Your move to MyNorth® Investment

Information Guide
Issue date: 15 August 2025

Contents

Important information

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. NMMT is the operator of MyNorth Investment, *Portfolio*Care® eWRAP Investment and WealthView® eWRAP Investment. You should consider the relevant MyNorth Investment, *Portfolio*Care eWRAP Investment and WealthView eWRAP Investment investor directed portfolio service guides and target market determinations available. For PortfolioCare and WealthView you can obtain copies of these documents by contacting the Customer Relations team for *Portfolio*Care on 1800 646 234 or WealthView on 1800 006 230. For MyNorth these documents are available on **northonline.com.au/mynorth**, or by contacting the North Service Centre on 1800 667 841, before deciding what's right for you. NMMT is part of the AMP Group. NMMT is the administrator and custodian of MyNorth. Asgard Capital Management Limited ABN 92 009 279 592, AFSL 240695 (Asgard) is the administrator and custodian of the *Portfolio*Care eWRAP Investment and WealthView eWRAP Investment products. St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (St.George Bank) is the issuer of the eCASH and CASH Connect products. Asgard is a subsidiary of Westpac.

Introduction

This Information Guide (Guide) explains some of the key differences between your existing *Portfolio*Care eWRAP Investment/WealthView eWRAP Investment (**eWRAP Investment**) account, and your new MyNorth Investment (**MyNorth**) account. The following products will move to MyNorth on 18 October 2025:

- *Portfolio*Care eWRAP Investment
- WealthView eWRAP Investment.

How to read this guide

This Guide has been prepared as at 15 August 2025 to provide you with general information and should be read with the MyNorth investor directed portfolio services guide (**IDPS Guide**). The latest disclosure documents can be found at **northonline.com.au/mynorth**.

This Guide provides details for the products listed above. You need to ensure you consider the sections that are relevant to your current product(s). The letter accompanying this booklet references the name of the product(s) you invest in.

If you have any further questions, please contact your financial adviser or the Customer Relations team on 1800 646 234 (*Portfolio*Care) or 1800 006 230 (WealthView) from Monday to Friday, 8:30am to 7pm AEST (or 8pm AEDT).

From Monday 20 October 2025 (after the move to MyNorth), the North Service Centre will be able to assist you with enquiries on your MyNorth account. They may be contacted on 1800 667 841 from 8.30am to 7pm (Sydney time), Monday to Friday.

Key dates

The following timeline provides a summary of key dates for your move to MyNorth.

Date	Details
By 5 September 2025	**Requests to close your account via an in specie transfer of assets before the move to MyNorth.**
From 7 October 2025, by 4pm (AEST)	**Start of transaction processing freeze** No transactions or account changes will be accepted from this date, including: – Account changes (ie regular withdrawal plans, direct deposit plans) – Contact details – Deposits (Electronic Fund Transfer (EFT), BPAY® and cheque) – Investment changes ie switch and rebalance requests – Withdrawals
After 10 October 2025	**Closure of eCASH and CASH Connect accounts and products**
18 October 2025	Your account will move to MyNorth
From Monday 20 October 2025	You will start to receive your MyNorth Welcome pack and Information pack separately in the mail. You can access your MyNorth account via North Online once you receive your User ID and temporary password in your Welcome pack.
24 October 2025 (Until 6pm AEST)	**End of transaction processing freeze**.

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Impacts of the move

Transaction processing freeze between 8 October 2025 and 24 October 2025

A transaction processing freeze will apply to your eWRAP Investment account from 8 October 2025 to 24 October 2025 so that we can prepare for and finalise your move to MyNorth. During this period you will still be able to view your account details on Investor *Online* but it will be unavailable to transact or make changes to your account. See **Key dates** in this Guide for more details.

During the transaction processing freeze we'll be:

– calculating your final account balance and setting up your new MyNorth account
– moving assets to your MyNorth account
– closing your eWRAP Investment account.

No Capital Gains Tax (CGT) on moving to MyNorth

The investment options you hold in eWRAP Investment before and after the move to MyNorth will be the same. As there is no sale transaction in moving your assets to MyNorth, no CGT will be incurred.

At opening your MyNorth cash account balance will be nil.

We're unable to move your eCASH and/or CASH Connect cash balance to MyNorth. This means your opening cash balance will be $nil and the first deduction from your account may cause your account to fall negative and result in the sell down of some of your investments (and trigger a CGT event). Refer to **Closure of eCASH and CASH Connect** and **Your Cash Account in MyNorth Investment** in this Guide for more details.

Multiple accounts on MyNorth and possible impact on fees paid

As part of the move we'll be creating new client numbers and opening new accounts in MyNorth. If you have an existing MyNorth account, you'll have multiple client numbers and accounts which may mean you are paying more in fees. We recommend you speak to your financial adviser, if you have one, to discuss how best to structure your account portfolio (using fee aggregation) and/or whether client number and/or account consolidation is an option for you. For more information on how fee aggregation works in MyNorth refer to the **Fees and other costs** section of this Guide or the MyNorth Investment IDPS Guide.

Change in Administrator and Custodian

Once we move your account to MyNorth, the administrator and custodian of your account will no longer be Asgard Capital Management Limited (**Asgard**) and instead be NMMT Limited (**NMMT**) and the sub-custodian, where your assets are held, will be Citigroup Pty Ltd (**Citi**).

Key product comparison

The table below compares MyNorth features against your existing account. It's important you understand the differences before transacting on your MyNorth account. This is not an exhaustive list of the features and fees and other costs in your new MyNorth account, and you should consider the applicable section reference in the MyNorth Investment IDPS Guide available from **northonline.com.au/mynorth**. These details are current as at the date of this Guide.

	eWRAP Investment	MyNorth	MyNorth IDPS Guide section reference
Minimum transactions			
Minimum account balance	No minimum	$2000	At a glance
Minimum initial investment	No minimum	$2000	At a glance
Minimum balance in the cash account	$1000	$0	The cash account
	Differences exist between MyNorth and eWRAP Investment. Refer to the section **Your Cash Account in MyNorth Investment** of this Guide.		
Default target cash balance	N/A	5% x Account balance plus Minimum cash balance	The cash account
	Differences exist between MyNorth and eWRAP Investment. Refer to the section **Your Cash Account in MyNorth Investment** of this Guide.		
Minimum regular savings plan	$100 per month, quarter, half-year or annual	$10 per fortnight, month, quarter, half-year or year	Regular savings plan
Minimum regular withdrawal	Not available	$250 per fortnight, month, quarter, half-year or year	Regular withdrawals
Minimum switch – managed fund	$100	$100	At a glance
Minimum switch – listed security	No minimum	Trade minimum of $650 per listed security held	At a glance
Minimum rebalance	Nil	$1,000 (trade minimum of $650 per listed security held)	At a glance
Minimum cash account sweep	Nil	Automatic buy: $500 Automatic sell: $100 (both subject to a trade minimum of $650 per listed security held)	At a glance
Minimum dollar cost averaging instalment	$100 for each managed fund	$500 for each managed fund	Dollar cost averaging
Product features			
Client number	N/A	We'll confirm your client number, including your account number(s) in the account opening letter (forming part of the Welcome pack) sent to you after the move. Refer to **MyNorth account features and online access** section of this Guide.	N/A

	eWRAP Investment	MyNorth	MyNorth IDPS Guide section reference
Your account number	No change	Your eWRAP Investment account number will be your MyNorth account number. We'll confirm your account details, including your account number(s) in the account opening letter (forming part of the Welcome pack) sent to you after the move. Refer to **MyNorth account features and online access** section of this Guide.	N/A
Your account anniversary	N/A	The anniversary date for your MyNorth account(s) will be the date your eWRAP Investment account opened.	N/A
Additional investment	Direct debit, BPAY or electronic funds transfer (EFT) facilities provided by your bank.	Direct debit via North Online, BPAY or electronic funds transfer (EFT) facilities provided by your bank.	How to make an investment
	Differences exist between MyNorth and eWRAP Investment with regards to BPAY. Refer to the section **Other changes in MyNorth.**		
Regular withdrawal plan	✗	✓ Fortnightly, monthly, quarterly, half-yearly or yearly. The minimum ongoing amount is $250 per payment.	At a glance
Regular savings plan	Differences exist between MyNorth and eWRAP Investment. Refer to the section **Other changes in MyNorth** of this Guide.	✓	Starting a regular savings plan
Cash account	Differences exist between MyNorth and eWRAP Investment. Refer to the section **Your MyNorth Investment cash account** of this Guide.	✓	The cash account
Income	✓	✓	Income
	Differences exist between MyNorth MyNorth and *Portfolio*Care/WealthView. Refer to the section in the Guide - **Distributions from managed funds and Listed security dividends.**		
Investment instructions	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the section **Investment instructions** of this Guide.	Options include: – Automatic buying and selling, – Rebalancing and Dollar cost averaging.	– Automatic buy instructions – Automatic sell instructions – Rebalance profile – Dollar cost averaging
Dollar cost averaging (Regular buy)	✓ Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the **Dollar cost averaging** section of this Guide.	✓	Dollar cost averaging
Fast payment	✗	✓	Fast payment
Margin lending – Integrated	✓ The St George integrated loan facility will not be moved to MyNorth. Refer to section **Margin loans** in this Guide.	✗	
Margin Lending	✓	✓	Margin lending
Asset transfers (in specie) out	✓	✓	Assets transfers (in specie)

	eWRAP Investment	MyNorth	MyNorth IDPS Guide section reference
MyNorth Guarantee	✗	✓ This feature can protect your savings from falls in investment markets while allowing you to retain exposure to growth assets.	MyNorth Investment Guarantee PDS
Tax Parcel Selection Method - Managed Funds	First-In-First-Out	First-In-First-Out	N/A
Tax Parcel Selection Method - listed securities	Clients can choose from 4 options: – Minimise gain (Default) – Maximise gain – First-In-First-Out – Modified First-In-First-Out	First-In-First-Out	N/A
Investment menu			
Investments options	Differences exist between MyNorth and eWRAP Investment. Refer to the **Investment options on MyNorth Investment** section of this Guide.	Offers a wide range of investment options to choose from, including access to low-cost active and index funds, managed funds, managed portfolios, term deposits and direct shares.	Investing in MyNorth Investment
Fees and costs			
Cash account investment fee	No equivalent fee	0.75% pa of the balance of the cash account	Fees and other costs
Administration fee	Differences exist in how the fees and costs are calculated between MyNorth and *Portfolio*Care/WealthView. Refer to the **Fees and other costs** section of this Guide.	This fee is tiered with a corresponding rate for each investment menu. The rates are between 0.00% and 0.20% for the Select menu and 0.00% and 0.25% for the Choice menu. The amount you hold in your cash account will be charged Select menu fees.	Fees and other costs
Minimum administration fee	Managed investments only: $379.60 pa Listed securities only: $408.80 pa	$180 pa per client or family fee group. For more information on family fee groups refer to the **Fees and other costs** section of this Guide.	Fees and costs summary
Account fee	No equivalent fee	$180 pa per account	Fees and costs summary
Individual fee aggregation	✗	✓	Fees and other costs
Family fee aggregation	✗	✓	Fees and other costs
Brokerage fees	For each listed security trade according to the value of the trade: – $30,000 or less is $25. – More than $30,000 is 0.1025% of the value of the trade.	0.11% of the total of each listed security purchase or sale, subject to a minimum of $18.49.	Fees and costs summary
Brokerage – panel broker	Determined by the broker	If you use a panel broker, the brokerage fee is negotiated between you and the panel broker and a settlement fee of $10.25 also applies.	Fees and costs summary
In specie transfer	Nil for transfers in and out	Not applicable for in specie transfers in. $50 for each asset for in specie transfers out. Stamp duty may also apply.	Fees and costs summary
Underlying buy-sell costs	0.0-0.05%	0.0-2.5%	Fees and costs summary
Telegraphic transfer fee	$20 per withdrawal	$9 per withdrawal	Fees and costs summary

	eWRAP Investment	MyNorth	MyNorth IDPS Guide section reference
Client advice fees			
Initial	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the **Client advice fees** section of this Guide	✓	Fees and other costs
Ad hoc		✓	
Fixed term		✓	
Ongoing		✓	
Reporting			
Annual statement	Annually as at 30 June. Differences exist between MyNorth and eWRAP Investment. Refer to the **Impacts of the move** section of this Guide.	Available on or around your account anniversary.	Annual statement
Tax statements	Available at the end of September each year. There will be a difference in the reporting of your tax statement for the 2025/26 financial year. Refer to the section in the Guide **Other changes in MyNorth**.	Available at the end of September each year.	At a glance
PAYG statement	✓	✗ PAYG statements will not be available in MyNorth	N/A
Margin lending statement	✓	✗ Margin lending statements will not be available in MyNorth	N/A
Tax invoice	✓	✗ Tax invoices will not be available in MyNorth	N/A
Communications	Communications are sent via mail (paper-based).	Communications are electronic and available on North Online.	Your account on North Online

Closure of eCASH and CASH Connect

Action is required by Tuesday, 7 October 2025 (4pm AEST)

In April and June 2025, we confirmed that eCASH and CASH Connect accounts (which forms part of eWRAP Investment accounts), will **not** be included in the move to MyNorth Investment. St. George Bank, the issuer of the eCASH and CASH Connect products, will be closing all cash accounts after **10 October 2025**, followed by the closure of the products. Below we explain the two options available to you.

Option 1 - If you'd like the value of the cash in your eCASH or CASH Connect account to be automatically moved to MyNorth, you'll need to invest your cash before the move, into one or more investment options on the *Portfolio*Care/WealthView investment menu (eg managed funds or listed securities), actioned by Tuesday, 7 October 2025 (4pm AEST).

Please note: Before you move money from your eCASH/CASH Connect account, ensure that you retain a minimum balance of $1,000 in your eCASH/CASH Connect account which will be required to cover any administration fees and/or adviser fees incurred before the move. Any cash remaining post fees and interest will be returned to you as indicated below on the full closure of the account.

Option 2 - If you do not take action to invest your cash, the following will occur after 10 October 2025:

- **Nominated bank account on file:** the balance of your cash will be transferred to your nominated bank account where you have validated identification on file.
- **No nominated bank account on file or invalid identification:** where we don't have a nominated bank account on file or you have not provided valid identification, the balance of your cash account will be held by St. George Bank in a non-interest bearing account for up to seven years. After such time, the balance will be treated as unclaimed money and may be transferred to Australian Securities and Investments Commission (**ASIC**). To avoid the balance of your cash account going to unclaimed money please complete the *Nominated Account and External Linked Account Amendment* and/or the applicable *Customer Identification* form which can be obtained from your financial adviser or the Customer Relations team.

To reclaim your cash balance after the account is closed, please contact Asgard at CashAccount@asgard.com.au.

eCASH and CASH Connect features and functionality

Once your eCASH and CASH Connect account closes please be aware some of the features and functionality will no longer be available as set out below:

- Phone banking
- Over-the-counter bank transactions
- Regular scheduled transfers through Internet Banking
- Cheque book facilities
- Statements (you will be issued with your final eCASH or CASH Connect statement when your account closes)

Where you have a VISA debit card the following will cease:

- ATM access
- Eftpos
- VISA purchases
- Australia post withdrawals

You will continue to have Internet banking once your account closes to view historical statements.

Your cash account after the move to MyNorth

Following the move, your MyNorth cash account will have a **nil balance**. This means when your fees are next deducted from your cash account this may cause your cash account to fall into negative and may result in the sell down of some of your investments. This sell down of investments may trigger a CGT event. Please refer to the section **Your cash account in MyNorth Investment** in this Guide for more information on how your new cash account works.

After the move to MyNorth, you'll be able to deposit cash into your MyNorth Investment cash account.

For more information on the closure of the eCASH and CASH Connect account please contact the Customer Relations team or speak to your financial adviser.

Your Cash Account in MyNorth Investment

Similar to *Portfolio*Care and WealthView, all MyNorth accounts have a cash account that acts as a central hub through which all your transactions will pass. All transactions, including deposits and transfers (unless these are in specie transferred), will be made via your cash account.

Your cash account settings in MyNorth

With the move to MyNorth you will see differences in some of the terminology used and how the cash account works. The below table outlines how your cash balance settings in eWRAP Investment will be applied when your account moves to MyNorth. If you would like to amend the default cash balance settings, you or your financial adviser can do this by logging onto North Online.

Cash account balance	Your minimum cash balance and target cash balance in MyNorth Investment(i)
Minimum cash balance	Once your account is set up in MyNorth a default minimum cash balance of $0 will apply for all eWRAP Investment accounts. Note: where you have nominated a dollar cash balance in your eWRAP Investment account, this will **not** be transferred to MyNorth.
Target cash balance(ii)	Once your account is set up in MyNorth a default target cash balance of $1,000 will apply for all eWRAP Investment accounts. Note: where you have nominated a percentage cash balance in your eWRAP Investment account, this will **not** be transferred to MyNorth.
Target cash balance examples	**Example 1** Sally has not nominated a dollar cash balance or a percentage cash balance in her eWRAP Investment account so her default **minimum cash balance** in MyNorth is $0.00. This means in MyNorth the **target cash balance** will be $1,000. **Example 2** Tom has nominated a dollar cash balance of $2,000 in his eWRAP Investment account so his default **minimum cash balance** in MyNorth is $0.00. This means in MyNorth the **target cash balance** will be $1,000. **Example 3** Peter has nominated a percentage cash balance in his eWRAP Investment account of 4% so his default **minimum cash balance** in MyNorth is $0.00. This means in MyNorth the **target cash balance** will be $1,000.

(i) Refer to the minimum transactions in the **Key product comparisons** section of this Guide.

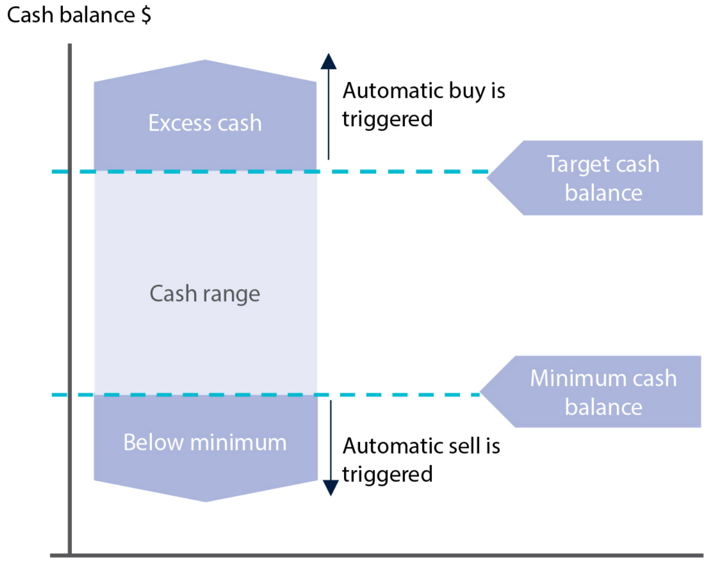
(ii) Please note the target cash balance for eWRAP Investment clients in moving to MyNorth is different to the default that would normally apply to new clients in MyNorth. The MyNorth IDPS Guide specifies a default target cash balance of 5% of account balance. Refer to **The cash account** section of the MyNorth Investment IDPS Guide.

Managing your MyNorth cash account balance

The settings applied to your account at the time of the move to MyNorth will help you automatically manage your cash balance. As well, you'll have the flexibility of updating your minimum and target (maximum) cash balance to create your cash range. While your cash balance remains within your cash range we won't take any action. If your cash balance moves outside the specified range the following will occur:

– If your balance moves above the target[1], we'll use the excess cash to automatically buy investments based on your automatic buy instructions. Refer to **Cash account sweeps** and **Automatic buy instructions** under the **Investment instructions** sections of this Guide.
– If your balance moves below the minimum[1], we'll sell your investments based on your automatic sell instructions and top your cash balance back to the target.[2] Refer to **Cash account sweeps** and **Automatic sell instructions** under the **Investment instructions** sections of this Guide.

The following diagram illustrates how this works:



If you would like to amend your cash balance settings, you or your financial adviser can do this by logging onto North Online.

Cash account sweeps

When we will buy

When the balance of your cash account exceeds your target cash balance by $500, the excess cash will be invested as per your investment instructions. For the cash account sweep to take place, the excess cash must meet the transaction trade minimums as defined in the **At a glance** section of the MyNorth Investment IDPS Guide and **Minimum cash account sweep** under the **Key product comparison** section of this Guide.

When we will sell

If the balance of your cash account falls negative or $100 below your minimum cash balance, we will sell your assets according to your investment instructions to bring your cash account back to your target cash balance. For the cash account sweep to take place, transaction trade minimums must be met as defined in the **At a glance** section of the MyNorth Investment IDPS Guide and **Minimum cash account sweep** under the **Key product comparison** and the **Negative cash account balance** sections of this Guide.

Where we don't have adequate investment instructions in MyNorth, we will sell your managed funds proportionally. Where you hold only listed securities, these will not be sold and your cash account may remain below your balance indefinitely and this could mean your cash account balance may become negative.

Term deposits will not be sold to bring your cash account balance back to your target cash balance.

Cash account sweeps where you hold listed securities

If you hold listed securities, any cash account sweep listed above (on when we will buy or sell) must result in a trade amount of at least your specified shares trade minimum, per listed security, for the sweep to occur. The default shares trade minimum is $650 per listed security.

1 Transaction trade minimums must be met for automatic buy and sells to occur as per the **At a glance** section of the MyNorth Investment IDPS Guide and **Minimum cash account sweep** under the **Key comparisons of your MyNorth account** section of this Guide. This means we will invest excess cash when your cash account exceeds your target cash balance by $500 and we will sell your assets when your cash account falls negative or $100 below your minimum cash balance. Refer to the **Negative cash account balance** sections of this Guide.

2 Where your account balance is below your specified dollar target, we won't be able to top up your cash to the full target amount.

Negative cash account balance

Should your cash account balance become negative at any time, interest will be charged on the negative amount at the same rate as the interest paid on positive cash account balances (i.e. the rate paid on positive balances after deduction of the cash account investment fee).

When your cash account goes into negative, we'll also sell your investments based on your automatic sell instructions to bring your cash account balance back to the target cash balance. Where you haven't provided us with automatic sell instructions, we'll sell your investments using the default sell instruction.

If both your automatic sell instruction and the default fails, where practical, we may attempt to sell your managed funds to bring your cash account back to your nominated target cash balance. If you only hold illiquid investment options, listed securities and/or term deposits, your assets won't be sold down and your cash account will remain negative. Refer to **Negative cash account balance** section of the MyNorth Investment IDPS Guide.

Your cash account after the move to MyNorth

Following the move, your MyNorth cash account will have a **nil balance.** This means when your fees are next deducted from your cash account this may cause your cash account to fall into negative and may result in the sell down of your investments. This sell down of investment may trigger a CGT event.

After the move to MyNorth, you'll be able to deposit cash into your MyNorth Investment cash account. Where any deposit is made in advance of deductions from your account, you may avoid your account moving into a negative position and having investments sold down.

Example

Andrew's cash account balance following the move to MyNorth is **$nil**. No deposits have been made into his MyNorth Investment account before the first monthly Administration fee deduction of $140 is made on 1 November 2025. At the close of business on 1 November 2025, his cash account balance is -$140. This means we'll sell $1,140 of his investment based on his automatic sell instructions and top his cash balance to the target $1,000.

Investments in MyNorth

Investment options in MyNorth Investment

In MyNorth you'll have access to a wide range of investment options, including access to low-cost active and index funds, managed funds, managed portfolios, term deposits and direct shares. You can choose your investments from the following investment menus:

1. **Select menu –** offers a range of MyNorth Index options, diversified multi-manager investment options, goals based and single sector options, access to specialist fund managers in each asset class, term deposits, and a selected range of managed portfolios.

2. **Choice menu** – offers an extensive range of multi-manager and single manager funds, managed portfolios, listed securities on the S&P/ASX 300, Australian real estate investment trusts (AREITs), exchange traded funds (ETFs), exchange traded commodities (ETCs), listed investment companies (LICs) and listed investment trusts (LITs).

Existing investment options

All existing investment options in your eWRAP Investment account will be moved to MyNorth Investment.

Investment instructions

Some of the investment terminology you are familiar with in eWRAP Investment is different in MyNorth Investment. Please refer to the below table for more information.

eWRAP Investment	MyNorth Investment
Priority Sell Method	Automatic Sell Instructions
Default Sell Method	Default Sell Instruction
Regular Buy	Dollar Cost Averaging
Regular Sell	No equivalent

Automatic buy instructions

Deposits and rollovers that take your cash account balance above your target cash balance will be invested according to your automatic buy instructions. Please refer to the MyNorth IDPS Guide for further details.

Accounts without automatic buy instructions will have excess cash retained in the cash account.

Where you have an investment profile or Regular buy set up in your eWRAP Investment account it will be moved to MyNorth and set up as a buy profile. If your buy instructions include cash in the profile, we'll exclude cash and proportionately adjust your buy instructions across other investment options listed in your profile so that your profile equals 100%.

If you'd like to update your investment instructions, you can do this by contacting your financial adviser or through North Online once your account is set up.

Automatic sell instructions

Payments such as taxes, fees, and withdrawals may cause your cash account balance to fall below your nominated minimum cash balance. If this happens, we'll sell your investments according to the automatic sell instructions you've nominated. Please refer to the MyNorth IDPS Guide for further details.

Where you have a priority sell method in your eWRAP Investment account and it is valid in MyNorth, it will be moved to your MyNorth account. If you have no sell profile or your existing priority sell method is invalid[3] your account will be set to the MyNorth default sell instruction which will be to prorata sales of managed funds only.

If you'd like to update your investment instructions, you can do this by contacting your financial adviser or through North Online once your account is set up.

Regular sell instructions on eWRAP Investment account

Where you have a regular sell instruction on your account this will not be moved to your new MyNorth account.

Dollar cost averaging

This investment instruction type allows you to invest a set dollar amount into the market at regular intervals. Dollar cost averaging (DCA) is subject to a minimum instalment of $500.

If you have an existing regular buy profile set up on your *Portfolio*Care/WealthView eWRAP account, your instruction will be moved to MyNorth and used as your DCA.

3 An invalid priority sell method on your account only relates to accounts where they also have a buy and/or rebalance profile, whereby every asset has not specified a priority sell order.

Rebalance profile in MyNorth

Over time, the value of your underlying investments will fluctuate. MyNorth has an auto-rebalancing feature that gives you the option to rebalance quarterly, half yearly or yearly on a selected date. Your rebalance profile can include managed funds and listed securities and is specified in percentages. You may nominate a rebalance profile and modify it at any time once your MyNorth account is set up. There are trade minimums which are described in the **Key product comparison** section of this Guide.

Rebalance profile in eWRAP Investment

If your account is set to rebalance periodically according to your investment profile, these instructions will be transferred and used to establish a rebalance profile on your MyNorth account. If your current investment profile includes cash, we'll exclude cash from your MyNorth rebalance profile and proportionately adjust across all other investment options listed in your profile so they equal 100%.

If you'd like to update your investment instructions, you can do this by contacting your financial adviser or through North Online once your account is set up.

Managed funds

Distributions from managed funds

In eWRAP Investment income distributions from managed funds are credited to the cash account and can be kept as cash or be used to buy more units in that particular managed fund. When your account moves to MyNorth, cash distributions will be paid to your cash account. If your balance goes above your target cash balance, the excess cash will be used to buy investments according to the buy profile set on your account (subject to trade minimums). Where you have no buy profile distribution proceeds will remain as cash. For more information on **income distributions** please refer to the MyNorth IDPS Guide which can be found at **northonline.com.au/mynorth**.

Removing or closing investment options

We may from time to time add, change the status of, or remove (terminate) investment options from MyNorth.

The following table outlines a summary comparison between eWRAP Investment products and MyNorth showing what happens when we change the status of, or remove (terminate), investment options. For more information on **Removing or closing investment options** (including changing the status of investment options) refer to the MyNorth IDPS Guide which can be found at **northonline.com.au/mynorth**.

	eWRAP Investment	MyNorth Investment
Remove (terminate) investment option		
From time-to-time investment options may be removed (terminated). Where this happens we will:	– Redirect funds to the cash account. – If you have regular buy instructions that include the terminating investment option, the entire regular buy instruction will fail each time it is set to occur until the instruction to remove the terminating option is changed.	– Pay the proceeds to your cash account. This may include making changes to automatic buys, automatic sells, and rebalancing. – Where we cannot provide you with adequate notice, we will replace the investment option with the Macquarie Cash Fund - Class M Units (NML0018AU) in your profile.
Suspending the investment option (hard close or frozen)		
An investment option is suspended (frozen) from buying or selling, or both, and you don't provide alternate investment instructions. Where this happens, the following will apply:	– If you have a regular buy instruction that includes a suspended investment option the entire regular buy instruction will fail each time it is set to occur until a new instruction to remove the terminating option is received.	– The percentage allocation to that investment option will be replaced with the Macquarie Cash Fund - Class M Units (NML0018AU) in your profile. – Your dollar cost averaging purchase instruction will be cancelled. – For more information on suspending investments refer to the MyNorth IDPS Guide which can be found at **northonline.com.au/mynorth**.

Listed securities

Listed securities held through a Custodial share account

If you have held listed securities in the past 18 months, we'll setup a new share trading account for you in your MyNorth account. If you have not held listed securities in your eWRAP Investment account in the last 18 months, we will close your share trading account prior to the move to MyNorth. There's no action for you to take on this.

Listed securities held through a Sponsored share account

In April 2025, we notified sponsored share account holders that any listed securities held would not automatically move to your MyNorth Investment account.

In this letter, we advised that clients with a Sponsored share account could provide consent to set up a Custodial share account on their behalf on MyNorth. Where this consent was given, we'll transfer all listed securities held on the Sponsored Holder Identification Number (HIN) to a Custodial HIN to MyNorth.

If consent wasn't given by 31 July 2025 the following will happen:

– Your listed securities will be transferred to the company's share register (Share Register) and will not move to your MyNorth account.
– You will retain ownership of your listed securities under a Security Reference Number (SRN) with the Share Registry, but they will not appear in your MyNorth Investment account, and you will not be able to transact them through MyNorth.
– You will need to contact the Share Registry directly for any listed security transactions, including buying or selling relevant listed securities.

Listed security dividends

MyNorth offers Dividend Reinvestment Plan (DRP) functionality that allows you to reinvest any dividends paid by listed securities, where it is offered by the issuer of that security.

Should you wish to establish a DRP in your MyNorth account you can do this via North Online or your financial adviser.

Margin loans

St George integrated margin loans

If you held a St George Integrated Margin Loan, we wrote to you in May 2025 advising you that these margin loans cannot be supported on the North platform and provided you with margin loan closure options to take before 1 August 2025.

If we did not receive your instructions by 1 August 2025, you'll receive a formal termination notice from St George (the issuer of the Margin Loan) who will commence closure of your Margin Loan. The proceeds will be paid according to the instructions from St George and your margin loan account will close. Your eWRAP Investment account will still move to MyNorth Investment.

External margin loans

Where you have an external margin loan invested in managed funds or listed securities in eWRAP Investment, this margin loan will be moved to your MyNorth Investment account. Any cash held in your eCASH or CASH Connect account will not move to MyNorth and will be paid out according to your lender's instructions.

Margin lending in MyNorth Investment

In MyNorth you have the option to apply for a margin loan through a number of margin lenders. A full list of these lenders can be found at North Online>product>margin lending.

Fees and other costs

This section outlines the fees and other costs in MyNorth including the investment fee, administration fees and financial adviser fees, and how they compare to your eWRAP Investment account. For a comprehensive list of fees that currently apply to your account/s please refer to the IDPS Guide for *Portfolio*Care and the IDPS Guide and related update notices for WealthView products by contacting the Customer Relations team on 1800 646 234 (*Portfolio*Care) or 1800 006 230 (WealthView) from Monday to Friday, 8:30am to 7pm AEST (or 8pm AEDT). A full list of fees in MyNorth are set out in the MyNorth IDPS Guide available at **northonline.com.au/mynorth**.

What you need know to about fees and other costs

- Administration and advice fees for September will be deducted from your eWRAP Investment cash account at the beginning of October before the move to MyNorth.
- You won't be charged any administration fees from 1 October to 17 October 2025.
- The interest rate you will earn on cash (net of the cash account investment fee) in MyNorth is higher than the interest rate you earn on cash today in eWRAP Investment.
- The administration fee charged in MyNorth will vary based on your account value and the investment options you are invested in. Investment options are divided into two investment menus known as Select' and 'Choice'. For further details please refer to the MyNorth IDPS Guide and MyNorth Investment Options Document which can be found at **northonline.com.au/mynorth**.

<table>
<tr><th>Fees and costs</th><th>PortfolioCare eWRAP and WealthView eWRAP</th><th>MyNorth</th><th>MyNorth IDPS Guide section reference</th></tr>
<tr><td>Cash account investment fee</td><td>No equivalent fee</td><td>0.75% pa of the balance of the cash account.
The interest rate we pay on the cash account already includes the cash account investment fee.</td><td>Fees and other costs summary</td></tr>
<tr><td>Administration fee</td><td>
<table>
<tr><th>Account balance</th><th>Managed investments only</th><th>Listed securities only</th></tr>
<tr><td>First $100,000</td><td>0.7100%</td><td>0.7619%</td></tr>
<tr><td>Next $150,000</td><td>0.4900%</td><td>0.5258%</td></tr>
<tr><td>Next $500,000</td><td>0.2200%</td><td>0.2361%</td></tr>
<tr><td>Next $750,000</td><td>0.1000%</td><td>0.1073%</td></tr>
<tr><td>Over $1,500,000</td><td>0.0000%</td><td>0.0000%</td></tr>
</table>
</td><td>
<table>
<tr><th></th><th colspan="2">Investment menu</th></tr>
<tr><th>Tier of account balance</th><th>Select</th><th>Choice</th></tr>
<tr><td>First $350,000</td><td>0.20%</td><td>0.25%</td></tr>
<tr><td>Next $400,000</td><td>0.12%</td><td>0.15%</td></tr>
<tr><td>Next $250,000</td><td>0.10%</td><td>0.10%</td></tr>
<tr><td>Next $250,000</td><td>0.08%</td><td>0.08%</td></tr>
<tr><td>Over $1,250,000</td><td>0.00%</td><td>0.00%</td></tr>
</table>
The administration fee for each tier of your account balance is calculated by:
a your balance within the tier, multiplied by the Select fee rate, multiplied by the percentage of your account invested in the Select menu
PLUS
b Your balance within the tier, multiplied by the Choice fee rate, multiplied by the percentage of your account invested in the Choice menu.
The total administration fee is the sum of the fee for each tier.
See the Additional explanation of fees and costs section of the MyNorth IDPS Guide for a worked example.</td><td>Fees and other costs</td></tr>
<tr><td>Minimum administration fee</td><td>Managed investments only: $379.60 pa
Listed securities only: $408.80 pa</td><td>$180 pa per client or family fee group</td><td>Fees and other costs summary</td></tr>
<tr><td>Account fee</td><td>No equivalent fee</td><td>$180 pa for each account</td><td>Fees and costs summary</td></tr>
<tr><td>Individual fee aggregation</td><td>✘</td><td>✓</td><td>Fees and costs</td></tr>
<tr><td>Family fee aggregation</td><td>✘</td><td>✓</td><td>Fees and costs</td></tr>
<tr><td>Brokerage fees</td><td>For each listed security trade according to the value of the trade:</td><td>0.11% of the total of each listed security purchase or sale, subject to a minimum of $18.49.</td><td>Fees and costs summary</td></tr>
</table>

Fees and costs	*Portfolio*Care eWRAP and WealthView eWRAP	MyNorth	MyNorth IDPS Guide section reference
	– $30,000 or less is $25. – More than $30,000 is 0.1025% of the value of the trade.		
Brokerage – panel broker	Determined by the broker	If you use a panel broker, the brokerage fee is negotiated between you and the panel broker and a settlement fee of $10.25 also applies.	Fees and costs
In specie transfer fee	Nil for transfers in and out	Not appliable for in specie transfers in. $50 for each asset for in specie transfers out. Stamp duty may also apply.	Fees and costs summary
Underlying buy-sell costs	0.0-0.05%	0.0-2.5%	Fees and costs summary
Telegraphic transfer fee	$20 per withdrawal	$9 per withdrawal	Fees and costs summary

How fee aggregation works in MyNorth

- If you have multiple accounts (with the same client number) or are part of a family fee group, you can reduce the administration fee you pay through fee aggregation
- With individual or family fee aggregation, your account balances are combined to calculate fees based on the total portfolio balance, which is then applied to each account proportionately based on the amount each account holds in each investment menu.
- Fee aggregation only applies to administration fees and does not apply to account fees or any other fee types applicable to MyNorth Investment.

Your client number is available on your statements and correspondence from us, or from North Online.

Adviser fees

If you have an advice fee arrangement, there may be changes to the adviser fees deducted from your account. These changes include:

- **Client advice fees** as set out below.

Client advice fees (inclusive of GST)	*Portfolio*Care eWRAP and WealthView eWRAP	MyNorth	MyNorth IDPS Guide section reference
Initial and ad hoc fees	No maximum	Up to $5,500 pa plus 2.69% pa, subject to your account balance	Additional explanation of fees and costs
Fixed term and ongoing fees	Fixed dollar amount, a flat percentage up to 5.5% or a sliding scale using a tiered pa percentage scale	Up to $5,500 pa plus 2.69% pa, subject to your account balance	Additional explanation of fees and costs

- **Ongoing fee arrangements** – we'll transfer your existing eWRAP Investment Flat dollar advice fee arrangement to MyNorth. If your Flat dollar advice fee includes the option for CPI indexation, the indexation will cease automatically after the move to MyNorth.
- We won't be able to facilitate (i) Flat percentage fee arrangements where advice fee percentage allocations are different across investment types or (ii) Sliding scale fees. Your arrangement will cease on moving to MyNorth unless it has been replaced by a new advice fee arrangement accepted in MyNorth. Your financial adviser may be in contact with you to update your ongoing fee arrangement.
- eWRAP Investment ongoing fee arrangements moved into MyNorth will continue to have consents for fee agreements renewed up to 119 days after the date specified for the fee arrangement (being *next anniversary date* in eWRAP Investment and *reference date* in MyNorth). In MyNorth, consents for fee agreements will expire 150 days after the reference date.
- **Fixed term fee arrangements** – we'll transfer your existing eWRAP Investment fixed term advice fee arrangement to MyNorth. Instead of paying advice fees up to four (4) times per annum, we'll adjust your advice fee deduction frequency to monthly. The total annual advice fee amount (inclusive of GST) will not be higher than the amount disclosed on your advice fee consent form.

Other changes in MyNorth

In MyNorth you may experience the following additional changes to your account:

- **BPAY details will change** - where you make deposits into your account via BPAY these details will change once your account moves to MyNorth. For more information on how to make BPAY deposits please refer to the MyNorth IDPS Guide which can be found at **northonline.com.au/mynorth**.
- **Cheques not accepted** - deposits via cheque will not be accepted in MyNorth.
- **Regular savings plan (regular deposit plan)**
  - **Existing regular deposit plan will cease on moving to MyNorth**
    Any direct debit arrangement into your account and/or regular deposit plan in place on your eWRAP Investment account will cease when you move to MyNorth. To establish a new regular savings plan in your MyNorth account, you can do this through your financial adviser or via North Online.
  - **Minimums, payment frequencies and indexing for regular savings plan**
    MyNorth provides greater flexibility with regular saving plan minimum amount, frequencies and indexing. The below table outlines a comparison of the options available to you, which can be nominated on North Online or via your financial adviser.

Regular saving plan options	eWRAP Investment	MyNorth
Minimum	$100	$10
Frequency	Monthly, quarterly, half-yearly or yearly	Fortnightly, monthly, quarterly, half-yearly or yearly
Date of payments	Option to select any date between 1st and the end of the month.	Option to nominate between 1st and 28th of the month or the last day of the month.
Indexation	Not available	You can choose between: – a fixed percentage (up to 7% pa) - applied on your account anniversary each year, or – Consumer Price Index (CPI) - applied on your account anniversary each year using the most recently published CPI figure.

- **Regular withdrawal plan (Regular cash transfer)**
  - **Existing regular cash transfers will cease on moving to MyNorth**
    Any regular cash transfers in place on your eWRAP Investment account through your eCASH or CASH Connect account will cease when your account moves to MyNorth. Should you wish to establish a regular withdrawal plan in your MyNorth account you can do this on North Online.
  - **Minimums, payment frequencies and indexing for regular withdrawal plan**
    MyNorth provides greater flexibility with regular withdrawal plan minimum amount, frequencies and indexing. The below table outlines a comparison of the options available to you, which can be nominated on North Online or via your financial adviser.

Regular withdrawal plan options	MyNorth
Minimum	$250 per payment
Frequency	Fortnightly, monthly, quarterly, half-yearly or yearly
Date of payments	Option to nominate between 1st and 28th of the month or the last day of the month.
Indexation	You can choose between: – a fixed percentage (up to 7% pa) - applied on your account anniversary each year, or – Consumer Price Index (CPI) - applied on your account anniversary each year using the most recently published CPI figure.

- **Nominated bank account** - Where you have nominated a bank account on your eWRAP Investment this will move to MyNorth, provided you have a verified account.
- **External linked bank accounts** - Where you have external linked bank accounts set up on your eWRAP Investment account this will not move to MyNorth.

Financial adviser access

- Transactions on your MyNorth Investment account are completed by your financial adviser using North Online.
- Your financial adviser should obtain your authorisation (consent) for each transaction they perform on your account.
- Any transactions made on your account will be confirmed to you through North Online.
- For more information on financial adviser access please refer to the MyNorth IDPS Guide.

Where you have granted your financial adviser an Authority to operate[4] on your *Portfolio*Care or WealthView account, this designation won't be applied in MyNorth. However, in MyNorth (in certain circumstances) you may enter into an arrangement with your financial adviser allowing them to transact on your account on your behalf, without the need for each transaction to be authorised by you. This is known as a Managed Discretionary Account (MDA). To offer an MDA arrangement your financial adviser must be appropriately licensed to operate an MDA. For further information about how to set up an MDA, please contact your financial adviser.

MyNorth account features and online access

MyNorth client and account numbers

Client number – you'll receive a client number in MyNorth.

Account number – you'll keep the same eWRAP Investment account number on your MyNorth account. Your account number will be linked to your new client number.

Existing MyNorth/North clients

If you already have an existing MyNorth and/or North account, you'll receive an additional client number after your eWRAP Investment account is moved to MyNorth. This means you'll have more than one client number and may pay more in fees. Refer to **benefit from multiple accounts** within the **fees and other costs** section of the MyNorth IDPS Guide and **Impacts of the move** in this Guide for more information.

We recommend you speak to your financial adviser to discuss how best to structure your account portfolio and/or if client number and/or account consolidation is an option for you.

MyNorth communications

You can expect to receive the following communications shortly after the move to MyNorth:

Welcome pack (via mail), including:

- Your account details (including your client number and account number)
- Financial adviser details
- Online access information and instructions.

Information pack (via mail), including:

- MyNorth information
- Authority to set up a direct debit request form
- Regular savings plan options
- Change of contact details form
- Advice fee consent (if you don't already have one in place)
- Applicable information for 'Clients without a financial adviser'.

Before updating or submitting requests to update your account, we suggest you contact your financial adviser, if you have one.

Online access - northonline.com.au and the North mobile app

Once you've received your North Online access information and instructions as well as temporary password (provided separately via mail or email depending on your communication preference), you'll be able to get started on **northonline.com.au**.

North Online uses two-factor authentication for your security. To access your account on **northonline.com.au** we require the following details:

- a valid email address, and
- mobile phone number.

Once you've gained online access, you'll be able to see your account information effective from the day of the move to MyNorth. You won't be able to see transaction data relating to the time your account was in eWRAP Investment (see **InvestorOnline access when you're in MyNorth** below for accessing past information). For instance, you'll see your MyNorth:

- opening and ongoing account value
- deposits, fees and taxes
- investment earnings
- asset allocation summary
- portfolio assets along with information such as purchase cost and current value.

4 Giving your adviser authority to submit investment instructions online and amend your account details on your behalf, without prior authorisation from you (with some exceptions).

MyNorth communications are sent to you via North Online and will be available in the **statements & correspondence** and **news & announcements** sections of North Online. Only you and your financial adviser (if you have one) will have access to view these communications and reports. In addition, some communications will be provided to you in hardcopy as well as being available online.

If you have an email address on file and would like to also receive paper copies of your MyNorth communications, you may contact the North Service Centre after the move. If you choose this option, you'll still be able to access your communications in North Online.

The North mobile app provides easy access to your account on the go and in one place. You'll be able to access the app once you have North Online access.

For more information on online access in MyNorth, refer to the MyNorth IDPS Guide.

Annual statements when you move to MyNorth

- Annual investor reports will be referred to as annual statements in MyNorth.
- In MyNorth, annual statements will be issued on your account anniversary. Your account anniversary is the contract date your eWRAP Investment account opened.
- You'll continue to receive annual statements in hard copy in addition to being available North Online.

Your annual statements for 2025/26 financial year

For the 2025/26 financial year only, you will receive two annual statements. Your last eWRAP Investment annual investor report for the period 1 July 2025 to 18 October 2025 will be issued by Asgard around May 2026.

When your account moves to MyNorth, if you have an account anniversary between 18 October 2025 and May 2026 you will receive your part-period MyNorth annual statement before your part-period eWRAP Investment annual investor report for the respective part periods.

Your annual tax statement for 2025/26 financial year

For the 2025/26 financial year only, you will receive two annual tax statements. You will receive a tax statement from Asgard for your eWRAP Investment account for the period 1 July 2025 to 18 October 2025 and one from MyNorth for your MyNorth Investment which we will issue for the period 18 October 2025 to 30 June 2026.

Investor*Online* access when you're in MyNorth

You'll have Investor *Online* access for approximately 18 months after the move to MyNorth. This means you can access your historical eWRAP Investment transaction data (which won't be available on North Online) until that time. If you need assistance accessing Investor *Online* (before or after the move to MyNorth), please contact the Customer Relations team on 1800 646 234 (*Portfolio*Care) or 1800 006 230 (WealthView).

Members without a financial adviser

If you're moving to MyNorth without a financial adviser, you won't have access to some account settings and features. Some of these include:

	Available Investment options	Making deposits/ transfers	Withdrawal functionality	Opening a new MyNorth account
With an adviser	All	– In specie transfers – Cash transfers	Submit through North Online	Yes
Without an adviser	Limited[(i)]	Cash transfers	Submit through paper form	No[(ii)]

(i) Investment options you currently hold will be maintained and investments can be made into these. For a list of available investment options available to you please refer to the **MyNorth Investment Options document**.

(ii) We may, at our discretion, determine that you're eligible to open a new MyNorth Investment account.

Further information

Once your MyNorth account has been set up, we'll send you more detailed information on the features you can access without a financial adviser.

Please refer to the MyNorth Investment IDPS Guide (section titled **If you no longer have a financial adviser**) which can be found at **northonline.com.au/mynorth**.

How to find a financial adviser

If you don't have an adviser, you can find one at **amp.com.au/find-an-adviser/index.html** or **moneysmart.gov.au/financial-advice/choosing-a-financial-adviser**. Note that a financial adviser will need to be an authorised representative to advise on MyNorth.

We’re here to help

We’re here to support you, if you have any questions in the lead up to the move to MyNorth see the contact details below, or please contact your financial adviser.

***Portfolio*Care**		**WealthView**	
Phone:	1800 646 234 from 8.30am to 7pm AEST (or 8pm AEDT), Monday to Friday	**Phone:**	1800 006 230 from 8.30am to 7pm AEST (or 8pm AEDT), Monday to Friday
email	**portfoliocare.client.services@asgard.com.au**	**email**	**wealthview.ewrap@asgard.com.au**
mail	*Portfolio*Care PO Box 7229 PERTH CLOISTERS SQUARE WA 6000	**mail**	WealthView GPO Box C113 PERTH WA 6839

After the move to MyNorth, if you have any questions on your MyNorth account please contact the **North Service Centre** from **Monday, 20 October 2025**:

North Service Centre	
Phone:	1800 667 841 from 8.30am to 7pm (Sydney time), Monday to Friday
web	**northonline.com.au**
email	**north@amp.com.au**
mail	North Service Centre GPO Box 2915 MELBOURNE VIC 3001