

North

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 north.axa.com.au/productinfo 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 per cent per annum of your investments made during the Initial Investment Period*. Any contribution that is made 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 that will be in excess of the contribution threshold to ensure that you are aware of the applicable Additional Contribution Guarantee Fee for that contribution.

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 that 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.

* Subject to product and legislative caps.



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North Personal Superannuation – Additional Contribution Guarantee Fee

Guarantees purchased post 10 May 2010

		Investment Strategy 35	Investment Strategy 50	Investment Strategy 70	Investment Strategy 85	Investment Strategy 100
Protected Investment guarantee						
6 year term	First 3 years	–	2.25%	2.50%	3.00%	3.50%
	Subsequent years	–	3.75%	4.75%	5.50%	6.50%
8 year term	First 4 years	–	2.75%	3.25%	3.75%	4.00%
	Subsequent years	–	3.75%	4.75%	5.75%	6.75%
Protected Growth guarantee						
10 year term	First 5 years	0.25%	0.75%	1.75%	2.75%	–
	Subsequent years	1.25%	2.25%	3.25%	5.00%	–
20 year term	First 5 years	0.25%	0.50%	1.00%	1.50%	–
	Subsequent years	1.25%	2.25%	4.00%	5.25%	–
Protected Retirement guarantee		1.75%	2.50%	3.25%	4.00%	–

Guarantees purchased pre 10 May 2010

		Investment Strategy 1	Investment Strategy 2	Investment Strategy 3	Investment Strategy 4
Protected Investment guarantee					
5 year term	First 2 years	1.75%	2.25%	2.75%	4.75%
	Subsequent years	2.50%	3.25%	3.75%	5.50%
7 year term	First 3 years	2.00%	2.75%	3.50%	5.00%
	Subsequent years	2.50%	3.75%	4.25%	5.50%
Protected Growth guarantee					
10 year term	1Y transition period	1.00%	1.50%	2.00%	2.50%
	5Y transition period	2.00%	3.00%	4.00%	4.50%
	First 5 years	1.75%	2.75%	3.50%	4.00%
	Subsequent years	3.25%	5.00%	5.25%	5.25%
15 year term	First 5 years	1.25%	2.00%	2.50%	3.50%
	Subsequent years	3.50%	5.00%	5.75%	6.75%
20 year term	1Y transition period	0.50%	0.75%	1.00%	1.25%
	5Y transition period	1.00%	1.75%	2.50%	3.00%
	First 5 years	1.00%	1.50%	2.00%	2.50%
	Subsequent years	4.00%	5.25%	6.25%	7.00%

North Investment – Additional Investment Guarantee Fee

Guarantees purchased post 10 May 2010

		Investment Strategy 35	Investment Strategy 50	Investment Strategy 70	Investment Strategy 85	Investment Strategy 100
Protected Investment guarantee						
6 year term	First 3 years	-	2.25%	2.50%	3.00%	3.50%
	Subsequent years	-	3.75%	4.75%	5.50%	6.50%
8 year term	First 4 years	-	2.75%	3.25%	3.75%	4.00%
	Subsequent years	-	3.75%	4.75%	5.75%	6.75%
Protected Growth guarantee						
10 year term	First 5 years	0.25%	0.75%	1.75%	2.75%	-
	Subsequent years	1.25%	2.25%	3.25%	5.00%	-
20 year term	First 5 years	0.25%	0.50%	1.00%	1.50%	-
	Subsequent years	1.25%	2.25%	4.00%	5.25%	-

Guarantees purchased pre 10 May 2010

		Investment Strategy 1	Investment Strategy 2	Investment Strategy 3	Investment Strategy 4
Protected Investment guarantee					
5 year term	First 2 years	1.75%	2.25%	2.75%	4.75%
	Subsequent years	2.50%	3.25%	3.75%	5.50%
7 year term	First 3 years	2.00%	2.75%	3.50%	5.00%
	Subsequent years	2.50%	3.75%	4.25%	5.50%
Protected Growth guarantee					
10 year term	1Y transition period	1.00%	1.50%	2.00%	2.50%
	5Y transition period	2.00%	3.00%	4.00%	4.50%
	First 5 years	1.75%	2.75%	3.50%	4.00%
	Subsequent years	3.25%	5.00%	5.25%	5.25%
15 year term	First 5 years	1.25%	2.00%	2.50%	3.50%
	Subsequent years	3.50%	5.00%	5.75%	6.75%
20 year term	1Y transition period	0.50%	0.75%	1.00%	1.25%
	5Y transition period	1.00%	1.75%	2.50%	3.00%
	First 5 years	1.00%	1.50%	2.00%	2.50%
	Subsequent years	4.00%	5.25%	6.25%	7.00%

north.axa.com.au

North Service Centre
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 Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598
 Trustee: N.M. Superannuation Pty Ltd
 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



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