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This document outlines the investment options available through the Summit Personal Super and Pension product disclosure document (PDS) and Summit Money Master investor directed portfolio service (IDPS) guide.

Summit offers a range of investment options featuring:

- over 330 managed funds
- managed portfolios
- listed securities on the Australian Securities Exchange (ASX)
- exchange traded funds (ETFs), exchange traded commodities (ETCs) and exchange traded bonds (ETBs)
- listed investment companies (LICs) and listed investment trusts (LITs)
- Australian real estate investment trusts (AREITs), and
- term deposits.

From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy.

Summit investment options are split into three broad categories; Investor Select & Summit and North Select. From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy. Refer to the applicable product disclosure statement or other disclosure document for an investment option to obtain information about fees and costs for any specific investment option.

For more information on fees and costs please refer to the **Summit Personal Super and Pension PDS**, or **Summit Money Master IDPS Guide** applicable to you.

Please submit all investment instructions through your adviser or North® Online, available via **northonline.com.au/summit**.

Summit / North Select investment options

Managed funds

Cash and Deposits NML0018AU Macquarie Cash 1 Fixed Interest Australian Fixed Interest AMP0981AU Macquarie Wholesale Australian Fixed Interest Fund 4 Credit AMP0557AU AMP Capital Corporate Bond Fund 4 Infrastructure Diversified AMP1179AU AMP Capital Core Infrastructure Fund 6 Global AMP Capital Global Infrastructure Fund 6 Global AMP Capital Global Infrastructure Securities Fund (Hedged) 6 Multisector Conservative NMM0111AU North Index Defensive (III) 3 Moderately Conservative NMM0112AU North Index Moderately Defensive (III) 4 SUMMIT Select Diversified Active - NMM0106AU Defensive (III) 3 Moderately Conservative NMM0112AU North Index Moderately Defensive (III) 4 SUMMIT Select Diversified Active - NMM0107AU Moderately Defensive (III) 4 Cautious IPA0075AU AMP Capital Income Generator 5	APIR code	Fund name	Risk band ⁽ⁱ⁾
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NMM0107AU Moderately Defensive (vi) 4 Cautious	NMM0112AU	North Index Moderately Defensive (iii)	4
	NMM0107AU		4
IPA0075AU AMP Capital Income Generator 5	Cautious		
	IPA0075AU	AMP Capital Income Generator	5

APIR code	Fund name Ris	sk nd ⁽ⁱ⁾
Balanced		
AMP3254AU	AMP Capital Core Retirement Fund (v)	5
NMM0113AU	North Index Balanced (iii)	5
NMM0108AU	SUMMIT Select Diversified Active - Balanced (vi)	5
Moderately A	ggressive	
NMM0114AU	North Index Growth (iii)	6
NMM0109AU	SUMMIT Select Diversified Active - Growth	6
Aggressive		
NMM0115AU	North Index High Growth (iii)	6
NMM0110AU	SUMMIT Select Diversified Active - High Growth ^(vi)	6
Specialist		
AMP1685AU	AMP Capital Multi Asset Fund (v)	5
Property		
Australian Pro	perty	
NML0001AU	AMP Capital Wholesale Australian Property Fund	7
Diversified Pro	pperty	
AMP1015AU	AMP Capital Core Property Fund – Class A	5
Global Proper	ty	
AMP0974AU	Macquarie Global Listed Real Estate Fund - Class A Units	7
Measure sec (ii) Some fund n	ion on the Standard Risk Measure, refer to the Standard tion further in this document. nanagers may rebate a portion of the Management Cost ed will be paid into your cash account. Please note rebate a	s. Any

- (ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.
- (iii) The registered name of each of these funds is different to that shown in this document. For more information, please refer to the fund's PDS.
- (iv) This asset is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to Liquidity risk in the Summit Super and Pension PDS or the Summit Money Master Investment IDPS Guide.
- (v) Not available to super or pension members.
- (vi) This investment option is closed to new super and pension members. Existing super and pension members that hold the fund can continue to purchase additional units.

Cash account

For the current cash account investment fee, refer to the Fees and other costs section in the Summit Personal Super and Personal Pension PDS or the Summit Money Master IDPS Guide as applicable to you.

Please refer to northonline.com.au for the latest Cash Account performance report.

Term deposits

You are able to invest in term deposits with a range of providers as listed below:

Provider		
AMP		
ANZ		
Adelaide Bank		

Please refer to **northonline.com.au/summit** for the current list of terms and rates. There are no underlying fees and costs for Term deposits.

Investor Select investment options

Managed funds

APIR code	Fund name	Risk band ⁽ⁱ⁾
Advantage R	ange	
Fixed Interes	t	
AMP7750AU	AMP Capital Advantage Corporate Bond Fund $^{(ii)}$ $^{(iii)}$	4
Property and	Infrastructure	
AMP8292AU	AMP Capital Advantage Core Infrastructure Fund $^{\rm (iii)}$	7
AMP3259AU	AMP Capital Advantage Global Property Securities Fund (iii)	7

- (i) For more information on the Standard Risk Measure, refer to the **Standard Risk Measure** section of this document.
- (ii) The investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

All other managed funds available through the Investor Select menu.

APIR code	Fund name	Risk band
Multisector		
Conservative		
CRS0001AU	abrdn Multi-Asset Income Fund (iii) (iv)	6
ETL0273AU	Allan Gray Australia Stable Fund	5
BAR0811AU	BlackRock Scientific Diversified Stable Fund	4
DFA8313AU	Dimensional World Allocation 30/70 Trust	6
MAQ0059AU	Macquarie Master Capital Stable Fund	3
VAN0109AU	Vanguard Conservative Index Fund	4
Cautious		
RFA0811AU	Pendal Sustainable Conservative Fund	4
Moderately Con	nservative	
DAM0025AU	AMS Moderately Conservative Fund	4
Balanced		
DAM0026AU	AMS Balanced Fund	6
FSF1086AU	Aspect Diversified Futures Fund	4
BAR0813AU	BlackRock Scientific Diversified Growth Fund	6
PWA0822AU	BlackRock Tactical Growth Fund	6
FSF0008AU	First Sentier Wholesale Diversified Fund	6
MAQ0058AU	Macquarie Master Balanced Fund	6
RIM0087AU	Russell Investments Multi-Asset Growth Strategy Plus Fund — Class A	5
RIM0098AU	Russell Investments Multi-Asset Growth Strategy Fund - Class A	5
BTA0122AU	Pendal Sustainable Balanced Fund	6
PER0063AU	Perpetual Balanced Growth Fund (W)	6
VAN0110AU	Vanguard Growth Index Fund	6
VAN0108AU	Vanguard Balanced Index Fund	6
Moderately Aggressive		
STL0055AU	Sandhurst Bendigo Socially Responsible Growth	6
DFA7518AU	Dimensional Sustainability World Allocation 70/30 Trust	6
MAQ3069AU	Macquarie Real Return Opportunities Fund	6
ZUR0059AU	Zurich Investments Managed Growth Fund	6
Aggressive		
VAN0111AU	Vanguard High Growth Index Fund	6

APIR code	Fund name	Risk band
Specialist		
CRS0002AU	abrdn Multi-Asset Real Return Fund ^(iv)	6
COL0029AU	Atrium Evolution Series Diversified Fund (5 Units)	2 - 6
COL0030AU	Atrium Evolution Series Diversified Fund (7 Units)	2 - 6
COL0031AU	Atrium Evolution Series Diversified Fund (9 Units)	2 - 6
BLK0009AU	BlackRock Global Multi-Asset Income Fund (iii)	6
PER0728AU	CT Pyrford Global Absolute Return Fund	3
FSF1422AU	First Sentier Multi-Asset Real Return Fund	4
PER0556AU	Perpetual Wholesale Diversified Real Return Fund	4
PER0731AU	PineBridge Global Dynamic Asset Allocation Fund	5
PIM1038AU	Ruffer Total Return International Aus Z	6
RIM0089AU	Russell Investments Multi-Asset Income Strategy Fund	5
SCH0096AU	Schroder Multi-Asset Income Fund	2
SCH0047AU	Schroder Real Return Fund	4
Cash		
Cash and Depo	sits	
SBC0811AU	UBS Cash Fund (iii)	1
VAN0020AU	Vanguard Cash Reserve Fund (iii)	1
Short Term Fixe	ed Interest	
MAQ0204AU	Macquarie Australian Diversified Income Fund	1
SBC0812AU	UBS Short-Term Fixed Income Fund	1
VAN0102AU	Vanguard Short Term Fixed Interest Fund (iii)	1
Fixed Interest		
Australian Fixe	d Interest	
CHN0005AU	CC JCB Active Bond Fund	4
IOF0046AU	Janus Henderson Australian Fixed Interest Fund	4
IOF0047AU	Janus Henderson Conservative Fixed Interest Fund	4
SSB0122AU	Western Asset Australian Bond Fund (iii)	4
MAQ0211AU	Macquarie True Index Australian Fixed Interest	4
EVO2608AU	Metrics Direct Income Fund	4

APIR code	Fund name	Risk band
BTA8657AU	Pendal Dynamic Income	4
WFS0377AU	Pendal Short Term Income Securities Fund	4
BTA0507AU	Pendal Sustainable Australian Fixed Interest Fund	4
ETL0015AU	PIMCO Australian Bond Fund — Wholesale Class	4
OMF3725AU	Realm Short Term Income Fund	4
CRE0014AU	Smarter Money Fund - Assisted Investor Class	4
SBC0813AU	UBS Australian Bond Fund	4
VAN0065AU	Vanguard Australian Corporate Fixed Interest Index Fund	4
VAN0001AU	Vanguard Australian Fixed Interest Index Fund (W)	4
VAN0025AU	Vanguard Australian Government Bond Index Fund	4
Diversified Fixe	ed Interest	
ETL0116AU	PIMCO Diversified Fixed Interest Fund - Institutional Class ^(iv)	4
ETL0016AU	PIMCO Diversified Fixed Interest Fund — Wholesale Class	4
SCH6618AU	Schroder Fixed Income Fund - Client Class (iv)	4
SCH0028AU	Schroder Fixed Income Fund - Wholesale Class	4
SBC0007AU	UBS Diversified Fixed Income Fund	4
Global Fixed In	terest	
CHN8607AU	CC JCB Dynamic Alpha Fund	5
ETL0521AU	BNP Paribas Green Bond Trust	5
ETL3065AU	Colchester Emerging Market Bond Fund	5
ETL5525AU	Colchester Global Government Bond Fund	5
BLK4636AU	iShares ESG Global Bond Index Fund (Class D Units)	5
SSB8320AU	Western Asset Global Bond Fund	5
ETL0018AU	PIMCO Global Bond Fund — Wholesale Class	5
PIC6396AU	PIMCO ESG Global Bond Fund	5
SBC0819AU	UBS International Bond Fund	5
VAN2989AU	Vanguard Ethically Conscious Global Aggregate Bond Index Fund	5
VAN9309AU	Vanguard Global Aggregate Bond Fund	5
VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged) (W)	5
Annuities		

Challenger Guaranteed Income Fund (2.35 cents pa 31 August 2024) (iiii) Challenger Guaranteed Income Fund (2.03 cents pa 30 Sep 2023) (iiii) Specialist ACM0001AU AB Dynamic Global Fixed Income Fund HOW0098AU Ardea Real Outcome Fund Franklin Australian Absolute Return Bond Fund Franklin Australian Absolute Return Bond Fund IOF0145AU Janus Henderson Tactical Income Fund PER0727AU JPMorgan Global Strategic Bond Fund Kapstream Absolute Return Income Fund - Class X (ivi) HOW052AU Kapstream Absolute Return Income Fund SSB0014AU Brandywine Global Opportunistic Fixed Income Fund GSF0008AU Payden Global Income Opportunities ETL0458AU PIMCO Income Fund (ivi) ETL0398AU T. Rowe Price Dynamic Global Bond Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (ivi) Bentham Professional Global Income Fund - Class X (ivi) CSA0046AU Bentham Syndicated Loan Fund (W) (ivii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (ivii) UVPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (ivii)	APIR code	Fund name	Risk band
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ACM0001AU AB Dynamic Global Fixed Income Fund HOW0098AU Ardea Real Outcome Fund SSB0515AU Brandywine Global Income Optimiser Fund FRT0027AU Franklin Australian Absolute Return Bond Fund IOF0145AU Janus Henderson Tactical Income Fund PER0727AU JPMorgan Global Strategic Bond Fund Kapstream Absolute Return Income Fund - Class X (w) HOW1327AU Class X (w) HOW0052AU Kapstream Absolute Return Income Fund SSB0014AU Brandywine Global Opportunistic Fixed Income Fund GSF0008AU Payden Global Income Opportunities ETL0458AU PIMCO Income Fund (iii) ETL0398AU T. Rowe Price Dynamic Global Bond Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund (W) (iii) Bentham Professional Global Income Fund - Class X (v) CSA0038AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	MLT5897AU		1
HOW0098AU Ardea Real Outcome Fund SSB0515AU Brandywine Global Income Optimiser Fund FRT0027AU Fund IOF0145AU Janus Henderson Tactical Income Fund PER0727AU JPMorgan Global Strategic Bond Fund Kapstream Absolute Return Income Fund - Class X (iv) HOW1327AU Class X (iv) HOW0052AU Kapstream Absolute Return Income Fund SSB0014AU Income Fund GSF0008AU Payden Global Opportunistic Fixed Income Fund ETL0458AU PIMCO Income Fund (iii) ETL0398AU T. Rowe Price Dynamic Global Bond Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iiii)	Specialist		
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Brandywine Global Opportunistic Fixed Income Fund GSF0008AU Payden Global Income Opportunities ETL0458AU PIMCO Income Fund (iii) ETL0398AU T. Rowe Price Dynamic Global Bond Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	HOW1327AU	1	6
SSB0014AU Income Fund GSF0008AU Payden Global Income Opportunities ETL0458AU PIMCO Income Fund (iii) ETL0398AU T. Rowe Price Dynamic Global Bond Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	HOW0052AU	Kapstream Absolute Return Income Fund	6
ETL0458AU PIMCO Income Fund (iii) ETL0398AU T. Rowe Price Dynamic Global Bond Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	SSB0014AU		6
Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	GSF0008AU	Payden Global Income Opportunities	6
Credit ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - CSI6218AU Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	ETL0458AU	PIMCO Income Fund (iii)	6
ETL2805AU Alexander Credit Income Fund HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - CSI6218AU Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	ETL0398AU	T. Rowe Price Dynamic Global Bond	6
HOW4476AU ARES Global Credit Income Fund CSA0038AU Bentham Global Income Fund (W) (iii) Bentham Professional Global Income Fund - CSI6218AU Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	Credit		
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Bentham Professional Global Income Fund - Class X (iv) CSA0046AU Bentham Syndicated Loan Fund (W) (iii) HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	HOW4476AU	ARES Global Credit Income Fund	5
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HOW8013AU CIPAM Credit Income Fund — Class A First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	CSI6218AU		5
First Sentier Wholesale Global Credit Income FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	CSA0046AU	Bentham Syndicated Loan Fund (W) (iii)	5
FSF0084AU Fund (iii) WPC1963AU Daintree Core Income Trust Invesco Senior Secured Income Fund (W) (iii)	HOW8013AU	CIPAM Credit Income Fund — Class A	5
Invesco Senior Secured Income Fund (W) (iii)	FSF0084AU		5
6.3	WPC1963AU	Daintree Core Income Trust	5
CNAU805AU (**)	CNA0805AU	Invesco Senior Secured Income Fund (W) (iii) (iv)	5
LTC0002AU La Trobe Australian Credit Fund		La Trobe Australian Credit Fund	5
MAQ0277AU Macquarie Income Opportunities Fund (iii)			5
PER0260AU Perpetual Diversified Income Fund (W)			5
PER1744AU Perpetual Ethical SRI Credit Fund		•	5
PMC0103AU PM Capital Enhanced Yield Fund	PMC0103AU		5
PDL5969AU Regnan Credit Impact Trust		<u> </u>	5

APIR code	Fund name	Risk band
SCH0103AU	Schroder Absolute Return Income Fund (W)	5
UBS0003AU	UBS Income Solution Fund	5
VAN0106AU	Vanguard International Credit Securities Indexed Hedged Fund	5
JBW9312AU	Yarra Enhanced Income Fund - Class A	5
Property		
Australian Prop	erty	
AMP0255AU	AMP Capital (W'sale) Listed Property Trusts - Class A	7
APN0008AU	APN A-REIT Fund (iii) (iv)	7
MAQ0854AU	Charter Hall Direct Industrial Fund No. 4 (v)	7
MAQ0842AU	Charter Hall Direct Office (W) (v) (vi)	7
MAQ5880AU	Charter Hall Direct PFA Fund (v)	7
COL0001AU	Charter Hall Maxim Property Securities	7
FSF0004AU	First Sentier Wholesale Property Securities Fund	7
CRM0008AU	Cromwell Phoenix Property Securities Fund	7
PAL0002AU	Ironbark Paladin Property Securities Fund	7
SSB0026AU	Martin Currie Real Income Fund	7
SSB0128AU	Martin Currie Property Securities Fund (iv)	7
SSB5452AU	Martin Currie Australian Real Income Fund - Class I $^{(\mathrm{iv})}$	7
BTA0061AU	Pendal Property Securities Fund	7
WHT0014AU	Resolution Capital Real Assets Fund	7
SBC0816AU	UBS CBRE Property Securities Fund	7
VAN0004AU	Vanguard Australian Property Securities Index Fund (W)	7
ZUR0064AU	Zurich Australian Property Securities Fund	7
Global Property		
FSF1241AU	First Sentier Global Listed Infrastructure Fund	7
PGI0002AU	Principal Global Property Securities Fund	7
BFL0020AU	Quay Global Real Estate-Daily Series	7
BFL3333AU	Quay Global Real Estate Fund (AUD Hedged)	7
IOF0081AU	Resolution Capital Global Property Securities Fund (Hedged) – Series II	7
WHT0015AU	Resolution Capital Global Property Securities Fund	7
HML0016AU	UBS CBRE Global Property Securities Fund	7
VAN0018AU	Vanguard International Property Securities Index Fund	7

APIR code	Fund name	Risk band
VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	7
Australian Equi	ties	
Income		
AAP3656AU	Ausbil Active Dividend Income Fund	7
FSF1676AU	First Sentier Equity Income - Class A	7
FSF0961AU	First Sentier Wholesale Equity Income Fund	7
FSF0003AU	First Sentier Wholesale Imputation Fund	7
HOW1607AU	Merlon Australian Share Income Fund - Class $X^{(iv)}$	7
IML0005AU	Investors Mutual Equity Income Fund	7
SSB0043AU	Martin Currie Equity Income Fund	7
HBC0011AU	Merlon Australian Share Income Fund (W) (iii)	7
TYN0038AU	Tyndall Australian Share Income Fund	7
VAN0104AU	Vanguard Australian Shares High Yield Fund	7
OPS1827AU	Vertium Equity Income Fund	7
Mid/Small/Mic	ro Cap	
AAP0104AU	Ausbil Australian Emerging Leaders Fund	7
AAP5529AU	Ausbil Australian Smaller Companies Fund	7
AUG0018AU	Australian Ethical Australian Shares Fund	7
AUG0027AU	Australian Ethical Emerging Companies Fund	7
BFL3779AU	Bennelong Emerging Companies Fund	7
BFL0004AU	Bennelong ex-20 Australian Equities Fund	7
FAM0101AU	Celeste Australian Small Companies Fund	7
PIM4357AU	DNR Capital Emerging Companies Fund	7
HOW2967AU	Eiger Australian Small Companies Fund	7
PIM5346AU	Eley Griffiths Group Emerging Companies Fund	7
EGG0001AU	Eley Griffiths Small Companies Fund	7
ANT0002AU	Fairview Equity Partners Emerging Companies Fund	7
FID0026AU	Fidelity Future Leaders Fund	7
IML0003AU	Investors Mutual Future Leaders Fund	7
HOW1289AU	Lennox Australian Microcap Fund	7
HOW3590AU	Lennox Australian Small Companies Fund	7
MAQ0454AU	Macquarie Australian Small Companies Fund	7
ETL6978AU	Milford Dynamic Fund (AU)	7
FHT3726AU	Montgomery Small Companies Fund	7

APIR code	Fund name	Risk band
HOW0016AU	NovaPort Smaller Companies Fund (W)	7
OPS0004AU	OC Microcap Fund	7
BTA0313AU	Pendal MidCap Fund	7
RFA0819AU	Pendal Smaller Companies Fund	7
WPC5600AU	Perennial Better Future Trust	7
IOF0214AU	Perennial Value Smaller Companies Trust	7
FSF0978AU	Realindex Australian Small Companies Fund- Class A	7
ETL0062AU	SGH ICE	7
WHT0008AU	Spheria Australian Small cap Fund	7
UBS0004AU	UBS Yarra Australian Small Companies Fund	7
UBS0057AU	UBS Yarra Microcap Fund	7
Large Cap		
CRS0003AU	abrdn Ex-20 Australian Equities Fund	7
MGL0114AU	abrdn Sustainable Australian Equity Fund	7
MGE9705AU	Airlie Australian Share Fund (Managed Fund)	7
ETL0060AU	Allan Gray Australia Equity Fund	7
ETL0349AU	Allan Gray Australian Equity - Class B	7
HOW3039AU	Alphinity Australian Share Fund - Class X (iv)	7
PAM0001AU	Alphinity Australian Share (W)	7
HOW0026AU	Alphinity Concentrated Australian Share Fund	7
HOW0121AU	Alphinity Sustainable Share Fund	7
AAP0103AU	Ausbil Australian Active Equity Fund	7
AAP3940AU	Ausbil Active Sustainable Equity	7
BFL0001AU	Bennelong Australian Equities	7
BFL0002AU	Bennelong Concentrated Equities Fund	7
BFL0017AU	Bennelong Twenty20 Australian Equities Fund	7
BAR0814AU	BlackRock Advantage Australian Equity Fund (vii)	7
BLK0012AU	BlackRock High Conviction Australian Equity Fund	7
HOW0019AU	Challenger Alphinity Australian Equity Fund	7
FSF0002AU	First Sentier Wholesale Australian Share Fund	7
FSF0016AU	First Sentier Wholesale Concentrated Australian Share Fund	7
FSF0003AU	First Sentier Wholesale Imputation Fund	7
PIM0028AU	DNR Capital Australian Equities High Conviction Fund	7

APIR code	Fund name	Risk band
	DNR Capital Australian Equities High	
PIM1202AU	Conviction Fund - W-Class ^(iv)	7
OPS2991AU	ECP Growth Companies Fund	7
FID0008AU	Fidelity Australian Equities Fund	7
FID0021AU	Fidelity Australian Opportunities Fund	7
WHT3810AU	Firetrail Australian High Conviction Fund	7
HOW0034AU	Greencape Broadcap Fund	7
BNT0003AU	Hyperion Australian Growth Companies Fund	7
CNA0811AU	Invesco (W) Australian Share Fund	7
IML0002AU	Investors Mutual Australian Share Fund (W)	7
IML0010AU	Investors Mutual Concentrated Australian Share Fund	7
LAZ0022AU	Lazard Defensive Australian Equity Fund	7
LAZ0013AU	Lazard Select Australian Equity Fund – W Class ^(iv)	7
MAQ0443AU	Macquarie Australian Shares Fund	7
ADV0046AU	Maple-Brown Abbott Australian Share Fund - Wholesale	7
SSB4946AU	Martin Currie Ethical Income Fund	7
SSB0064AU	Martin Currie Ethical Values with Income Fund	7
PIM4806AU	Melior Australian Impact Fund	7
ETL8155AU	Milford Australian Absolute Growth Fund - Class W	7
TYN0028AU	Tyndall Australian Share Wholesale Fund	7
RFA0818AU	Pendal Australian Share Fund	7
IOF0206AU	Perennial Value Shares Trust (W)	7
PER0049AU	Perpetual Australian Share Fund (W)	7
PER0102AU	Perpetual Concentrated Equity Fund (W)	7
PER0668AU	Perpetual Pure Equity Alpha	7
WHT0039AU	Plato Australian Shares Income Fund	7
AUS0030AU	Platypus Australian Equities Fund - Wholesale	7
PMC0101AU	PM Capital Australian Companies Fund	7
SCH0002AU	Schroder Australian Equity Fund	7
SCH0101AU	Schroder Australian Equity Fund (W)	7
SCH0035AU	Schroder Equity Opportunities Fund	7
WHT2589AU	Solaris Australian Equity Income Fund	7
SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	7
ETL0328AU	T. Rowe Price Australian Equity Fund	7
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APIR code	Fund name	Risk band
VAN0002AU	Vanguard Australian Shares Index Fund (W)	7
VAN4509AU	Vanguard Ethical Conscious Australian Shares Fund	7
HOW0020AU	WaveStone Australian Share Fund	7
Specialist		
ACM0006AU	AB Managed Volatility Equities Fund – MVE Class	7
PPL0115AU	Antares Elite Opportunities Fund	7
PPL0106AU	Antares High Growth Shares Fund	7
AAP0008AU	Ausbil 130/30 Focus Fund	7
AAP5844AU	Ausbil 130/30 Focus Fund - MA class (iv)	7
CHN8862AU	CC Sage Capital Equity Plus Fund	7
FSF0043AU	First Sentier Wholesale Geared Share Fund	7
IML0004AU	Investors Mutual All Industrials Share Fund	7
IML2681AU	Investors Mutual Private Portfolio	7
ETL0490AU	L1 Capital Long Short Fund – Daily Class	7
PCL0005AU	Pengana Australian Equities Fund	7
RFA0025AU	Pendal Horizon Sustainable Australian Share Fund	7
PER0116AU	Perpetual Ethical SRI Fund (W)	7
PER0071AU	Perpetual Geared Australian Share Fund (W)	7
PER0046AU	Perpetual Industrial Share Fund (W)	7
PER0072AU	Perpetual Share Plus Long Short Fund (W)	7
ETL4748AU	Quest Long Short Australian Equities	7
WHT3859AU	Solaris Australian Equity Long Short Fund	7
SST0048AU	State Street Australian Equity Fund	7
FHT0030AU	The Montgomery Fund	7
Global Equities		
Income		
GSF0001AU	Epoch Global Equity Shareholder Yield (Hedged) Fund	7
GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund	7
GSF3876AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund – Class B	7
AUS0035AU	Talaria Global Equity Fund	7
Mid/Small/Micro Cap		
EQI7232AU	abrdn Global Smaller Companies Fund	7
OPS8304AU	Artisan Global Discovery Fund	7

APIR code	Fund name	Risk band
AAP8285AU	Ausbil Global SmallCap	7
BPF0029AU	Bell Global Emerging Companies Fund	7
PIM0941AU	Fairlight Global Small & Mid Cap Hedged Fund	7
PIM7802AU	Fairlight Small and Global Mid Cap	7
ETL7869AU	Fisher Investments Australasia Global Small Cap Equity Fund	7
ETL0449AU	Flinders Emerging Companies Fund	7
LAZ0012AU	Lazard Global Small Cap Fund (W)	7
LAZ1657AU	Lazard Global Infrastructure Fund (Hedged) - S Class	7
PCL0022AU	Pengana Global Small Companies Fund	7
HHA0007AU	Pengana WHEB Sustainable Impact Fund	7
VAN0021AU	Vanguard International Small Companies Index Fund	7
Large Cap		
ACM0009AU	AB Global Equities Fund	7
CRS0005AU	abrdn Actively Hedged International Equities Fund	7
EQI0015AU	abrdn International Equity Fund	7
HOW0164AU	Alphinity Global Equity Fund	7
WHT0057AU	Antipodes Global Fund — Long	7
PIM0058AU	Aoris International Fund B	7
ETL0438AU	Apostle Dundas Global Equity Class C	7
MAQ5378AU	Arrowstreet Global Equity No. 1 Fund	7
MAQ0464AU	Arrowstreet Global Equity Fund	7
ETL0171AU	AXA IM Sustainable Equity	7
FSF4018AU	Baillie Gifford Global Stewardship Fund - Class A	7
FSF5774AU	Baillie Gifford Long Term Global Growth Fund - Class A	7
ETL0434AU	Barrow Hanley Global Equity Trust	7
BAR0817AU	BlackRock Advantage International Equity Fund ^(vii)	7
AAP0001AU	Candriam Sustainable Global Equity Fund	7
CIM0006AU	Capital Group New Perspective Fund (AU)	7
ARO0006AU	BNP Paribas C WorldWide Global Equity Trust	7
DFA4137AU	Dimensional Sustainability World Equity Trust	7
FID0023AU	Fidelity Global Demographics Fund	7
FID0007AU	Fidelity Global Equities Fund	7

APIR code	Fund name	Risk band
ETL6546AU	Fisher Investments Australasia Global Equity Focused Fund	7
ETL7377AU	GQG Partners Global Equities	7
WHT8435AU	Hyperion Global Growth Companies Fund - Class B	7
OMF8040AU	Holon Photon Fund	7
MAQ0404AU	IFP Global Franchise Fund	7
MAQ3060AU	IFP Global Franchise Fund II	7
ETL8171AU	Impax Sustainable Leaders Fund	7
PPL0036AU	Intermede Global Equities Fund	7
MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	7
BGL0044AU	iShares Hedged International Equity Index	7
BGL0106AU	iShares International Equity Index Fund	7
PER0719AU	JPMorgan Global Research Enhanced Index Equity Fund	7
PER5355AU	JPMorgan Global Research Enhanced Equity Index Trust - Class A	7
ETL1954AU	L1 Capital International Fund	7
LAZ0025AU	Lazard Global Equity Franchise Fund	7
IML0341AU	Loomis Sayles Global Equity Fund	7
MGE0001AU	Magellan Global Fund	7
MGE0005AU	Magellan High Conviction Fund	7
MGE9885AU	Magellan High Conviction Fund - Class B	7
ETL0172AU	MFS Concentrated Global Equity Trust W	7
MIA0001AU	MFS Global Equity Trust	7
SLT2171AU	Nanuk New World Fund	7
FHT0036AU	Montaka Global Long Only Fund (iv)	7
SUN0031AU	Nikko AM Global Share Fund	7
ETL0463AU	Orbis Global Equity Fund Retail Class	7
ETL3523AU	Orbis Global Equity LE Fund	7
ETL0419AU	Pan-Tribal Global Equity Fund	7
RFA0821AU	Pendal Concentrated Global Share Fund No.2 (iv)	7
PDL6767AU	Pendal Global Select Fund - Class R	7
PER0050AU	Perpetual International Share Fund (W) (iv)	7
PER0733AU	Barrow Hanley Global Share Fund	7
WHT0061AU	Plato Global Shares Income A (iii) (iv)	7

APIR code	Fund name	Risk band
RIM8665AU	Russell Investments Low Carbon Global Shares Fund - Class A	7
RIM8525AU	Russell Investments Low Carbon Global Shares Fund — Class AUDH	7
SCH0006AU	Schroder Asian Shares Fund	7
SCH0003AU	Schroder Sustainable Global Core Fund	7
SST0050AU	State Street Global Equity Fund	7
SST0057AU	State Street Climate ESG International Equity Fund	7
FSF1675AU	Stewart Investors Worldwide Sustainability Fund	7
PER2095AU	Trillium ESG Global Equity Fund Class A	7
PER4964AU	Trillium Global Sustainable Opportunities Fund Class A	7
ETL0071AU	T. Rowe Price Global Equity Fund	7
VAN0722AU	Vanguard Active Global Growth	7
VAN0003AU	Vanguard International Shares Index Fund	7
VAN8175AU	Vanguard Ethically Conscious International Shares Index	7
VAN0074AU	Vanguard Global Value Equity Fund	7
MAQ0410AU	Walter Scott Global Equity Fund	7
SWI1413AU	WCM Quality Global Growth Fund (Managed Fund) Class A (Unhedged)	7
ZUR0617AU	Zurich Investments Concentrated Global Growth Fund	7
ZUR0580AU	Zurich Investments Global Growth Fund	7
ZUR0061AU	Zurich Investments Global Thematic Share Fund	7
Large Cap (Curi	rency Hedged)	
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	7
BGL0109AU	BlackRock Advantage Hedged International Equity Fund ^(vii)	7
CIM0008AU	Capital Group New Perspective Fund Hedged	7
FRT6321AU	Franklin Global Growth Fund (Class W) — Hedged	7
ETL0666AU	GQG Partners Global Equities (Hedged)	7
BGL0044AU	iShares Hedged International Equity Index Fund	7
PER0715AU	JPMorgan Global Research Enhanced Index Equity Fund (Hedged)	7
MGE0007AU	Magellan Global Fund (Hedged)	7
ETL0041AU	MFS Hedged Global Equity Trust	7
WFS0547AU	Talaria Global Equity Hedged	7

APIR code	Fund name	Risk band
ETL0312AU	T. Rowe Price Global Equity (Hedged) Fund	7
VAN0848AU	Vanguard Ethically Conscious International Shares Index Fund (AUD Hedged)	7
VAN0105AU	Vanguard International Shares Index Fund (Hedged)	7
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	7
Regional		
EQI0028AU	abrdn Asian Opportunities Fund	7
ETL0032AU	abrdn Emerging Opportunities Fund ^(iv)	7
IOF0203AU	Antipodes Asia Fund	7
ETL3590AU	Ashmore Emerging Markets Equity Fund	7
CIM8680AU	Capital Group New World Fund (AU)	7
CHN8850AU	CC Redwheel Global Emerging Markets Fund	7
FID0010AU	Fidelity Asia Fund	7
FID0011AU	Fidelity China Fund	7
FID0031AU	Fidelity Global Emerging Markets Fund	7
ETL4207AU	GQG Partners Emerging Markets Fund	7
ETL0201AU	Martin Currie Emerging Markets Fund	7
BTA0419AU	Pendal Global Emerging Markets Opportunities Fund	7
PLA0004AU	Platinum Asia Fund	7
PLA0001AU	Platinum European Fund	7
PLA0003AU	Platinum Japan Fund	7
SCH0034AU	Schroder Global Emerging Markets	7
PIM1937AU	Stewart Investors Global Emerging Markets Leaders Sustainability Fund	7
UBS8018AU	UBS Emerging Markets Equity Fund	7
VAN0005AU	Vanguard Emerging Markets Shares Index Fund	7
Specialist		
FSF1240AU	Acadian Global Managed Volatility Equity Fund - Class A	7
IOF0045AU	Antipodes Global Fund	7
WHT3513AU	Antipodes Global Fund - Class M (iv)	7
FSF0891AU	Acadian Wholesale Geared Sustainable Global Equity Fund ^(v)	7
ETL0331AU	Janus Henderson Global Natural Resources Fund	7
MUA0002AU	Munro Global Growth Fund	7
PLA0100AU	Platinum International Brands Fund	7

APIR code	Fund name	Risk band
PLA0002AU	Platinum International Fund	7
PMC0100AU	PM Capital Global Companies Fund	7
Infrastructure		
Global		
BFL0019AU	4D Global Infrastructure Fund	7
PIM9253AU	ATLAS Infrastructure Australian Feeder Fund AUD Hedged	7
PIM6769AU	ATLAS Infrastructure Australian Feeder Fund AUD Unhedged	7
TGP0016AU	ClearBridge RARE Infrastructure Income Fund – Hedged	7
TGP0008AU	ClearBridge RARE Infrastructure Value Fund – Hedged	7
SSB6153AU	ClearBridge RARE Infrastructure Value Fund — Hedged (Class C) ^(iv)	7
PIM0541AU	First Sentier Responsible Listed Infrastructure Fund	7
PIM6646AU	First Sentier Responsible Listed Infrastructure Fund - Hedged Class	7
LAZ0014AU	Lazard Global Listed Infrastructure Fund	7
MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	7
MAQ0825AU	Macquarie International Infrastructure Securities Fund (Unhedged)	7
MGE0002AU	Magellan Infrastructure Fund	7
MGE0006AU	Magellan Infrastructure Fund (Unhedged)	7
MPL0006AU	Maple-Brown Abbott Global Listed Infrastructure Fund	7
MPL0008AU	Maple-Brown Abbott Global Listed Infrastructure Fund (Hedged)	7
MGE9182AU	MFG Core Infrastructure Fund	7
RIM0042AU	Russell Investments Global Listed Infrastructure Fund – Hedged	7
UBS0064AU	UBS CBRE Global Infrastructure Securities Fund	7
VAN0023AU	Vanguard Global Infrastructure Index Fund	7
VAN0024AU	Vanguard Global Infrastructure Index Fund (Hedged)	7
Alternatives		
PIM7967AU	Barwon Global Listed Private Equity Fund	4
CHN5843AU	CC Sage Capital Absolute Return Fund	4
ECL2707AU	Ellerston JAADE Australian Private Assets Fund (Retail) ^(vi)	4

APIR code	Fund name	Risk band
WHT5134AU	Firetrail Absolute Return Fund	4
HFL0104AU	Fulcrum Diversified Investments Fund	4
GMO0006AU	GMO Systematic Global Macro Trust - Class B	4
GTU0109AU	Invesco Wholesale Global Targeted Returns Fund - Class A	4
GTU8275AU	Invesco Wholesale Global Targeted Returns Fund - Class P	4
HGI4648AU	Janus Henderson Global Multi Strategy	4
PER0758AU	JPMorgan Global Macro Opportunities Fund - Class A Units	4
MAN0017AU	MAN AHL Alpha Fund - Class B	4
MAQ5143AU	P/E Global FX Alpha Fund	4
ETL0276AU	Partners Group Global Value Fund (v)	4
SCH0038AU	Schroder Specialist Private Equity Fund	4

- (i) For information on the Standard Risk Measure, refer to the Standard Risk Measure section further in this document.
- (ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.
- (iii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iv) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (v) This asset is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to Liquidity risk in the Summit Super and Pension PDS or the Summit Money Master Investment IDPS Guide.
- (vi) Not available to super or pension members.
- (vii) This fund is not affiliated with the Advantage Range funds available for Summit.

Managed Portfolios

You are able to invest in a diverse range of managed portfolios offered as part of the MyNorth Managed Portfolio product. The managed portfolios available may change from time to time, refer to the relevant MyNorth Managed Portfolio Product Disclosure Statement for up-to-date information.

This document can be found

at northonline.com.au/managedportfolios.

As at the date of publication, the following managed portfolios are available for investment.

Code	Fund name	Risk band ⁽ⁱ⁾
Research C	hoice Managed Portfolios	
NTH1001	Research Choice Conservative Income Portfolio	3
NTH1002	Research Choice Moderately Conservative Income Portfolio	5
NTH1003	Research Choice Balanced Income Portfolio	6
NTH1004	Research Choice Moderately Aggressive Income Portfolio	6
NTH1005	Research Choice Aggressive Income Portfolio	6
NTH1006	Research Choice Conservative Accumulation Portfolio	3
NTH1007	Research Choice Moderately Conservative Accumulation Portfolio	5
NTH1008	Research Choice Balanced Accumulation Portfolio	6
NTH1009	Research Choice Moderately Aggressive Accumulation Portfolio	6
NTH1010	Research Choice Aggressive Accumulation Portfolio	6
NTH1011	Research Choice Cautious Income Builder Portfolio (Objective Based)	4
NTH1012	Research Choice Income Builder Portfolio (Objective Based)	6
Quilla Con	sulting Managed Portfolios	
NTH1020	Quilla Income Generator Portfolio	3
NTH1021	Quilla Wealth Accumulator Portfolio	4
NTH1022	Quilla Wealth Accelerator Portfolio	5
NTH1023	Quilla Wealth Accelerator Plus Portfolio	6
Zenith Essentials Managed Portfolios		
NTH1024	Zenith Essentials 50% Growth Portfolio	4
NTH1025	Zenith Essentials 70% Growth Portfolio	5
NTH1026	Zenith Essentials 85% Growth Portfolio	6
NTH1027	Zenith Essentials 100% Growth Portfolio	7
(i) For information on the Standard Risk Measure, refer to the Standard Risk		

⁽I) For information on the standard kisk Measure, refer to the **Standard kisk**Measure section further in this document.

Listed securities

You are able to invest in securities listed on the ASX. Selected listed investment companies and listed property trusts are available for investment.

If you are an Investor of the Investor Directed Portfolio Service (IDPS) you can invest in any direct equity or unit trusts listed on the ASX with the exception of unlisted managed funds (mFunds).

For superannuation and pension members, you will have access to the following listed securities:

- shares currently listed in the S&P/ASX300 index
- selected LICs and LITs
- A-REITs listed on the ASX all ordinaries index
- selected hybrids (ie convertible notes and preference shares)
- selected ETFs and ETCs
- selected fixed interest securities (ie corporate bonds and floating rate notes), and
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

Securities listed in the S&P/ASX300 are subject to change, impacting the ability to invest in securities that no longer fall in the S&P/ASX300.

The trustee may periodically add or remove listed securities available to superannuation and pension members without warning. We recommend you obtain the latest version of this document prior to making an investment decision.

When purchasing listed securities, additional costs will be incurred. These costs, which include brokerage fees, will be directly debited from your account. If using a third party broker, the cost per transaction varies between brokers and is subject to change.

Please refer to the Summit Personal Super and Pension product disclosure document (PDS) and Summit Money Master investor directed portfolio service (IDPS) guide for further details.

ETFs and ETCs

The following ETFs and ETCs are available to superannuation and pension members on Summit. You will be able to invest in other ETFs and ETCs that meet the Trustee's eligibility criteria, as notified by us to you.

ASX code	Name	Risk band ⁽ⁱ⁾
Australian	Broad Based	
EX20	BetaShares Australian Ex-20 Portfolio Diversifier	7
FAIR	BetaShares Australian Sustainability Leaders ETF	7
YMAX	BetaShares Australian Top 20 Equity Yield Maximiser Fund	7
A200	BetaShares Australia 200 ETF	7
QOZ	BetaShares FTSE RAFI Australia 200 ETF	7
GEAR	BetaShares Geared Australian Equity ETF (Hedge Fund)	7

ASX code	Name	Risk band ⁽ⁱ⁾
EINC	Betashares Legg Mason Equity Income Fund ETF	7
AUST	BetaShares Managed Risk Australian Share Fund	7
IMPQ	Einvest Better Future Fund (Managed Fund) ETF	7
ZYAU	ETFS S&P/ASX 300 High Yield Plus ETF	7
MVOL	iShares Edge MSCI Australia Minimum Volatility ETF	7
IOZ	iShares MSCI Australia 200	7
ILC	iShares S&P/ASX 20	7
ISO	iShares S&P/ASX Small Ordinaries	7
IESG	iShares Core MSCI Australia ESG Leaders ETF	7
STW	SPDR 200 Fund	7
SFY	SPDR 50 Fund	7
E200	SPDR S&P/ASX 200 Esg Fund	7
SSO	SPDR S&P/ASX Small Ordinaries Fund	7
MVW	VanEck Vectors Australian Equal Weight ETF	7
GRNV	VanEck Vectors MSCI AUS Sust Eq ETF	7
MVE	VanEck Vectors S&P/ASX Midcap ETF	7
MVS	VanEck Vectors Small Companies Masters ETF	7
VAS	Vanguard Australian Shares Index	7
VETH	Vanguard Ethically Conscious Australian Shares ETF	7
VSO	Vanguard Small Companies Index	7
VLC	Vanguard MSCI Australian Large Companies Index ETF	7
RARI	Russell Investments Australian Responsible Investment ETF	7
Australian	Sector	
QFN	BetaShares Australian Financials Sector ETF	7
QRE	BetaShares Australian Resources Sector ETF	7
ATEC	BetaShares S&P/ASX Australian Technology ETF	7
SLF	SPDR S&P/ASX 200 Listed Property Fund	7
OZF	SPDR S&P/ASX 200 Financials ex A-REITS Fund	7
OZR	SPDR S&P/ASX 200 Resources Fund	7
MVR	VanEck Australian Resources ETF	7
MVA	VanEck Vectors Australian Property ETF	7
MVB	VanEck Vectors Australian Banks ETF	7

ASX code	Name	Risk band ⁽ⁱ⁾
VAP	Vanguard Australian Property Securities Index ETF	7
Internation	nal	
AGX1	Antipodes Global Shares Quoted Managed Fund	7
HEUR	BetaShares Europe ETF Currency Hedged	7
ETHI	BetaShares Global Sustainability Leaders ETF	7
HETH	Betashares Global Sustainability Leaders ETF - Currency Hedged	7
IIND	BetaShares India Quality ETF	7
WRLD	BetaShares Managed Risk Global Share Fund	7
NDQ	BetaShares NASDAQ 100 ETF	7
UMAX	BetaShares S&P 500 Yield Maximiser Fund	7
ERTH	Betashares Climate Change Innovation	7
F100	BetaShares FTSE 100 ETF	7
QUS	BetaShares S&P 500 Equal Weight	7
CRYP	BetaShares Crypto Innovators ETF	7
QLTY	Betashares Global Quality Leaders ETF	7
EMMG	BetaShares Martin Currie Emerging Markets Fund	7
ESTX	ETFS Euro Stoxx 50 ETF	7
FEMX	Fidelity Global Emerging Markets	7
HYGG	Hyperion Global Growth Companies (Managed Fund) ETF	7
IAA	iShares Asia 50 ETF	7
IZZ	iShares China Large-Cap ETF	7
IVV	iShares Core S&P 500	7
IJR	iShares Core S&P SmallCap 600	7
IJН	iShares Core S&P MidCap 400	7
WVOL	iShares Edge MSCI World Minimum Volatility ETF	7
IHOO	iShares Global 100 AUD Hedged ETF	7
IVE	iShares MSCI EAFE ETF	7
IEM	iShares MSCI Emerging Markets ETF	7
IJP	iShares MSCI Japan ETF	7
IKO	iShares MSCI South Korea Capped ETF	7
IHVV	iShares S&P 500 AUD Hedged ETF	7
IEU	iShares Europe ETF	7
100	iShares Global 100 ETF	7
IHWL	iShares Core MSCI World ex Australia ESG Leaders (AUD Hedged) ETF	7

ASX code	Name	Risk band ⁽ⁱ⁾
IWLD	iShares Core MSCI World ex Australia ESG Leaders ETF	7
FUTR	Janus Henderson Global Sustainable Active ETF	7
MAET	Munro Global Growth Fund	7
MGOC	Magellan Global Fund	7
MHHT	Magellan High Conviction Trust	7
MHG	Magellan Global Equities Fund - Currency Hedged	7
MSTR	Morningstar International Shares Active ETF (Managed Fund)	7
PIXX	Platinum International Fund (Quoted Managed Hedge Fund)	7
WEMG	S&P Emerging Markets Fund	7
WDIV	S&P Global Dividend Fund	7
WXOZ	S&P World Ex Australian Fund	7
WXHG	S&P World Ex Australian Hedged Fund	7
SPY	SPDR S&P 500 ETF Trust	7
QMIX	SPDR MSCI World Quality Mix Fund	7
CETF	VanEck FTSE China A50 ETF	7
CLNE	VanEck Global Clean Energy ETF	7
MOAT	VanEck Vectors Morningstar Wide Moat ETF	7
VLUE	VanEck Vectors MSCI International Value	7
QHAL	VanEck Vectors MSCI World ex Australia Quality (Hedged) ETF	7
ESGI	VanEck MSCI International Sustainable Equity ETF	7
EMKT	VanEck MSCI Multifactor Emerging Markets Equity ETF	7
VEU	Vanguard All-World EX US Shares Index	7
VESG	Vanguard Ethically Conscious International Shares ETF	7
VEQ	Vanguard FTSE Europe Shares ETF	7
VIF	Vanguard International Fixed Interest Index (Hedged) ETF	7
VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	7
VGS	Vanguard MSCI Index International Shares ETF	7
VTS	Vanguard US Total Market Shares Index	7
VGE	Vanguard FTSE Emerging Markets ETF	7
VVLU	Vanguard Global Value Equity Fund	7
VISM	Vanguard MSCI International SC Index ETF	7

ASX code	Name	Risk band ⁽ⁱ⁾
WCMQ	WCM Quality Global Growth Fund ETF	7
Internation	nal Sectors	
ASIA	BetaShares Asia Technology Tigers ETF	7
HJPN	BetaShares Japan – Hedged	7
FOOD	Betashares Global Agriculture ETF - Currency Hedged	7
MNRS	Betashares Global Gold Miners Currency hedged	7
BNKS	BetaShares Global Banks – Currency Hedged	7
HACK	BetaShares Global Cybersecurity	7
FUEL	BetaShares Global Energy Companies – Hedged	7
DRUG	Betashares Global Healthcare Etf - Currency Hedged	7
RBTZ	BetaShares Global Robotics And Artificial Intelligence ETF	7
DJRE	Dow Jones Global Real Estate Fund	7
ACDC	ETFS Battery Tech & Lithium ETF	7
FANG	ETFS FANG+ ETF	7
TECH	ETFS Morningstar Global Technology ETF	7
ROBO	ETFS ROBO Global Robotics and Automation ETF	7
CURE	ETFS S&P Biotech ETF	7
IXI	iShares Global Consumer Staples ETF	7
IXJ	iShares Global Healthcare ETF	7
MCSI	Magellan Core Infrastructure ETF	7
MICH	Magellan Infrastructure Fund (Currency Hedged)	7
PAXX	Platinum Asia Fund (Quoted Managed Hedge Fund)	7
RCAP	Resolution Capital Global Property Securities (Managed Fund)	7
IFRA	VanEck FTSE Global Infrastructure (Hedged) ETF	7
GDX	VanEck Gold Miners ETF	7
CNEW	VanEck China New Economy ETF	7
HLTH	VanEck Global Healthcare Leaders	7
REIT	Vaneck Ftse International Property Hedged	7
ESPO	Vaneck Vectors Video Gaming And Esports Etf	7
VBLD	Vanguard Global Infrastructure Index ETF	7
VAE	Vanguard FTSE Asia ex Japan Shares Index	7
Strategy Focussed		

ASX code	Name	Risk band ⁽ⁱ⁾
RINC	BetaShares Legg Mason Real Income ETF	7
ZYUS	ETFS S&P 500 High Yield Low Volatility ETF	7
IHD	iShares S&P/ASX Dividend Opportunities ETF	7
RDV	Russell High Dividend Australian Shares ETF	7
SYI	SPDR MSCI Australia Select High Dividend Yield Fund	7
QUAL	VanEck Vectors MSCI World ex-Australia Quality ETF	7
VHY	Vanguard Australian Shares High Yield ETF	7
Cash & Fix	ed Income Exposure	
XARO	Activex Ardea Real Outcome Bond ETF	6
XKAP	Activex Kapstream Absolute Return Income Fund	6
BOND	Australian Bond	4
GOVT	Australian Government Bond	4
HBRD	BetaShare Active Australian Hybrids Fund	4
QPON	BetaShare Australian Bank Floating Rate Bond ETF	4
OZBD	Betashares Australian Composite Bond ETF	4
AAA	BetaShares Australian High Interest Cash ETF	4
CRED	BetaShares Australian Investment Grade Corporate Bond ETF	4
AGVT	Betashares Australian Government Bond	4
ВНҮВ	Betashares Australian Major Bank Hybrids Index	4
BNDS	BetaShares Legg Mason Australian Bond Fund	4
USD	Betashares U.S. Dollar	1
GBND	BetaShares Sustainability Leaders Diversified Bond	4
BILL	iShares Core CASH ETF	1
IHCB	iShares Core Global Corporate Bond (AUD Hedged) ETF	5
ISEC	iShares Enhanced Cash ETF	1
IAF	iShares UBS Composite Bond ETF	4
ILB	iShares UBS Government Inflation Index Fund	4
IGB	iShares UBS Treasury ETF	4
IHHY	Ishares Global High Yield Bond (Aud Hedged) ETF	5
IHEB	iShares J.P. Morgan USD Emerging Markets - Hedged ETF	5
RCB	Russell Australian Select Corporate Bond	4

ASX code	Name	Risk band ⁽ⁱ⁾
RSM	Russell Australian Semi-Government Bond ETF	4
RGB	Russell Investments Australian Government Bond	4
SUBD	VanEck Australian Subordinated Debt ETF	4
EBND	Vaneck Emerging Inc Opportunities Active ETF (Managed Fund)	6
FLOT	VanEck Vectors Australian Floating Rate ETF	4
VACF	Vanguard Australian Corporate Fixed Interest Index Fund	4
VAF	Vanguard Australian Fixed Interest Index	4
VGB	Vanguard Australian Government Bond Index ETF	4
VCF	Vanguard International Credit Securities (Hedged)	5
VEFI	Vanguard Ethically Conscious Global Aggregate Bond Index Hedged ETF	5
VBND	Vanguard Global Aggregate Bond Index (Hedged) ETF	5
Commodity Exposure		
000	BetaShares Crude Oil Index ETF - Currency Hedged (Synthetic)	7
GOLD	ETFS Physical Gold	7
ETPMPM	ETFS Precious Metals Basket	7
QAU	Gold Bullion ETF – Currency Hedged	7
PMGOLD	Perth Mint Gold	7
Diversified		
DBBF	BetaShares Ethical Diversified Balanced	6
DGGF	BetaShares Ethical Diversified Growth	6
DZZF	BetaShares Ethical Diversified High Growth	6
GROW	Schroder Real Return (Managed Fund)	6
VDBA	Vanguard Diversified Balanced Index ETF	6
VDCO	Vanguard Diversified Conservative Index ETF	4

LICs & LITs

The following LICs and LITs are available to Summit Personal Super and Personal Pension members.

Please note: There may be underlying fees and costs for LICs and LITs under new enhanced fee and cost disclosure requirements. However, these have note been provided at the time of publishing this document.

ASX code	Name	Risk band ⁽ⁱ⁾	
Australian Shares			
ACQ	Acorn Capital Investment Fund Limited	7	
AMH	AMCIL Limited	7	
ARG	Argo Investments Limited	7	
AFI	Australian Foundation Investment Company Limited	7	
AUI	Australian United Investment Company Limited	7	
BTI	Bailador Technology Investments Limited	7	
BEL	Bentley Capital Limited	7	
BKI	BKI Investment Company Limited	7	
CDM	Cadence Capital Limited	7	
CAM	Clime Capital Limited	7	
DUI	Diversified United Investment Limited	7	
DJW	Djerriwarrh Investments Limited	7	
FSI	Flagship Investments Limited	7	
FGX	Future Generation Investment Company Limited	7	
IBC	Ironbark Capital Limited	7	
KAT	Katana Capital Limited	7	
MIR	Mirrabooka Investments Limited	7	
NCC	Naos Emerging Opportunities Company Limited	7	
NAC	Naos Ex-50 Opportunities Company Limited	7	
OEQ	Orion Equities Limited	7	
PIC	Perpetual Equity Investment Company Limited	7	
PL8	Plato Income Maximiser Limited.	7	
QVE	QV Equities Limited	7	
RYD	Ryder Capital Limited	7	
SNC	Sandon Capital Investments Limited	7	
SEC	Spheria Emerging Companies Limited	7	
TOP	Thorney Opportunities Ltd	7	
WAA	WAM Active Limited	7	
WAM	WAM Capital Limited	7	
WLE	WAM Leaders Limited	7	

ASX code	Name	Risk band ⁽ⁱ⁾
WAX	WAM Research Limited	7
WHF	Whitefield Limited	7
Australia	an Fixed Interest	
MXT	Metrics Master Income Trust	4
Internat	ional Shares	
AIB	Aurora Global Income Trust	7
EAI	Ellerston Asian Investments Limited	7
FGG	Future Generation Global Investment Company Limited	7
GVF	Global Value Fund Limited	7
LSF	L1 Long Short Fund Limited	7
LSX	Lion Selection Group Limited.	7
MGF	Magellan Global Fund. Closed Class	7
MFF	MFF Capital Investments Limited	7
PAI	Platinum Asia Investments Limited	7
PMC	Platinum Capital Limited	7
PGF	PM Capital Global Opportunities Fund Limited	7
SVS	Sunvest Corporation Limited	7
International Fixed Interest		
KKC	KKR Credit Income Fund	5
Infrastructure		
ALI	Argo Global Listed Infrastructure Limited	7

⁽i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

Fixed interest securities

The following assets are available to Summit Personal Super and Personal Pension members. You will be able to invest in other fixed interest securities that meet the Trustee's eligibility criteria, as notified by us to you.

ASX code	Issuer	
Floating Rate Notes		
AGLHA	AGL Energy Limited	
АМРНА	AMP Limited	
ANZHA	Australia and New Zealand Banking Group	
AQHHA	APT Pipelines Limited	
BENHB	Bendigo and Adelaide Bank Limited	
СВАНА	Commonwealth Bank of Australia	
CNGHA	Colonial Holding Company Limited	
CWNHA	Crown Resorts Limited	
CWNHB	Crown Resorts Limited	
HBSHB	Heritage Bank Limited	
MBLHB	Macquarie Group Limited	
NABHA	National Australia Bank Limited	
NABHB	National Australia Bank Limited	
ORGHA	Origin Energy Limited	
QUBHA	Qube Holdings Limited	
ТАННВ	TABCORP Holdings Limited	
WBCHA	Westpac Banking Corporation	
WBCHB	Westpac Banking Corporation	
WOWHC	Woolworths Limited	

Exchange Traded Bonds

The following Exchange Traded Bonds (XTBs) are currently available to Summit Super & Pension members.

ASX code	Underlying Bond	Issuer
YTMAGL	AGL 5.00% 05/11/2021	AGL ENERGY LTD
YTMAST	AST 5.75% 28/06/2022	AUSNET SERVICES HOLDINGS
YTMD01	DOW 4.50% 11/03/2022	DOWNER GROUP FINANCE PTY
YTMNA1	NAB 4.00% 16/12/2021	NATIONAL AUSTRALIA BANK
YTMQF3	QAN 7.75% 19/05/2022	QANTAS AIRWAYS LTD

Standard risk measure

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. Negative annual returns may not occur in consecutive years.

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s). Refer to page 18 of the PDS and section 4 of the Additional information booklet for further details about the risks of investing through Summit Personal Super and Personal Pension.

Important information

This is the Investment Options document for the Summit Personal Super and Personal Pension offered via the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598

This document also forms the Investment Options document for the Investor Directed Portfolio Service (IDPS) known as Summit Money Master.

This document is jointly issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654, and NMMT Limited (NMMT) ABN 42 058 835 573, AFS Licence No. 234653.

This publication has been prepared to provide general information only and does not take into account the financial objectives, situation or needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information.

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances.

Past performance is not necessarily indicative of future performance. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

Applications for investment in Summit products will only be accepted via **northonline.com.au/summit**. Copies of the PDS and IDPS Guides are available on **northonline.com.au/summit** or by contacting the North Service Centre on 1800 667 841.

NMMT Limited, N.M. Superannuation Proprietary Limited and their associates derive income from issuing interests in the product, full details of which are contained in the PDS and IDPS Guides. Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

A fund manager may close an investment option or we may remove an investment option from the Summit Investment Options.

Where this occurs, we will provide you with 30 days prior notice to give you the opportunity to select an alternate investment option available from the Summit Investment Options document. Where we cannot provide you with 30 days prior notice (due to circumstances outside of our control), we will provide you with notice as soon as practicable for you to change your investment instructions. Where we have not received alternative investment instructions from you we will transfer any proceeds from that investment option into your Summit Cash account.

If the investment option being removed forms part of your investment profile we will notify you to obtain alternative instructions. Events that may cause the removal of an investment option include but are not limited to an:

- investment manager closing the investment option
- investment option closing to new business.

Identifying investments

The APIR codes used in this document identify the underlying investments which Summit will purchase on your instruction. The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

Underlying managed investment options

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the managers of investment options that have been included from time to time as investments made available by Summit to members, IDPS investors and potential members of a plan. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those investment options, their respective officers, holding companies and trustees do not guarantee the capital invested or the performance of the plans generally.

Neither the performance nor payment of any particular return from, nor any increase in the value of the assets acquired using the investments listed in this Investment Option is guaranteed in any way.

Changes to the underlying managed investment options

After you become an investor, each time you make additional contributions to a managed investment option you may not have the most recent underlying fund manager PDS or have been notified about material changes or significant events relating to the investment options you have selected. You can access the most up-to-date PDS for the managed investment options you have selected by accessing North Online at northonline.com.au/summit. Please contact the North Service Centreon 1800 667 841 or at north@amp.com.au.

Fund managers of the managed investment options may notify us from time to time of material changes or significant events that affect an investment option you have selected. We will notify you of these changes as soon as practical through North Online. We will not be responsible for any delays in notifying you of these changes or events where the delay has been caused by a fund manager. If you wish, you may select a different investment option after you have read the up-to-date information; however, regular fees and charges may apply. If you do not notify us that you wish to select a different investment option contributions will continue to be invested in the existing investment option.

Fund manager payments

NMMT may receive payments of up to 0.55% from fund managers for amounts invested in particular investment options made available in this document (fund manager payments). The fund manager payment received is based on amounts invested with the fund manager and the management costs of these investments.

These payments, and the method of calculation, may change from time to time and are not an additional cost to you.

Target Market Determination

The Target Market Determination (TMD) sets out the class of consumers for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs. In addition, the TMD outlines the triggers to review the target market and certain other information. The TMD for each investment (where applicable) is available on North Online.

Contact us

If you would like to know more about how AMP can help you, please visit amp.com.au, or contact one of the following:

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 web northonline.com.au
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What you need to know

Operator and issuer: NMMT Limited ABN 42 058 835 573 AFS Licence No. 234653 Registered office: 33 Alfred Street SYDNEY NSW 2000 Postal address: GPO Box 2915 MELBOURNE VIC 3001 Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 Trustee of Wealth Personal Superannuation and Pension Fund: N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654