Your move to MyNorth® Super and Pension

Information Guide
Issue date: 15 August 2025

Contents

Introduction

This Information Guide (Guide) explains the key differences between your existing *Portfolio*Care / WealthView Super and Pension account and your new MyNorth Super and Pension (**MyNorth**) account. The following products will move to MyNorth in October 2025:

***Portfolio*Care**

- *Portfolio*Care eWRAP Super and Pension
- *Portfolio*Care Super Service – Personal
- *Portfolio*Care Super Service – Employee
- *Portfolio*Care Pension Service
- *Portfolio*Care Elements Super and Pension
- *Portfolio*Care eWRAP Term Allocated Pension
- *Portfolio*Care Term Allocated Pension Service
- *Portfolio*Care Elements Term Allocated Pension

WealthView

- WealthView eWRAP Super and Pension
- WealthView eWRAP Term Allocated Pension

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 Super and Pension Product Disclosure Statement (PDS) and MyNorth Additional Information Booklet. The latest disclosure documents can be found at **northonline.com.au/mynorth.**

This Guide provides details for the *Portfolio*Care and WealthView 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 are invested 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
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 pension details, direct deposit plans) – Cancellation or reductions in insurance cover – Contact details – Contributions (Electronic Fund Transfer (EFT), BPAY® and cheque) – Investment changes ie switch and rebalance requests – New accounts (no movements between *Portfolio*Care and WealthView products or between super and pension) – 'Notice of intent to claim a tax deduction' form – Reinstatement of insurance cover. – Rollovers and transfers out (subject to regulatory approval) – Withdrawals
8 October 2025 (on or around)	If you have an October pension payment, you will receive your pension payment early.
16 October 2025	Employer contributions (SuperStream) will be accepted by Asgard until this date.
18 October 2025	Your account will move to MyNorth.
From Monday 20 October 2025	You will 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. Employer contributions (SuperStream) may be accepted by MyNorth.
24 October 2025 (Until 6pm EST)	**End of transaction processing freeze**

Impacts of the move

Transaction processing freeze between 8 October 2025 and 24 October 2025

A transaction processing freeze will apply to your 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 *Portfolio*Care/WealthView account.

No Capital Gains Tax (CGT) on moving to MyNorth

The investment options you hold in *Portfolio*Care/WealthView 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.

Depending on your cash balance you may incur CGT after the move to MyNorth. See **Your new cash account** in this Guide for more details.

Pension payments paid early in October 2025

We'll pay the October 2025 pension payment early (on or around 8 October 2025). If you don't have a pension payment due in October 2025, your payments won't be affected.

After October 2025, your pension payments will return to their current arrangements, with payments made on 20^{th} of your nominated frequency month (monthly, quarterly, half yearly, yearly). Your Centrelink entitlements won't be impacted as your original pension details will form part of your MyNorth account.

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 PDS.

Making contributions and rollovers

You can make contributions to your MyNorth account using BPAY®, Electronic Funds Transfer (EFT) or direct debit from a nominated bank account. If your employer currently pays contributions into your *Portfolio*Care/WealthView account, and if you want them to continue to make contributions, you'll need to give them MyNorth's payment details and Unique Superannuation Identifier (USI). We'll send you a **Super Choice fund nomination form** before the move to MyNorth to give to your employer. Employer contributions (SuperStream) and rollovers in will be accepted by Asgard in your *Portfolio*Care/WealthView account until close of business Thursday 16 October 2025.

Additionally, if you would like to make a rollover to your MyNorth account you will need to provide the MyNorth USI to the transferring super fund.

MyNorth's USI details are below:

Current Product	Current USI	MyNorth Product	MyNorth USI
*Portfolio*Care Super Service – Personal	92381911598010	MyNorth Super	NMS0040AU
*Portfolio*Care Super Service – Employee	92381911598009		
*Portfolio*Care eWRAP Super	92381911598007		
WealthView eWRAP Super	92381911598012		
*Portfolio*Care Elements Super	92381911598005		
*Portfolio*Care Pension Service	92381911598008	MyNorth Pension	NMS0039AU
*Portfolio*Care eWRAP Pension	92381911598006		
WealthView eWRAP Pension	92381911598011		
*Portfolio*Care Elements Pension	92381911598004		

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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 will 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 PDS available from **northonline.com.au/mynorth**. These details are current as at the date of this Guide.

	***Portfolio*Care eWRAP and WealthView eWRAP**	***Portfolio*Care Service**	***Portfolio*Care Elements**	**MyNorth**	**MyNorth PDS section reference**
Minimum transactions					
Cash account	Minimum cash account applies. **Minimum Cash Account Balance - Super** Minimum based on account balance: $0 - $100K: $2K $100,001 - $500K: 2% of account balance Over $500,001: $10K **Minimum Cash Account Balance - Pension** Minimum based on account balance: $0 - $100K: $4K $100,001 - $500K: 4% of account balance Over $500,001: $20K	1%-2% of total account balance.		**Minimum cash balance** No minimum cash balance with a default of $0.00. **Target cash balance** Default target cash percentage of 5% plus your minimum cash balance.	The cash account
	Differences exist between MyNorth and *Portfolio*Care/WealthView. Your target cash balance will default to 2% on the move to MyNorth. Refer to **Your new Cash Account** section of this Guide.				
Minimum remaining balance following a partial withdrawal or rollover	Nil			$10,000	Withdrawals
Minimum regular savings plan (Regular deposit plan)	$100 per month, quarter, half-year or yearly			$10 per fortnight, month, quarter, half-year or yearly	Starting a regular savings plan
Minimum switch – managed fund	$100	$1,000 for partial switches		$100	Switching between investment options – at a glance
Minimum switch – listed security	Nil	N/A	N/A	Trade minimum of $650 per listed security held	At a glance
Minimum rebalance	Nil	Nil	Nil	$1,000	At a glance

	***Portfolio*Care eWRAP and WealthView eWRAP**	***Portfolio*Care Service**	***Portfolio*Care Elements**	**MyNorth**	**MyNorth PDS section reference**
Minimum cash account sweep	Nil	Auto invest excess cash: $100	Auto invest excess cash: $100	Automatic buy: $500 Automatic sell: $100 (both subject to a trade minimum of $650 per listed security held)	Cash account sweeps
Minimum dollar cost averaging instalment	$100 for each managed fund	N/A	N/A	$500 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
Your account number	No change			Your *Portfolio*Care/WealthView account number will be your MyNorth account number, excluding the hyphens. 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 account opened in *Portfolio*Care/WealthView.	N/A
Regular savings plan	✓	✓	✓	✓	Starting a regular savings plan
	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the section in the Guide – **Regular savings plan**				
Pension payment	✓	✓	✓	✓	– Pension payments and annual income – Allocated Pension and Non-commutable Allocated Pension features
	Differences exist between MyNorth and *Portfolio*Care/WealthView Refer to the section in the Guide - **Pension accounts**				
Payment of benefits on death	– Binding nomination – Non-binding nomination – Reversionary pension			– Binding nomination – Non-binding nomination – Non-lapsing nomination – Reversionary pension	How your benefit will be paid upon death

	*Portfolio*Care eWRAP and WealthView eWRAP	*Portfolio*Care Service	*Portfolio*Care Elements	MyNorth	MyNorth PDS section reference
Investment instructions	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the section in the Guide - **Investment instructions.**			Options include: – Automatic buying and selling and – Rebalancing – Dollar cost averaging.	– Automatic buy instructions – Automatic sell instructions – Rebalance profile – Dollar cost averaging
In-specie	✗	✗	✗	✓	Assets transfers (in specie)
Tax parcel selection method	Modified First-In-First-Out	Modified First-In-First-Out	Modified First-In-First-Out	First-In-First-Out	N/A
Income	✓	✓	✓	✓	Income
	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the section in the Guide - **Distributions from managed funds and Listed security dividends.**				
Fast payment	✗	✗	✗	✓	Fast payment
Lifetime Income accounts and Deferred Lifetime Income	✗	✗	✗	✓	MyNorth Lifetime
MyNorth Guarantee	✗	✗	✗	✓ This feature can protect your savings from falls in investment markets while allowing you to retain exposure to growth assets.	Part B of the PDS – MyNorth Super and Pension Guarantee.
Investments					
Investments options	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to **Investment options on MyNorth Super and Pension** 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 Super and Pension
Fees and other 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 **Fees and other costs** section of this Guide.			This fee is tiered against your account balance with a corresponding rate for each investment menu. The rates are between 0.00% and 0.20% for the Select investment menu and 0.00% and 0.28% for the Choice investment menu. The amount you hold in your cash account will be charged Select fees.	Fees and other costs
Minimum administration fee	$380.88 pa per account.	$68.64 pa per account.	$58.80 pa per account.	$180 pa per member 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

	*Portfolio*Care eWRAP and WealthView eWRAP	*Portfolio*Care Service	*Portfolio*Care Elements	MyNorth	MyNorth PDS section reference
Trustee Fee	Differences exist between MyNorth and *Portfolio*Care/WealthView. The trustee fee is calculated (i) using your account balance excluding your cash account (*Portfolio*Care eWRAP/WealthView eWRAP) or (ii) using your account balance (*Portfolio*Care Service). There is no equivalent trustee fee in *Portfolio*Care Elements. Refer to **Fees and other costs** section of this Guide.			Up to 0.015% of the balance of your account, capped at $300 pa per account	Fees and costs summary
Administration costs paid from reserves and not from your account	No equivalent fee.			Administration costs paid from reserves and not from your account. These are estimated at 0.0013% pa of your account balance.	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.	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.	Not applicable as listed securities are not available.	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	N/A			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	– Not applicable for in specie transfers in. – In specie transfers out are not available.			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	0.0-0.5%			0.0-2.5%	Fees and costs summary
Telegraphic transfer fee	$20 per withdrawal			$9 per withdrawal	Fees and costs summary
Member advice fees					
Initial	✓	✓	✓	✓	Fees and other costs
Ad hoc	✓	✓	✓	✓	Fees and other costs
Fixed term	✓	✓	✓	✓	Fees and other costs
Ongoing	✓	✓	✓	✓	Fees and other costs
	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to **Member advice fees** section of this Guide.				

	*Portfolio*Care eWRAP and WealthView eWRAP	*Portfolio*Care Service	*Portfolio*Care Elements	MyNorth		North PDS section reference
Insurance						
Retail insurance	Offered by: – AIA			Offered by: – AIA Australia Limited (AIA) – TAL Life Limited (TAL)		Insurance available through MyNorth Super and Pension
Policy type:	**Super**		**Pension**	**Super**	**Pension**	
Life Insurance	✓		N/A	✓	✓	Insurance available through MyNorth Super and Pension
Total and Permanent Disability (TPD)	✓		N/A	✓	✗	
Income Protection	✓		N/A	✓	✗	
	Differences exist between MyNorth and *Portfolio*Care/WealthView. Refer to the section in the Guide - **Insurance**					
InsuranceCare (Group insurance)	Where you have InsuranceCare cover refer to **Insurance** in this Guide.			✗		
Reporting						
Annual statement	Available at the end of June each year.	Available at the end of June and the end of December each year.	Available at the end of June each year.	Available on or around your account anniversary.		Annual statement
Communications	Communications are sent via mail (paper based).			Communications are electronic and available on North Online.		Your account on North Online

Your new Cash Account

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 *Portfolio*Care/WealthView will be applied when your account moves to MyNorth.

Cash account balance	Your minimum cash balance and target cash balance in MyNorth Super and Pension(i)
Minimum cash balance	Where you have: – Not nominated a dollar cash balance in your *Portfolio*Care/WealthView account, your default will be $0.00 in MyNorth. – Nominated a dollar cash balance in your *Portfolio*Care/WealthView account, this will be transferred as the **minimum cash balance** in MyNorth. Note: *Portfolio*Care/WealthView members have the option to only nominate a dollar cash balance or percentage cash balance (not both).
Target cash balance(ii)	Your target cash balance is calculated as follows: Target cash balance = (account balance × target cash percentage) + minimum cash balance Where you have: – Not specified a percentage cash balance in your *Portfolio*Care/WealthView account, your default target cash balance will be 2% of your account balance plus the minimum cash balance in MyNorth. – Nominated a percentage cash balance in your *Portfolio*Care/WealthView account, it will be transferred as your **target cash percentage** in MyNorth. Your target cash balance will be your account balance multiplied by your target cash percentage (plus a minimum cash balance of $0.00). Note: *Portfolio*Care/WealthView members have the option to only nominate a dollar cash balance or percentage cash balance (not both).
Target cash balance examples	**Example 1** Sally has not nominated a dollar cash balance or a percentage cash balance in her *Portfolio*Care account so her default **minimum cash balance** in MyNorth is $0.00. This means in MyNorth the **target cash balance** will be 2% of her account balance plus the minimum cash balance of $0.00. **Example 2** Tom has nominated a dollar cash balance of $1,000 in his *Portfolio*Care account so his default **minimum cash balance** in MyNorth is $1,000. This means in MyNorth the **target cash balance** will be 2% of his account balance plus the minimum cash balance of $1,000. **Example 3** Mark has nominated a percentage cash balance in his *Portfolio*Care account of 4% so his default **minimum cash balance** in MyNorth is $0.00. This means in MyNorth the **target cash balance** will be 4% of his account balance plus the minimum cash balance of $0.00.

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

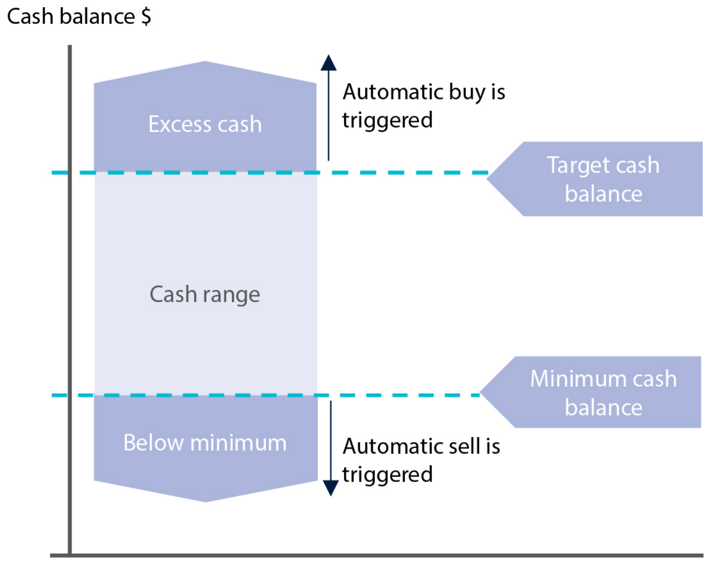
(ii) Please note the target cash balance for *Portfolio*Care/WealthView members in moving to MyNorth is different to the default that would normally apply to new members in MyNorth. The MyNorth PDS specifies a default target cash balance of 5% of account balance. Refer to **The cash account** section of the MyNorth Super and Pension PDS.

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 Super and Pension PDS 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 Super and Pension PDS 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 PDS and **Minimum cash account sweep** under the **Key product comparison** 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** section 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 Super and Pension PDS.

Investments in MyNorth

Investment options in MyNorth Super and Pension

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 on your *Portfolio*Care/WealthView account will be transferred to MyNorth Super and Pension apart from the Investment profile holding (IPH) account which is available on *Portfolio*Care Super and Pension Service and *Portfolio*Care Elements Super and Pension. Refer to **Removing or closing investment options** section of this Guide for more information.

Investment instructions

Some of the investment terminology you are familiar with in *Portfolio*Care/WealthView is different in MyNorth. Please refer to the below table for more information.

***Portfolio*Care Service and *Portfolio*Care Elements**	**MyNorth Super and Pension**
Priority Sell	Automatic Sell Instructions
Default Sell	Default Sell Instruction
Investment Profile	Automatic Buy Instruction
***Portfolio*Care eWRAP and WealthView eWRAP**	**MyNorth Super and Pension**
Priority Sell Method	Automatic Sell Instructions
Default Sell Method	Default Sell Instruction
Regular Buy	Dollar Cost Averaging
Regular Sell	No equivalent
Rebalance	Rebalance Profile

Automatic buy instructions

Contributions 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 PDS 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 *Portfolio*Care/WealthView 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, insurance premiums, pension payments 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 PDS for further details.

Where you have a priority sell method in your *Portfolio*Care/WealthView 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.

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.

Regular sell instructions on *Portfolio*Care/WealthView accounts

Where you have regular sell instruction on your *Portfolio*Care/WealthView 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 PortfolioCare/WealthView eWRAP account, your instruction will be moved to MyNorth and used as your DCA.

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 profiles in *Portfolio*Care/WealthView

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

*Portfolio*Care/WealthView 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 PDS which can be found at **northonline.com.au/mynorth**.

The Investment Profile Holding account - For *Portfolio*Care Elements/Service Super and Pension

- The Investment Profile Holding (IPH) account will not be available in MyNorth. Prior to the move to MyNorth, any holdings in your IPH account will be sold, with proceeds paid into your cash account.
- MyNorth offers the Macquarie Cash Fund - Class M Units (NML0018AU). If the IPH account forms part of your profile in your *Portfolio*Care Elements or *Portfolio*Care Service account it will be replaced by the Macquarie Cash Fund, which will work in a similar way.
- Once the move to MyNorth is complete any excess cash in your MyNorth cash account will be reinvested according to your automatic buy instruction on MyNorth. Where you have no automatic buy instruction the proceeds from the sale will remain in your cash account.

Removing or closing investment options

We may from time to time add, change the status of, or remove (terminate) investment options from MyNorth. In MyNorth, where an investment option is terminated and we have not received an alternate investment option from you the option will be replaced with the Macquarie Cash Fund - Class M Units (NML0018AU).

The following table outlines a summary comparison between *Portfolio*Care and WealthView 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 PDS which can be found at **northonline.com.au/mynorth**.

Status change of investment options	*Portfolio*Care Super and Pension Service *Portfolio*Care Elements Super and Pension	MyNorth Super and Pension
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. – Remove the terminated option , and replace the percentage allocation is replaced with an equivalent allocation to the IPH Account. – Apply future investments or rebalances directed by your portfolio proportionally to the IPH Account according to that allocation.	We'll pay the proceeds to your cash account. If we identify an alternative/similar investment option, we may switch your holding to the alternative if it is in the best financial interest of members. This may include making changes to automatic buys, automatic sells, and rebalancing. Where we cannot provide you with adequate notice or where we have not received alternative investment instructions from you, we will: – replace the investment option with the Macquarie Cash Fund - Class M Units (NML0018AU) in your buy profile – retain your existing sell profile if the investment option is closed – cancel and replace your rebalance instruction for the investment option with NML0018AU in your rebalance 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:	The percentage allocation will be replaced with an allocation to the IPH Account. Any future investments/rebalances directed by your portfolio will then be assigned proportionally to the IPH Account according to that allocation.	The percentage allocation to that investment option will be replaced with the Macquarie Cash Fund - Class M Units (NML0018AU) in your profile. For more information on suspending investments refer to the MyNorth PDS which can be found at **northonline.com.au/mynorth**.

Status change of investment options	*Portfolio*Care eWRAP Super and Pension WealthView eWRAP Super and Pension	MyNorth Super and Pension
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 received.	We'll pay the proceeds to your cash account. If we identify an alternative/similar investment option, we may switch your holding to the alternative if it is in the best financial interest of members. This may include making changes to automatic buys, automatic sells, and rebalancing. Where we cannot provide you with adequate notice or where we have not received alternative investment instructions from you, we will: – replace the investment option with the Macquarie Cash Fund - Class M Units (NML0018AU) in your buy profile – retain your existing sell profile if the investment option is closed – cancel and replace your rebalance instruction for the investment option with NML0018AU in your rebalance 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 for the suspended option, it will fail until new instructions are received. The remainder of the regular buy instruction will be executed as normal.	The percentage allocation to that investment option will be replaced with the Macquarie Cash Fund - Class M Units (NML0018AU) in your profile. For more information on suspending investments refer to the MyNorth PDS which can be found at **northonline.com.au/mynorth**.

Listed securities

Where you have listed equity holdings these will move to your new MyNorth account. You will receive a new CHESS Holder Identification Number (HIN) as part of the move to MyNorth. Your *Portfolio*Care/WealthView HIN will be closed following the transfer of your listed securities to your new HIN.

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 on your MyNorth account. If you have not held listed securities in your *Portfolio*Care/WealthView 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 security dividends

MyNorth offers Dividend Reinvestment Plan (DRP) functionality that allows you to reinvest any dividends paid by listed securities, where 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.

Fees and other costs

This section outlines fees and other costs in MyNorth including the investment fee, administration fees and financial adviser fees, and how they compare to your *Portfolio*Care /WealthView account.

For a comprehensive list of fees that currently apply to your account/s you should read the relevant *Portfolio*Care Super and Pension and WealthView Super and Pension PDS which you can obtain by contacting the Customer Relations team for *Portfolio*Care on 1800 646 234 or WealthView on 1800 006 230 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 PDS available at **northonline.com.au/mynorth**.

What you need to know about fees and other costs

- Administration and advice fees for September will be deducted from your *Portfolio*Care/ WealthView 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 earned on cash (net of the cash account investment fee) in MyNorth is higher than the interest rate earned on cash in *Portfolio*Care/WealthView.

The following rebates will cease on the move to MyNorth:

- ***Portfolio*Care Service/Elements** - monthly cash fee rebate on the portion of the administration fee that relates to the amount held in your working cash account.
- ***Portfolio*Care/WealthView eWRAP -** monthly cash fee rebate on the amount held in your working cash account.

The administration fee charged in MyNorth is tiered and will vary based on your account value and the investment options you're invested in. Investment options are divided into two investment menus known as 'Select' and 'Choice'. For further details refer to the MyNorth Super and Pension PDS and MyNorth Investment Options Document found at **northonline.com.au/mynorth**.

The table below compares MyNorth fees and other costs against your existing account. The below is not an exhaustive list of the fees and other costs in your new MyNorth account and you should consider the applicable section reference in the MyNorth PDS available from **northonline.com.au/mynorth**.

<table>
<tr><th>Fees and costs</th><th>PortfolioCare eWRAP and WealthView eWRAP</th><th>PortfolioCare Service</th><th>PortfolioCare Elements</th><th>MyNorth</th><th>MyNorth PDS section reference</th></tr>
<tr><td>Cash account investment fee</td><td>No equivalent fee</td><td>No equivalent 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 (excluding cash account)</th><th>Fee</th></tr>
<tr><td>First $100,000</td><td>0.6800%</td></tr>
<tr><td>Next $150,000</td><td>0.4250%</td></tr>
<tr><td>Next $500,000</td><td>0.1250%</td></tr>
<tr><td>Next $750,000</td><td>0.0200%</td></tr>
<tr><td>Over $1,500,000</td><td>0.0000%</td></tr>
</table>
</td><td>
<table>
<tr><th>Account balance</th><th>Fee</th></tr>
<tr><td>First $100,000</td><td>0.9180%</td></tr>
<tr><td>Next $150,000</td><td>0.3480%</td></tr>
<tr><td>Next $500,000</td><td>0.1050%</td></tr>
<tr><td>Next $750,000</td><td>0.0170%</td></tr>
<tr><td>Over $1,500,000</td><td>0.0000%</td></tr>
</table>
</td><td>0.59% for all account balances</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>0.28%</td></tr>
<tr><td>Next $400,000</td><td>0.12%</td><td>0.17%</td></tr>
<tr><td>Next $250,000</td><td>0.10%</td><td>0.12%</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:</td><td>Fees and other costs</td></tr>
</table>

Fees and costs	*Portfolio*Care eWRAP and WealthView eWRAP	*Portfolio*Care Service	*Portfolio*Care Elements	MyNorth	MyNorth PDS section reference
				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 in the MyNorth PDS for a worked example.	
Employer group discounts	N/A	You may receive an employer group discount on your *Portfolio*Care Super Service Employee account, subject to the total value of all employee accounts in the same employer group.	N/A	Not applicable – employer groups are not available on MyNorth	N/A
Minimum administration fee	$380.88 pa per account	$68.64 pa per account	$58.80 pa per account	$180 pa per member or family fee group	Fees and costs summary
Account fee	No equivalent fee	No equivalent fee	No equivalent fee	$180 pa per account	Fees and costs summary
Trustee fee	**Account balance (excluding cash account)** / **Fee** First $1,500,000 — 0.10% Over $1,500,000 — 0.00%	**Account balance** / **Fee** First $1,500,000 — 0.10% Over $1,500,000 — 0.00%	N/A	Up to 0.015% of your account balance, capped at $300 pa per account.	Fees and costs summary
Administration costs paid from reserves and not from your account	No equivalent fee	No equivalent fee	No equivalent fee	These are estimated at 0.0013% pa of your account balance.	Fees and costs summary
Individual fee aggregation	✓	✗	✗	✓	Fees and costs
Family fee aggregation	✗	✓	✗	✓	Fees and costs
Brokerage fees	For each listed security trade according to the value of the trade:	For each listed security trade according to the value of the trade:	Not applicable as listed securities are not available.	0.11% of the total of each listed security purchase or sale, subject to a minimum of $18.49.	Fees and costs summary

Fees and costs	*Portfolio*Care eWRAP and WealthView eWRAP	*Portfolio*Care Service	*Portfolio*Care Elements	MyNorth	MyNorth PDS section reference
	– $30,000 or less is $25. – More than $30,000 is 0.1025% of the value of the trade.	– $30,000 or less is $25. – More than $30,000 is 0.1025% of the value of the trade.			
Brokerage – panel broker	N/A	N/A	N/A	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 out fee	N/A	N/A	N/A	$50 per asset	Fees and costs summary
Underlying buy-sell costs	0.0-0.5%	0.0-0.5%	0.0-0.5%	0.0-2.5%	Fees and costs summary
Telegraphic transfer fee	$20 per withdrawal	$20 per withdrawal	$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, trustee fees, or any other fee types applicable to MyNorth Super and Pension. Fee aggregation also does not apply to any administration costs paid from reserves.
- Your client number is available on your statements and correspondence from us, or from North Online.
- If your *Portfolio*Care Service account is in a family fee group, the family group will be set up in MyNorth when your MyNorth account is opened provided that all accounts have the same linked financial adviser.

Adviser fees

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

– **Maximum member advice fees (MAF)** as set out below.

Member advice fee type	Account balance	MyNorth Maximum MAF payable to your financial adviser (inclusive of any GST) pa
Initial and ad hoc	Under $20,000	Nil
	Between $20,000 and $250,000	$5,000 over a rolling one-year period
	$250,000 and above	$10,000 over a rolling one-year period
Fixed term and ongoing	Under $20,000	Nil
	$20,000 and above	2.2% of your total account balance pa

– **Ongoing fee arrangements** – we'll transfer your existing *Portfolio*Care/WealthView 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. For *PortfolioCare* Service/Elements members, any Flat percentage fee arrangements will also transfer.

– For *Portfolio*Care/WealthView eWRAP members, 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.

– *Portfolio*Care/WealthView 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 *Portfolio*Care/WealthView 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 *Portfolio*Care/WealthView 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.

For more information on **fees and other costs** please refer to the MyNorth PDS which can be found at **northonline.com.au/mynorth**.

Insurance

You may have chosen to take out insurance cover in your *Portfolio*Care/WealthView super account. If so, any insurance you hold will be set out in the cover letter to this Guide.

It's important to assess your insurance needs and consider whether the type and cost of insurance cover continues to be appropriate for your personal circumstances. We recommend you speak to your financial adviser to determine the right insurance product and cover for you.

Retail Insurance policy holders

Priority Protection for Platform investors (PPPI) is an insurance offer available in *Portfolio*Care/WealthView and MyNorth.

If you hold PPPI retail insurance cover:

- We'll transfer your existing PPPI insurance cover to MyNorth.
- There will be no changes to your insurance. You'll retain the same insurer, terms and conditions, cover amounts and insurance fees.
- In MyNorth, pension members may also take out Life insurance.

MyNorth Super and Pension gives you the option of applying for insurance through the following insurers:

- AIA Australia Limited (AIA) and
- TAL Life Limited (TAL).

Group Insurance policy holders

InsuranceCare is a closed insurance product. This means new and existing members are unable to take out insurance cover in the product and for existing members with cover, if you cancel your insurance policy or your cover under the policy lapses, you aren't able to rejoin the insurance policy in the future. Insured members may however, increase or reduce your current cover. You may also be able to add an additional benefit.

If you hold InsuranceCare group insurance cover:

- We'll transfer your insurance cover to MyNorth
- You'll see a number of changes to your insurance arrangements including:
- - A change in insurer from AIA Australia Limited (AIA) to TAL Life Limited (TAL).
  - Changes to insurance premiums.
  - Some changes to insurance terms and conditions (see the table below for further details).

Insurance Fees: Your new insurance premiums are detailed in your letter attached to this Guide. The cost of insurance administration will continue to form part of your insurance premium charges. Any loadings and exclusions that apply to your cover in *Portfolio*Care or WealthView will apply in MyNorth.

The table below summarises product changes to your insurance cover in:

- InsuranceCare Personal
- InsuranceCare Employee.

InsuranceCare Personal and InsuranceCare Employee		
Product feature	**InsuranceCare in *Portfolio*Care/WealthView**	**InsuranceCare in MyNorth**
Insurance offer	– InsuranceCare Personal – InsuranceCare Employee	– InsuranceCare Personal – InsuranceCare Employee (as personal members of the insurance policy). Employee members will no longer be attached to an employer plan.
Name of Insurer	AIA	TAL
Name of Administrator	Asgard	Australian Group Insurances Pty Limited (AGI)
Type of insurance cover available	– Life Protection – Total and Permanent Disablement (TPD) – Salary Continuance	– Life Protection – Total and Permanent Disablement (TPD) – Salary Continuance Some terms and conditions differences between the insurance cover available in *Portfolio*Care/WealthView vs MyNorth. See the next table for details.

Terms and Conditions Changes

Changes to terms and conditions for members in InsuranceCare Personal and InsuranceCare Employee on moving to MyNorth are outlined below.

Life protection, TPD and Salary continuance			
Feature	**Impacted product**	**What's changing**	**After transition to TAL in MyNorth**
Termination of Group Employer arrangements	InsuranceCare Employee	All employer groups will cease. If you are still linked to your employer this will be removed.	You will be moved into the personal division of InsuranceCare employee account.
		Formula based cover (as determined by the employer at inception of the employer plan) will no longer apply to members in the employee super account.	The amount of your insurance cover will be fixed on transfer to MyNorth (but you can apply for additional cover with underwriting).
Removal of Mortgage Acceptance cover	InsuranceCare Personal	This feature will cease.	No impact – feature no longer available for new applications.
Cover expiry	InsuranceCare Personal InsuranceCare Employee	For new policies taken out post transfer to MyNorth, members cover ceasing ages will change.	If you change your existing cover, your existing cover expiry ages will be maintained for that additional cover. However, if you take out new cover, (i.e. a type of cover you did not have before transferring to MyNorth) the following new cover expiry age will apply to the new type of cover: – InsuranceCare Personal: 70 for Life Protection and 65 for TPD. – InsuranceCare Employee: 75 for Life Protection and 65 for TPD. If you apply for a new type of cover after the date of the transition, the Maximum Entry Age will be 69 for Death and 64 for TPD.
Removal of Own Occupation TPD definition	InsuranceCare Personal	No longer available to new TPD insurance cover after the move to MyNorth.	The Own Occupation TPD definition will not apply to any new TPD cover that commences after the move to MyNorth. However, if you currently hold cover with an Own occupation definition, it will continue to apply (including to any increases to your existing TPD insurance).
Removal of age 65 Salary Continuance benefit	InsuranceCare Personal	No longer available to members for underwritten cover.	No longer an option for insured members who want to take out new cover, but is maintained for insured members who already have this cover (including for any increases to your existing Salary Continuance insurance).
Reduction in Maximum Salary Continuance benefit	InsuranceCare Personal	Reduction of the $60k maximum monthly benefit for policies taken out after the move to MyNorth.	$30k maximum monthly benefit for policies taken out after the move to MyNorth. Any maximum monthly benefit amounts exceeding $30k before the move to MyNorth will be maintained.
Removal of benefit tiering for indemnity replacement cover	InsuranceCare Personal	Indemnity replacement cover tiering will cease on the move to MyNorth (see next column) but will continue to apply to existing policies.	Tiering will not apply to any Salary Continuance that is taken out as a new type of cover.

Important information for *Portfolio*Care/WealthView members with insurance cover (Retail and Group)

Transaction processing freeze

Refer to the **key dates** and **transaction processing freeze between 8 October 2025 and 24 October 2025** sections of this Guide for details of the impact on your insurance.

If you have insurance premiums owed during this time, these will be deducted and paid to the insurer after your account has moved to MyNorth. Any claims that are lodged during this period will continue to be assessed by the insurer.

Other changes in MyNorth

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

Super accounts

Contributions

BPAY details will change - where you make contributions into your account via BPAY these details will change once your account moves to MyNorth. For more information on how to make BPAY contributions please refer to the MyNorth Additional Information Booklet which can be found at **northonline.com.au/mynorth**.

Cheques not accepted - contributions 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 and/or regular savings plan in place in your *Portfolio*Care/WealthView 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 through your financial adviser or via North Online.

Regular saving plan options	*Portfolio*Care/WealthView	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.

Pension accounts

All allocated, term allocated, and pre-retirement pension accounts (latter also known as Non-Commutable Allocated Pensions(NCAP)) will move to MyNorth with their existing pension payment details. This means there will be no change to your pension amount, frequency and reversionary details, where applicable.

Funding pension payments

In *Portfolio*Care/WealthView you may have instructed us to fund your pension payments by selling a particular managed fund in your profile. This instruction will not apply in MyNorth. In MyNorth your pension payments will be funded from the MyNorth Cash Account.

When a pension payment is made from your MyNorth Cash Account and it results in your Cash Account going negative or falling below your nominated threshold, we'll sell assets in accordance with your sell profile. Where you don't have a sell profile in place we'll proportionally sell your managed funds, which may trigger a capital gains tax event. If your portfolio comprises term deposits and/or listed securities only, your cash account will remain with a negative cash balance or at an amount below you nominated threshold.

Payment frequencies and indexing of pensions

MyNorth provides greater flexibility with pension payment frequencies and indexing. The below table outlines a comparison of the options available to you, which can be nominated through your financial adviser or via North Online.

	*Portfolio*Care/WealthView	MyNorth
Frequency	Monthly, quarterly, half-yearly or yearly	Fortnightly, monthly, quarterly, half-yearly or yearly
Date of payments	On or around 20th of each month.	Option to nominate between 1st and 28th of the month or the last day of the month. Following the move to MyNorth pension payments will be set for the 20th of each month.

	*Portfolio*Care/WealthView	MyNorth
Indexation	Not available	Members can choose whether to automatically increase pension payments (via pension payment indexing) in line with CPI or a select percentage each year.
Payment options	Direct deposit, cheque	Direct deposit

Term allocated Pensions with variation elections

You may have elected to increase or decrease the calculated fixed annual pension amount on your *Portfolio*Care/ WealthView Term Allocated Pension account. This instruction will not automatically apply to your MyNorth account. If you wish to apply for a 10% increase or decrease to the fixed annual pension amount on your MyNorth Pension account you will need to submit an email request to **north@amp.com.au** once your account is set up.

Pension payments funded by distributions

Where you hold an NCAP or Allocated Pension account, you also have the option to have distribution payments paid from the cash account as a pension payment or added as part of a nominated pension payment amount. When this option has been selected, distributions received from managed funds and the cash account that have accumulated since your last pension payment will be paid. PAYG tax may apply on a per-payment basis.

Super and pension accounts

Death Benefits

– Any existing preferred (non-binding), binding, and reversionary pension nominations will be carried across to MyNorth.
– If you haven't provided a death benefit nomination, your death benefit will be paid at the discretion of the trustee to one or more of your dependants and/or your legal personal representative. Alternatively, you can make a nomination either in your *Portfolio*Care or WealthView account by contacting your adviser or the Customer Relations team or on North Online when your account has moved to MyNorth.

Financial adviser access

– Transactions on your MyNorth Super and Pension 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 PDS.

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 *Portfolio*Care/WealthView account number, excluding any hyphens. Your account number will be linked to your new client number.

Existing MyNorth/North members

If you already have an existing MyNorth and/or North account, you'll receive an additional client number after your *Portfolio*Care/WealthView 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 Super and Pension PDS 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 reference number and account number)
– Financial adviser details
– Online access information and instructions.

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).

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)
- Super Choice fund nomination form
- Applicable information for 'Members 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 *Portfolio*Care/WealthView (see **Investor *Online* access when you're in MyNorth** below for accessing past information). For instance, you'll see your MyNorth:

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

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 Super and Pension PDS.

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 *Portfolio*Care/WealthView account opened.
- You'll continue to receive annual statements in hardcopy in addition to them being available in 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 *Portfolio*Care/WealthView 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 *Portfolio*Care/WealthView investor report for the respective part periods.

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 *Portfolio*Care/WealthView transaction data (not 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) Excluding MyNorth Pension accounts (applicable approvals apply).

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 Super and Pension Additional Information Booklet section titled **If you no longer have a financial adviser** which can be found at **northonline.com.au/mynorth**.

How to find an adviser

If you don't have a financial 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