

4 April 2025

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MR & MRS CLIENT
200 CLIENT PLACE
CLIENTVILLE NSW 2000

Account Number: 0123570
Account Name: CLIENT, PETER AND SALLY

Dear Investor

We're making some changes to your account/s

Towards the end of this year, we'll be moving your investment in *PortfolioCare* eWRAP Investment Account to MyNorth. This letter aims to make you aware of the upcoming changes.

Why the move to MyNorth?

Asgard Capital Management Limited (ACML), who currently provide administration and custody services for our *PortfolioCare* and *WealthView* products, will be ceasing these services in late 2025.

How can you prepare for the changes?

For now, we encourage you to:

- **Read** the Frequently Asked Questions (FAQs).
- **Speak to your financial adviser** (if you have one) about the changes and the options available to you.
- **Ensure your details are up to date**, by logging onto *Investor Online*, or updating your details through your financial adviser, or our Customer Relations team (see details below).

As we get closer to the move, we'll send you more information about MyNorth. This will include product comparisons (including features, and fees and costs). We'll also outline key dates that you need to be aware of.

If you'd like to learn more about MyNorth Investment you can find the disclosure document and Target Market Determination at northonline.com.au/mynorth.

We're here to help

If you have further questions, please talk to your financial adviser, or contact the Customer Relations team on 1800 646 234 from Monday to Friday, 8:30am to 7pm AEST (or 8pm AEDT). We'd be happy to help.

Yours sincerely,

Gai Ferrington
General Manager, Product and Pricing

What you need to know

This information is general in nature and has been provided by NMMT Limited ABN 42 058 835 573, AFSL 234653 (NMMT). It does not take into account any person's individual objectives, financial situation and needs. *PortfolioCare* eWRAP Investment, *PortfolioCare* Elements and *WealthView* eWRAP Investment and MyNorth Investment are operated by NMMT. You should consider the relevant MyNorth disclosure document available at northonline.com.au before making any decision. NMMT is part of the AMP Group.

Asgard Capital Management Limited ABN 92 009 279 592, AFSL 240695 (Asgard) is the administrator and custodian of *PortfolioCare* eWRAP Investment, *PortfolioCare* Elements and *WealthView* eWRAP Investment. NMMT is the administrator and custodian of MyNorth Investment.

PortfolioCare, *WealthView* and MyNorth are registered trademarks of NMMT.

Frequently Asked Questions

When will the move take place?

We expect the changes to take place in late 2025.

Where can I find out more about MyNorth?

You can find out more about MyNorth at northonline.com.au/mynorth

What are some of the features of MyNorth?

Following the move to MyNorth you'll have access to a range of features, including:

- Wider range of investment options, including managed portfolios and listed securities.
- A range of Term Deposit providers.
- A range of Margin Lenders.
- Individual fee aggregation.
- Family fee aggregation - allows more members of your family to combine the account balances of your MyNorth accounts.
- MyNorth Guarantees - an investment feature aimed at protecting the capital value of your investment.

Will there be changes to the features and functionality that I currently have?

You may currently have access to some features that will no longer be available in MyNorth. In our next communication we'll provide you with a comprehensive list of changes, including updated and new features available to you.

Will my fees increase?

The MyNorth fees and costs may be higher or lower than the fees charged in your current product. In our next communication we'll provide you with a comparison of fees and costs.

Will you break my term deposit?

No, term deposits will remain invested until the maturity date, when they will be paid to your cash account. In preparation of the move to MyNorth we have ceased offering 12-month and 6-month term deposits.

Can I break my term deposit prior to maturity to withdraw my funds?

No, term deposits will remain invested until the maturity date, when they will be paid to your cash account. For more information on St George Fixed Term Deposits refer to the PDS.

What changes do I need to be aware of now?

- **eCASH and CASH Connect accounts**
Your eCASH and CASH Connect accounts will not be transferred and will no longer be available after the move to MyNorth.
- **CHESS Holder Identification Number (HIN)**
HINs will not be transferred to MyNorth. If you have a sponsored HIN, we'll require your consent to issue a new custodial HIN, to enable your investment holdings transfer to your new MyNorth account.
- **Margin Loans**
Some Margin Loans will not be able to be transferred to your MyNorth account.

If you're affected by any of these changes, we'll contact you directly and outline the action you'll need to take.

I don't currently have an adviser; how can I find one?

If you don't have a financial adviser, you can find one at amp.com.au/find-an-adviser/index.html. Note, a financial adviser will need to be an authorised representative to advise on these products.

How do I login to InvestorOnline?

To access your account online please go to investoronline.info. If you haven't previously accessed InvestorOnline or don't have your PIN, you can contact the Customer Relations team on 1800 646 234 from Monday to Friday, 8.30am to 7pm AEST (or 8pm AEDT) for help in setting up your access.

How do I update my contact details?

Your financial adviser can update your contact details using AdviserNET or you can do it via InvestorOnline. Login to Investoronline.info, Click Account » Manage my account » Change Account Details. Complete e-form and submit; OR Click Forms » All forms » Amend account details. Complete the paper form and send it to us for processing.

Alternatively, you can contact the Customer Relations team on 1800 646 234 from Monday to Friday, 8.30am to 7pm AEST (or 8pm AEDT).