PortfolioCare

4 April 2025

⊢ 000002 000

MR CLIENT CLIENT
58 CLIENT AVE
SYDNEY NSW 2000

Account Number: 0123461
Account Name: CLIENT, CLIENT

Dear MR CLIENT

We're making some changes to your account/s: *Portfolio*Care eWRAP Pension Account

Towards the end of this year, we'll be moving your investment in *Portfolio*Care to MyNorth (part of the Wealth Fund*). 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 *Portfolio*Care 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 Super and Pension 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

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. **Portfolio*Care eWRAP Super and Pension, *Portfolio*Care Elements Super and Pension, *Portfolio*Care Super and Pension Service, WealthView Super and Pension, *Portfolio*Care eWRAP Investment, WealthView eWRAP Super/Pension and MyNorth Super and Pension are all issued by N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL 234654 (NM Super) as trustee of the Wealth Personal Superannuation and Pension Fund (the Wealth Fund) ABN 92 381 911 598. You should consider the relevant MyNorth disclosure document available at northonline.com.au before making any decision. NMMT and NM Super are part of the AMP Group.

Asgard Capital Management Limited ABN 92 009 279 592, AFSL 240695 (Asgard) is the administrator and custodian of the *Portfolio*Care eWRAP Super and Pension, *Portfolio*Care Elements Super and Pension, *Portfolio*Care Super and Pension Service, WealthView Super and Pension, and WealthView eWRAP Super/Pension. NMMT is the administrator and custodian of MyNorth Super and Pension.

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.
- A range of Term Deposit providers.
- Family fee aggregation - allows you and members of your family to combine the account balances of your MyNorth accounts.
- MyNorth Guarantees - an investment feature aimed at protecting your retirement savings.
- MyNorth Lifetime accounts - an innovative retirement income feature.
- Access to two more insurance providers.

Will I be eligible for tax credits?
From 1 July 2025, if you leave the Wealth Fund, you will no longer be entitled to any undistributed tax credits[1] and/or tax optimisation benefits[2] for offsetting any tax liability related to your account at the time it is closed. Instead, these will be retained by the Wealth Fund and paid into a reserve account to be used to pay for expenses to operate the Wealth Fund.

[1]*This is the amount by which tax payable is reduced through the application of franking credits and/or foreign income tax.*
[2]*This refers to an ability of a super fund to minimise its tax liability by utilising the available capital losses and deductible expenses.*

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.

What about my insurance cover within my Super?
You will be able to retain insurance cover in MyNorth. More details will be provided in our next communication.

1

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.

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 Investor*Online*?
To access your account online please go to investoronline.info. If you haven't previously accessed Investor*Online* 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 Investor*Online*. 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).