

North Super and Pension

Product disclosure statement update

24 April 2026

This is an update to the **North Super and Pension product disclosure statement (PDS)**, issue number 17, dated 30 September 2025. This update is effective 24 April 2026. You should read this update in conjunction with the North Super and Pension PDS, the supplementary product disclosure statement (SPDS), the additional information booklet (AIB), any PDS updates and the target market determination (TMD) which are available from northonline.com.au or by contacting the North Service Centre on 1800 667 841.

Changes to the member advice fee (MAF) limits

Effective from 24 April 2026, within the **Member advice fee (MAF) limits** section on page 3 of the North Super and Pension SPDS (issued 24 November 2025), replace the following paragraph:

Limits will be monitored and verified against your total North and MyNorth Super and Pension balances each time a MAF is charged to your account. We reserve the right not to deduct fees that we believe are unreasonable. If a MAF payment will result in your account balance decreasing to \$10,000 or less, no payment will apply.

with the following:

Limits will be monitored and verified against your total North and MyNorth Super and Pension balances each time a MAF is charged to your account. We reserve the right not to deduct fees, vary down fees or to stop fees that we believe are unreasonable. If a MAF payment will result in your account balance decreasing to \$10,000 or less, no payment will apply.

What you need to know

Information current as at 24 April 2026. The information in this document is of a general nature only and does not take into account any of your personal objectives, financial situation or needs. Before acting on the information in this document, you should read and consider the appropriateness of this information having regard to your objectives, financial situation and needs. A Product Disclosure Statement (PDS), Additional Information Booklet (AIB), and relevant target market determination (TMD) is available at northonline.com.au or by contacting the North Contact Centre at north@amp.com.au or on 1800 667 841. You should read and consider this document together with the PDS, AIB and the TMD before making any decision about whether to acquire or continue to hold your account.

North Super and Pension is issued by N.M Superannuation Proprietary Limited ABN 31 008 428 322, AFSL 234654 (NM Super). NM Super is the trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598. NM Super is a member of the AMP group of companies.

Apart from a benefit arising out of a guarantee issued by NM Super, and supported by an agreement with National Mutual Funds Management Limited (NMFML) ABN 32 006 787 720 AFSL 234652 and an undertaking from AMP Group Holdings Limited ABN 88 079 804 676, neither NM Super nor any other company within the AMP Group, nor any of the investment managers of the investment options, guarantees the performance of North Super and Pension or the investment options or any particular rate of return.

Except as expressly disclosed in the PDS or the **North investment options** document, an investment in North Super and Pension or in an investment option in North Super and Pension is not a deposit with, or other liability of, NM Super, AMP Bank Limited (AMP Bank) ABN 15 081 596 009 AFSL 234517, any other member of the AMP Group or any of the investment managers. NM Super is not a bank. AMP Bank does not stand behind NM Super. North Super and Pension and the investment options in North Super and Pension are subject to investment risks, which could include delays in repayment and loss of income and capital invested.

Contact us

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