

MyNorth Index

Investing. The Australian way

As Australian investors, your clients face very different challenges from their counterparts overseas.

- ▶ A share market dominated by a few big companies and sectors.
- ▶ A property market that's one of the most indebted in the world.
- ▶ And an investment market that offers tax bonuses in the form of franking credits.

So they need solutions that work for them by taking into account local market conditions and tax outcomes.

Built for Australian investors

Our low-cost MyNorth Index portfolios are built, weighted and adjusted specifically for Australian investors, with something for everyone - from complete diversified solutions to single sector funds that track a particular market.

So your clients can invest the way they want.

MyNorth **Index funds** aim to match or track the returns before fees of a market index such as the ASX 200, in contrast with active funds, which aim to beat market returns by investing in particular stocks.



- ▶ Low cost
- ▶ Use to build full asset allocation
- ▶ Meet your risk and return objectives
- ▶ Blend with active funds

Available on Select menu on North with Investment management fees¹ start at:

- ▶ **0.35%** for the diversified range
- ▶ **0.12%** for the single sector range



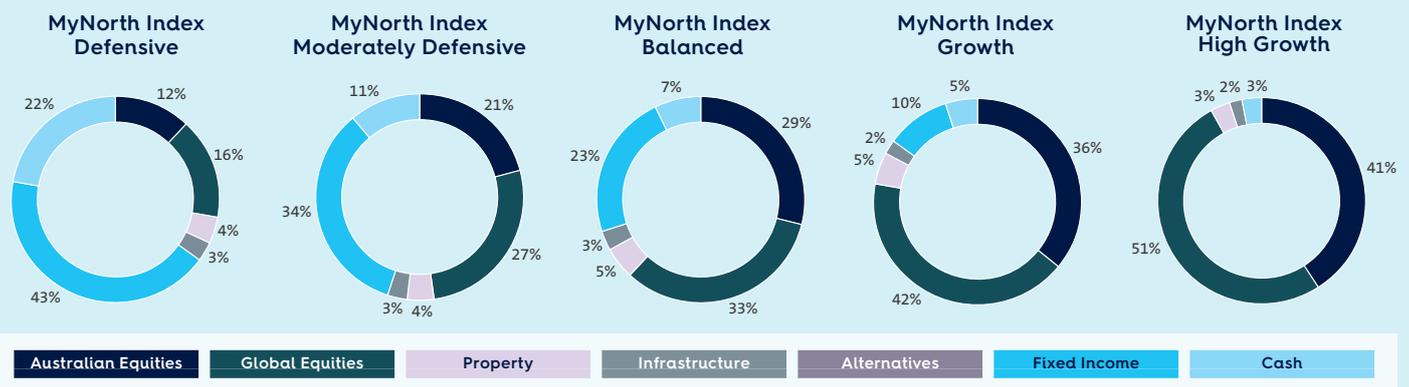
Plug and play...or build your own

You can choose from:

- ▶ **5 diversified funds** - complete off-the-shelf solutions to fit individual risk profiles
- ▶ **9 single sector funds** - building blocks to help manage risk by blending with active funds.

Diversified funds

Choose from five diversified funds - from defensive all the way through to high growth - depending on how much risk your clients want to take on, how long they have to invest and what they're aiming to achieve.



Sector funds

Get greater access to nine asset classes including Australian and international shares, fixed interest, property and bonds. Tailor your investment allocation to suit or combine with diversified or active funds.

MyNorth Australian Equities Index	MyNorth International Equities Index	MyNorth International Equities Index - Hedged	MyNorth Emerging markets Index	MyNorth International Property Markets Index - Hedged	MyNorth International Infrastructure Markets Index - Hedged	MyNorth Australian Property Index	MyNorth Australian Fixed Interest Index	MyNorth Australian Fixed Interest Index - Hedged
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¹ You should refer to the current PDS or other offer document for the relevant Fund available at amp.com.au/investments for the latest ongoing annual fees and costs as well as member activity-related fees and costs (if applicable).

Built for Australian investors

MyNorth Index funds provide exposure to a range of prestigious local and international companies, along with tax benefits in the form of franking credits that benefit local investors.

1. **Low-cost** investments so your clients aren't paying more than they need to
2. **Diversification** across asset classes, countries and sectors
3. Highly **liquid** so you can move your clients' money more easily
4. **Transparent** portfolio construction so your clients know exactly how their money is invested
5. Dedicated and **experienced** multi-asset investment team

Investment Option	APIR Code	Investment Management Fee ²
MyNorth Index Defensive	IPA0180AU	0.35%
MyNorth Index Moderately Defensive	IPA0181AU	
MyNorth Index Balanced	IPA0182AU	
MyNorth Index Growth	IPA0183AU	
MyNorth Index High Growth	IPA0184AU	

Investment Option	APIR Code	Benchmark	Investment Management Fee ²
MyNorth Australian Equity Index	IPA3983AU	S&P/ASX 300 Total Return Index	0.12%
MyNorth Australian Fixed Interest Index	IPA5654AU	Bloomberg AusBond Composite 0+ Yr Index (All Maturities)	0.12%
MyNorth International Fixed Interest Index - Hedged	IPA5310AU	Bloomberg Global Aggregate Bond Index	0.12%
MyNorth Australian Property Index	IPA2425AU	S&P/ASX 300 A-REITTR Index	0.12%
MyNorth International Equity Index	IPA6998AU	MSCI World ex-Australia ex-Tobacco Index	0.12%
MyNorth International Equity Index - Hedged	IPA5367AU	MSCI World ex Australia ex Tobacco Index	0.12%
MyNorth International Property Index - Hedged	IPA4080AU	FTSE/EPRA NAREIT Developed ex Australia Rental Index	0.12%
MyNorth Global Listed Infrastructure Market Index - Hedged	IPA2641AU	FTSE Developed Core Infrastructure 50/50 100% Hedged	0.25%
MyNorth Emerging Markets Index	IPA9989AU	MSCI Emerging Markets ex Tobacco Net Index	0.25%

About AMP Investments

As a team of highly experienced investment professionals, we provide our customers with diversification across asset classes, manager types and manager styles, with the aim of achieving growth and smoother returns by negotiating the ups and downs of the market.

- ▶ **40** investment professionals
- ▶ **18** years of experience on average
- ▶ **170** years of shared heritage as part of AMP Group

To find out more including the latest monthly fund fact sheets, visit our website.

Who's managing your investments

Stephen Flegg, Senior Portfolio Manager

Stephen is the Senior Portfolio Manager for over \$20 billion of diversified index portfolios and is also responsible for the North Professional range of actively managed diversified funds. He has worked at AMP for over 10 years and holds a Bachelor of Commerce from the University of Queensland, Masters of Economics from the University of Sydney, Masters of Applied Finance from Kaplan Professional and a Graduate Diploma of Teaching.

Jeronimo Harrison, Portfolio Manager

Jeronimo joined AMP in 2016. His responsibilities include research, risk management, portfolio construction and generating trade recommendations. Previously Jeronimo covered Australian, global and emerging markets equities across the AMP Capital single sector manager research portfolios and supported the private equity and hedge fund programs. Jeronimo holds a double degree in Commerce (Finance) and Mechanical Engineering (Hons. Class 1) from the University of Sydney and is a CFA Charterholder.

Duy To, Head of Public Markets

Duy is the Head of Public Markets and Portfolio Manager for the Australian Shares and Emerging Markets sector portfolios. He's responsible for leading investment strategy, portfolio construction and manager selection across the Public Markets team. Duy has over 14 years' experience in managing multi-manager portfolios. Duy holds a double degree in Actuarial Studies and Commerce from ANU. He is an Associate of the Institute of Actuaries and a CFA charterholder. Duy is currently undertaking a PhD in Finance at Bond University.

What you need to know

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² You should refer to the current PDS or other offer document for the relevant Fund available at amp.com.au/investments for the latest ongoing annual fees and costs as well as member activity-related fees and costs (if applicable).