

Where growth meets protection

North Protect brings group insurance and superannuation together, so you can help your clients build wealth and protect them as they go – all in one place.

The platform to grow retirements and protect them

By bringing group insurance and super together through North, your clients get a single, consolidated view of the super they're growing and the cover they hold. And you get one platform to manage both – a simpler way to support more of your clients' needs as your practice grows.

Designed to support you and your clients

Help your clients grow their wealth and protect what matters most – all in one place, on North.



A streamlined path to Cover

Limited risk-control questions for certain types of cover



Easy consolidation and transfer

Transfer an amount of existing group insurance cover across to North Protect with ease*.



Comprehensive cover options

A range of insurance cover options to help support different client needs.



Simplified administration

Insurance and super managed in one place.

* Eligibility criteria, cover and benefit limits, underwriting assessment, terms and conditions may apply. See the relevant MyNorth/North PDS, including the North Protect Insurance Guide, and TMD for full detail as well as any significant event notices received by members.

Three ways to help cover your clients

North Protect offers three pathways to cover - helping you support clients whether they're looking for standard cover, cover tailored to their circumstances, or wanting to consolidate existing cover on North.



Standard Cover*

Simple cover, simple access

Basic level age-based life only, or life and TPD cover for eligible members available via limited underwriting.



Tailored Cover*

Cover built around your client

Flexible fully underwritten life only, or life and TPD cover with fixed sums insured, with the option to include income protection, for eligible members.



Insurance Transfers*

Bring existing cover to North

Move the amount of an eligible members existing group insurance cover across to North Protect with limited underwriting.

*Cover is subject to age eligibility, occupational eligibility, minimum account balance, minimum and maximum cover limits (for Tailored cover and Insurance Transfers), underwriting terms, benefit limits and other terms and conditions. For full details refer to the relevant MyNorth/North Protect Insurance Guide and the relevant MyNorth/North Super and Pension PDS and TMDs which can be accessed at northonline.com.au, as well as any significant event notices received by members.

Built on North's platform strength

North Protect brings group insurance onto the North platform within super, through considered design and partners chosen to support adviser and client outcomes.

Backed by TAL¹

North Protect is underwritten by TAL, an established Australian life insurer. It sits alongside North's existing insurance offering, extending the platform's insurance capability

Administered by AGI²

North Protect is administered by AGI with portal, phone and email support across the full insurance cover lifecycle with support available through your BDM.

1. Group Life and Income Protection insurance cover available through North Protect is provided by TAL Life Limited (ABN 70 050 109 450, AFSL No. 237848) under a group insurance policy issued to NM Super as trustee of the Wealth Personal Super and Pension Fund ABN 92 381 911 598.

2. Australian Group Insurances Pty Limited (AGI) has been appointed by NMMT as a specialist insurance administration service provider to assist NM Super with the administration of North Protect, including the handling of insurance claims

Built-in benefits for clients that add value

✓ Cover from day one

Interim cover applies while an application is assessed.

✓ Worldwide cover

Protection that applies 24 hours a day, seven days a week.

✓ Terminal illness benefit

Early access to life cover when it matters most.

✓ Super can keep growing

Optional superannuation contribution benefit cover with income protection cover.

✓ Adapt as life changes

Life Events cover can help clients adjust insurance protection as circumstances change.

✓ Wellbeing support

Access to health and recovery support to help clients get back on track.

Getting started with North Protect

1. Explore the offer

Learn more with the relevant North Protect Insurance Guide.

Go to:

northandonline.com.au/protect



2. Review product detail

Check the relevant MyNorth/North Super and Pension Product Disclosure Statement and Target Market Determination.



3. Get started

Register and log on to the **AGI portal** to quote, apply and manage online.

Ready to get started?

Talk to your Business Development Manager about how North Protect can fit into your practice, or visit northandonline.com.au/protect to find out more.

What you need to know

The information is current as at 30 September 2026 and provided by NMMT Limited ABN 42 058 835 573, AFSL 234653. For adviser use only. Not for distribution to retail clients. General information only for financial advisers; not for retail distribution. It does not consider any person's objectives, financial situation or needs.

North Protect is a group insurance offering that will be available to eligible members of MyNorth Super and Pension and North Super and Pension. Group life and income protection insurance cover available through North Protect will be provided by TAL Life Limited (ABN 70 050 109 450, AFSL No. 237848) under a group insurance policy issued to N.M. Superannuation Proprietary Limited ABN 31 008 428 322, AFSL 234654 (NM Super) as trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (Fund). Eligibility criteria, cover and benefit limits, minimum account balance, underwriting terms and insurer's acceptance of cover, costs and other terms and conditions will apply.

MyNorth Super and Pension and North Super and Pension are issued by NM Super as trustee of the Fund.

Advisers and their clients should consider clients' circumstances and read the relevant MyNorth/North Super and Pension Product Disclosure Statements (PDS), including the North Protect Insurance Guide, Target Market Determination (TMD), available from northandonline.com.au or by contacting the North Service Centre on 1800 667 841, before deciding what's right for them.

North and MyNorth are trademarks registered to NMMT.