Pension North Super/Pension iAccess Super/Pension Summit Super/Pension PortfolioCare eWrap Super/Pension PortfolioCare Super/Pension Service	Termination and Hard closure of investment options	<p>As a result of our ongoing review of the investment options offered on platform, we have determined that there are 80 investment options that no longer meet the minimum investment criteria.</p> <p>Between 1st and 5th April 2022, we advised members of the hard closure and termination of the below funds across Super and Pension in the Wealth Fund. The hard closures were implemented on the 1 April 2022 and the termination of the of the funds will be closed in 2</p>

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	PortfolioCare Elements Super/Pension WealthView eWrap Super/Pension		<p data-bbox="1064 156 2152 220">batches: first being the week commencing the 6 June 2022 and the other being week commencing 5 September 2022.</p> <p data-bbox="1064 260 1541 292">Funds being terminated on 6 June 2022:</p> <ul data-bbox="1111 331 1910 1257" style="list-style-type: none"> • AMP Capital Ethical Leaders Intl Shr A (AMP0455AU) • AMP Capital Ethical Leaders Intl Shr O (AMP0456AU) • AMP Capital FD Intl Bond A (AMP0677AU) • AMP Capital Future Directions Aus Bd (AMP0670AU) • AMP Capital Intl Bond A (AMP0254AU) • APN Property for Income (APN0001AU) • APN Property for Income No. 2 (APN0004AU) • Bennelong Kardinia Absolute Return (BFL0010AU) • CAI Australian Share Fund (PAT0001AU) • CFS FC- Pandal W Sust Aust Share (FSF0455AU) • CFS FC W Inv-Lazard W Select Aus Equity (FSF0079AU) • Franklin Templeton Multisector Bond W (FRT0011AU) • FSI Wholesale Australian Bond (FSF0027AU) • Global All Weather B Class (BPF0003AU) • Global Pure Alpha B Class (BPF0006AU) • Invesco (W'sale) Global Matrix Fund – Unhedged (GTU0102AU) • Invesco WS Diversified Growth-Class A (CNA0806AU) • Macquarie Conservative Income (MAQ0060AU) • Nikko AM Australian Share Concnr (TYN0040AU) • Russell Aust Opportunities Class A (RIM0029AU) • SG Hiscock Property (CRS0007AU) • SG Hiscock Property Opportunities (HBC0008AU) • UBS Australian Share Fund (SBC0817AU) • Yarra Australian Equities Fund (JBW0009AU) • Zurich Investments Small Companies (ZUR0583AU) <p data-bbox="1064 1297 1617 1329">Funds being terminated on 5 September 2022:</p> <ul data-bbox="1111 1369 1693 1431" style="list-style-type: none"> • AMP Capital Balanced Growth (AMP0442AU) • AMP Capital Conservative (AMP0444AU)

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			<ul style="list-style-type: none"> • AMP Capital Future Directions Balanced (AMP0447AU) • AMP Capital Future Directions Cnsrv (AMP0672AU) • AMP Capital Future Directions Growth (AMP0558AU) • AMP Capital Future Directions High Gr (AMP0674AU) • AMP Capital Future Directions Mod Cnsrv (AMP0678AU) • AMP Capital High Growth (AMP0574AU) • Australian Ethical Diversified Shr WS (AUG0019AU) • BT Active Balanced PST Fund (RFA0823AU) • BT Australian Share Fund (BTA0021AU) • BT Balanced Returns PST Fund (BTA0004AU) • BT International Fund (BTA0024AU) • BT Smaller Companies Fund (RFA0012AU) • CFS FC Multi-Index Balanced Class A (FSF1416AU) • Colonial First State Acadian Global Equity Fund (FSF0710AU) • Colonial First State Australian Share Fund Core (W) (CFM0404AU) • Colonial First State Generation Wholesale Global Share Fund (FSF0908AU) • Colonial First State Global Resources Fund (W) (FSF0038AU) • FSI Wholesale Balanced (FSF0040AU) • FSI Wholesale Conservative (FSF0033AU) • FSI Wholesale High Growth (FSF0498AU) • Fulcrum Diversified Investments Fund (HFL0104AU) • Legg Mason Martin Currie Divers Gr A (JPM0008AU) • Maple-Brown Abbott Aus Shr Retail (ADV0013AU) • Maple-Brown Abbott Diversified Inv (MPL0001AU) • MCG Endowment Strategy (SLT0010AU) • MLC MKUT/MKIS - Horizon 4 Balanced (MLC0023AU) • MLC Wholesale Australian Share Fund (MLC0262AU) • MLC Wholesale Global Share Fund (MLC0261AU) • MLC Wholesale Horizon 4 – Balanced (MLC0260AU) • MLC Wholesale Horizon 5 - Growth (MLC0265AU) • MLC Wholesale Income Builder (MLC0264AU) • Morningstar Growth Real Return Fd - CI A (INT0038AU) • Morningstar Multi Asset RI Ret Fd - CI A (INT0040AU) • OnePath WS-Balanced Trust (AJF0802AU)

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			<ul style="list-style-type: none"> • OnePath WS-Capital Stable Trust (MMF0114AU) • OnePath WS-Emerging Companies (MMF0112AU) • OnePath WS-Managed Growth (MMF0115AU) • Pental Active Balanced (RFA0815AU) • Pental Active Conservative (BTA0805AU) • Pental Active Growth (BTA0125AU) • Pental Balanced Returns (BTA0806AU) • Perpetual PST Industrial Share Fund (PER0058AU) • Perpetual Wholesale Split Growth (PER0066AU) • Premium China (MAQ0441AU) • Russell Diversified 50 A (RIM0003AU) • Russell Portfolio Series Balanced A (RIM0024AU) • Russell Portfolio Series Conservative A (RIM0023AU) • Russell Portfolio Series Growth A (RIM0025AU) • Schroder Strategic Growth – WC (SCH0102AU) • UBS Balanced Investment Fund (SBC0815AU) • UBS Defensive Investment Fund (SBC0814AU) • Yarra Emerging Leaders Fund (JBW0010AU) • Yarra Global Small Companies Fund (JBW0103AU)
14/02/2022 and 15/02/2022	MyNorth Super/Pension North Super/Pension PortfolioCare eWrap Super/Pension PortfolioCare Service Super/Pension WealthView eWrap Super/Pension	Hard Closures of investment option	Between the 14 th and 15 th of February 2022, the Trustee advised members of the hard closure of the Ironbark Karara Australian Small Companies Fund - APIR: PAT0002AU. The Trustee conducts regular reviews of all investment options offered through the platform. Resulting from this latest review, the Trustee determined that the above fund no longer satisfies its minimum investment criteria, and as such we implemented the hard closure effective 14 February 2022.
18/01/2022	<i>PortfolioCare Super</i>	Implementation of changes to insurance premiums	On 18 January 2022 The Trustee has advised members of changes to the insurance premiums which are effective 21 February 2022.

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17/12/2021	MyNorth Super MyNorth Pension	Changes to the MyNorth guarantees	<p data-bbox="1064 156 2177 255">On 17 December 2021 we notified members who purchased a MyNorth Guarantee on or after 28 November 2020 that we're making changes to some calculations and procedures relating to our MyNorth guarantees.</p> <p data-bbox="1064 295 1384 327">Growth lock-in calculation</p> <p data-bbox="1064 363 2177 574">The growth lock-in will now be calculated on the member's guarantee anniversary date using the latest available unit price, which will be from a previous date. Previously, the price effective for the guarantee anniversary date would have been the unit price supplied a few days after that date. In a similar way, member's guarantee benefit will now be calculated on the date of maturity using the latest available unit price. These changes will result in members receiving their guarantee benefits sooner.</p> <p data-bbox="1064 611 1473 643">Guarantee benefit on early access</p> <p data-bbox="1064 679 2177 917">When members access part of their guaranteed investment early, any guarantee benefit applicable to the amount being sold out of the guaranteed investment will also be paid to the member's cash account in addition to this amount. The member will therefore receive the proceeds from the sale as usual, plus the relevant guarantee benefit as an additional payment into their cash account once the sell out of the guaranteed investment has confirmed.</p> <p data-bbox="1064 959 1682 991">Changes to your Protected Balance on early access</p> <p data-bbox="1064 1034 2177 1228">When a member accesses part of their guaranteed investment early, the member's Protected Balance and Available value will now reduce by the same proportion as the reduction in Investment Value. For example, where the sale of the guaranteed investment reduces the member's Investment value by 10%, their Protected balance and Available value will also reduce by 10%.</p>

In line with ASIC Class Order CO14/509, this summary does not include significant events or material changes that only affect members in employer sponsored sub-plans.

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