

North

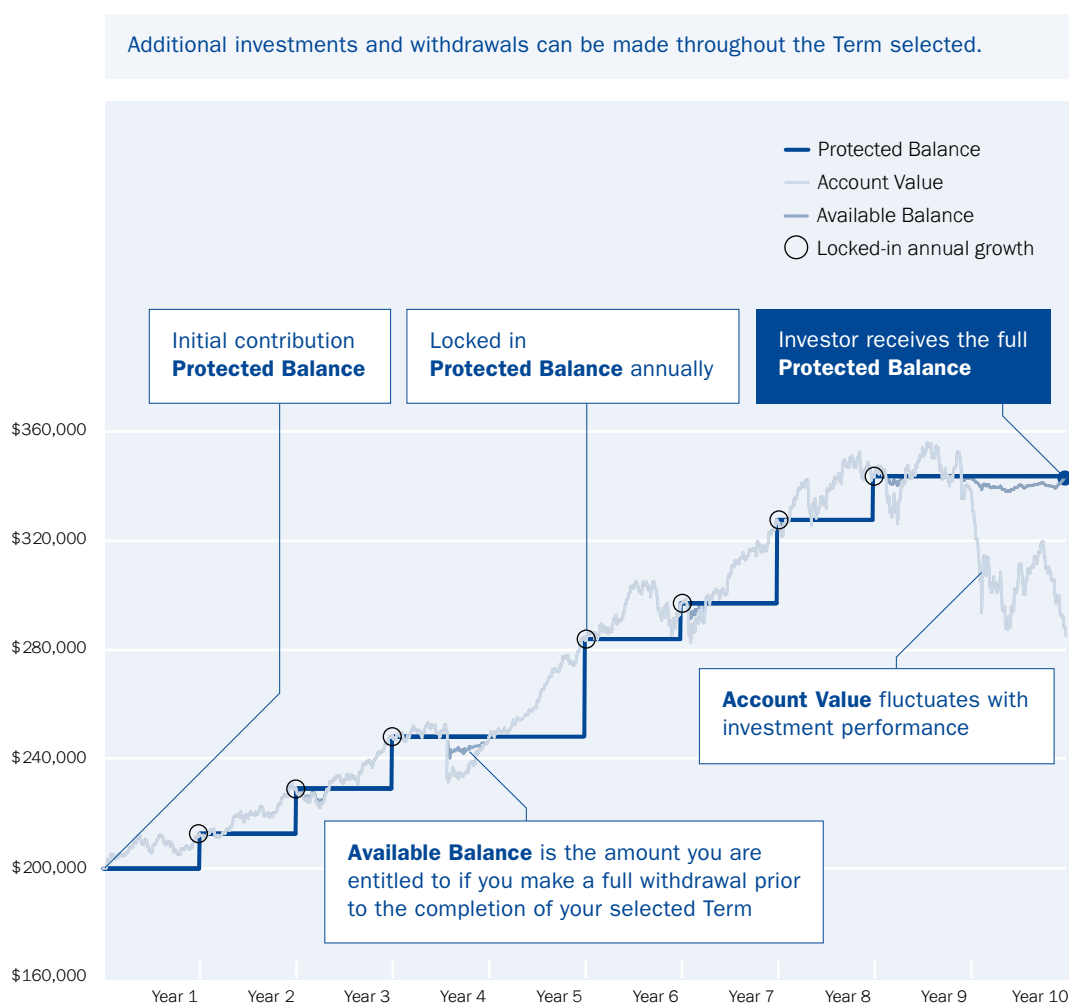
Protected Growth guarantee features



When you become an investor in North you can apply for the Protected Growth guarantee as a feature of your account.

Protected Growth guarantee

The table below illustrates the main features of the Protected Growth guarantee.



You can select from a 10 or 20 year Term.

You must select from one of four Investment Strategies if you have a Protected Growth guarantee.

Please note that this graph is indicative only and not to scale.



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North Protected Growth guarantee

North's Protected Growth option guarantees to:

- return, by the end of the Term, any contributions and less any withdrawals made into your account, plus
- any locked-in growth as a result of positive investment performance on your Account Value provided your Account Value is greater than your current Protected Balance on the Guarantee anniversary date.

The guaranteed amount is known as your Protected Balance. The total amount you are entitled to receive from North at the end of your Term will at least be equal to your Protected Balance.

At any time during your Term you have full access to your Available Balance or Account Value, whichever is higher.

Flexibility

North provides investors with all the flexibility of a standard platform including:

- ability to invest in over 45 managed funds
- switch between investment options
- transition between superannuation and pension, and
- make regular contributions and withdrawals (including pension payments).

Investment strategy

North provides access to four investment strategies:

Investment Strategy	Australian Equity (up to)	International Equity (up to)	Property (up to)	Fixed Interest ¹	Cash allocation up to
Investment Strategy 85	40%	38%	7%		
Investment Strategy 70	33%	30%	7%	Unlimited	Unlimited
Investment Strategy 50	23%	20%	7%		
Investment Strategy 35	15%	15%	5%		

¹ Fixed interest includes Australian Fixed Interest and International Fixed Interest.

AXA reserves the right to review the Investment Strategy limits annually. You will be notified of any changes in advance.

Important information

This publication has been prepared to provide you with factual information only. 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. In preparing this information, we did not take into account the financial objectives, situation or particular needs of any particular person. Before making a decision whether to acquire this product, you need to consider (with or without the assistance of an adviser) whether this information and the information contained in the Product Disclosure Statement (PDS) is appropriate to your needs, objectives and circumstances. Copies of the PDS can be obtained from your adviser or by calling 1800 655 655. The National Mutual Life Association of Australasia Limited (NMLA) and its associates derive income from issuing this product, full details of which are contained in the PDS. 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.

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