

Contemporary and transparent fees with MyNorth

Delivering great value for advisers and their clients. At North, we're committed to providing a wrap platform that delivers value for you, your business, and your clients. Here's a snapshot of the benefits we offer.



Lower rates for Select and Choice menus as a portfolio grows

Our Select and Choice menus offer a tiered structure, with a minimum administration fee of \$180 pa (\$15 per month), and the fee rate gets progressively lower in each tier¹. Administration fees are only charged on the first \$1.25m for a client or family group.

For the Grow menu, no tiered administration fees apply, and there is no minimum administration fee.



Menus for a range of clients

Our three menus are designed to cater for a wide range of client needs.

- The Grow menu is designed for simpler investment needs.
- The Select menu provides a wider variety of investment options.
- The Choice menu offers an extensive range of investment options.



Combine and save

To access lower administration fee rates, individual clients or up to six family members can combine multiple account balances in MyNorth and North.

This can include investments in the Grow menu, to help lower overall administration fees across the portfolio.



An account fee of \$180 pa² for investments in Select and Choice

Our low fees allow us to continue to enhance our offering and deliver great service.

For investments held in the Grow menu, no account fee applies.



Cash account

An investment fee of 0.75% pa applies to Cash accounts, and a tiered Administration fee applies at Select menu rates.



A cap on fees

The Trustee fee of up to 0.010% for superannuation and pension members is capped at \$300 pa per account. The Lifetime fee of 0.10% pa which applies to MyNorth Lifetime Income and MyNorth Deferred Lifetime Income accounts is capped at \$500 pa.

MyNorth administration fee

Clients can use one account to mix their investments across any of the menus on North, with pricing then blended to reflect the proportion held within each menu.

Tier of account balance*	Grow menu	Select menu (% pa)	Choice menu Super & Pension (% pa)	Choice menu Investment (% pa)
First \$350,000	Nil	0.20	0.28	0.25
Next \$400,000		0.12	0.17	0.15
Next \$250,000		0.10	0.12	0.10
Next \$250,000		0.08	0.08	0.08
Over \$1,250,000		0.00	0.00	0.00

*Where individual or family aggregation applies, this is the total portfolio balance of all MyNorth Super, MyNorth Pension, MyNorth Investment, North Super, North Pension, and North Investment accounts within the aggregate.

Calculating administration fees

For your convenience, we have a handy online calculator to assist with calculating administration fees.

To use it, simply log in at northonline.com.au and look under **Products > Calculators**.

We're here to help



Log in to North Online
northonline.com.au



Speak to your Business
Development Manager



Contact North Service Centre
Email: north@amp.com.au
Tel: 1800 667 841
Monday to Friday
8:30 am to 7 pm Sydney time

What you need to know

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1 Clients will pay either the minimum administration fee of \$180 pa or the percentage-based administration fee, depending on their account balance.

Where individual or family fee aggregation applies, the minimum is applied at the group level and proportioned based on the balance held in each account.

2 Not charged on NCAP accounts or accounts with a MyNorth Guarantee that started before 28 November 2020.