



Additional contribution and investment Guarantee fee

The following information sets out the additional contribution Guarantee fee that applies to North® Personal Superannuation and the additional investment Guarantee fee that applies to North Investment. Refer to the current disclosure documents available from northonline.com.au for further information.

North Personal Superannuation members

The additional contribution Guarantee fee is only applicable if you have selected the Protected Growth, Protected Investment or Protected Retirement guarantee and contribute, roll over or transfer amounts in excess of the annual contribution threshold. The contribution threshold for additional contributions, rollovers and transfers is set at the end of the initial investment period (described in Part B of the PDS). The contribution threshold is initially 15% pa of your investments made during the initial investment period.¹ Any contribution into your account that is over the contribution threshold will incur an additional contribution Guarantee fee. We recommend that you refer to this table whenever you are making a contribution in excess of the contribution threshold, to ensure you are aware of the applicable additional contribution Guarantee fee. We reserve the right to alter the additional contribution Guarantee fee that applies to your account up to the maximum allowable under the Fund's Trust Deed.

North Guarantee investors

The additional investment Guarantee fee applies to North investors who have selected the Protected Growth or Protected Investment guarantee. It applies to all investments made into your IDPS account after the initial investment period. We recommend that you refer to this table whenever you are making an investment after the initial investment period, to ensure you are aware of the applicable additional investment Guarantee fee. We reserve the right to alter the additional investment Guarantee fee that applies to your account.

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1 Subject to product and legislative caps

Guarantees purchased between 29 July 2013 and 20 February 2016

	Additional contribution/investment Guarantee fee		
	Investment strategy		
	Moderately Defensive (%)	Balanced (%)	Growth (%)
Protected Investment guarantee			
6 year Term			
First 3 years	1.00	1.50	–
Subsequent years	2.50	3.00	–
8 year Term			
First 4 years	1.00	1.50	–
Subsequent years	2.50	3.00	–
Protected Growth guarantee			
10 year Term			
First 5 years	1.00	1.50	–
Subsequent years	2.50	3.00	–
20 year Term			
First 5 years	0.50	0.75	1.25
Subsequent years	3.00	3.50	5.50
Protected Retirement guarantee			
All years	3.00	3.50	5.50

Guarantees purchased between 10 May 2010 and 28 July 2013

	Additional contribution/investment Guarantee fee				
	Investment strategy				
	35 (%)	50 (%)	70 (%)	85 (%)	100 (%)
Protected Investment guarantee					
6 year Term					
First 3 years	–	1.50	2.00	2.50	3.00
Subsequent years	–	2.50	3.00	3.50	4.00
8 year Term					
First 4 years	–	2.00	2.50	3.50	4.00
Subsequent years	–	3.00	3.50	4.50	5.00
Protected Growth guarantee					
10 year Term					
First 5 years	0.50	1.25	2.00	3.00	–
Subsequent years	1.50	2.75	3.75	5.00	–
20 year Term					
First 5 years	0.35	0.75	1.00	1.50	–
Subsequent years	1.75	3.50	5.00	6.50	–
Protected Retirement guarantee					
All years	1.75	3.50	5.00	6.50	–

Guarantees purchased before 10 May 2010

	Additional contribution/investment Guarantee fee			
	Investment strategy			
	1 (%)	2 (%)	3 (%)	4 (%)
Protected Investment guarantee				
5 year Term				
First 2 years	1.00	1.25	1.50	–
Subsequent years	2.50	3.00	3.50	–
7 year Term				
First 3 years	1.25	1.50	1.75	–
Subsequent years	2.75	3.50	4.00	–
Protected Growth guarantee				
10 year Term				
First 5 years	2.00	3.00	4.00	4.50
Subsequent years	3.75	5.00	5.50	6.00
1yr & 5yr transition	2.00	3.00	4.00	4.50
15 year Term				
First 5 years	1.50	2.25	3.00	3.50
Subsequent years	4.50	5.75	7.00	7.00
20 year Term				
First 5 years	1.00	1.50	2.00	2.50
Subsequent years	5.00	6.50	7.00	7.00
1yr & 5yr transition	1.00	1.50	2.00	2.50
Protected Retirement guarantee				
All years	–	–	–	–

Contact us

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What you need to know

Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598
 Trustee: N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654
 Operator: NMMT Limited ABN 42 058 835 573 AFS Licence No. 234653
 National Mutual Funds Management Ltd ABN 32 006 787 720 AFS Licence No. 234652