

North

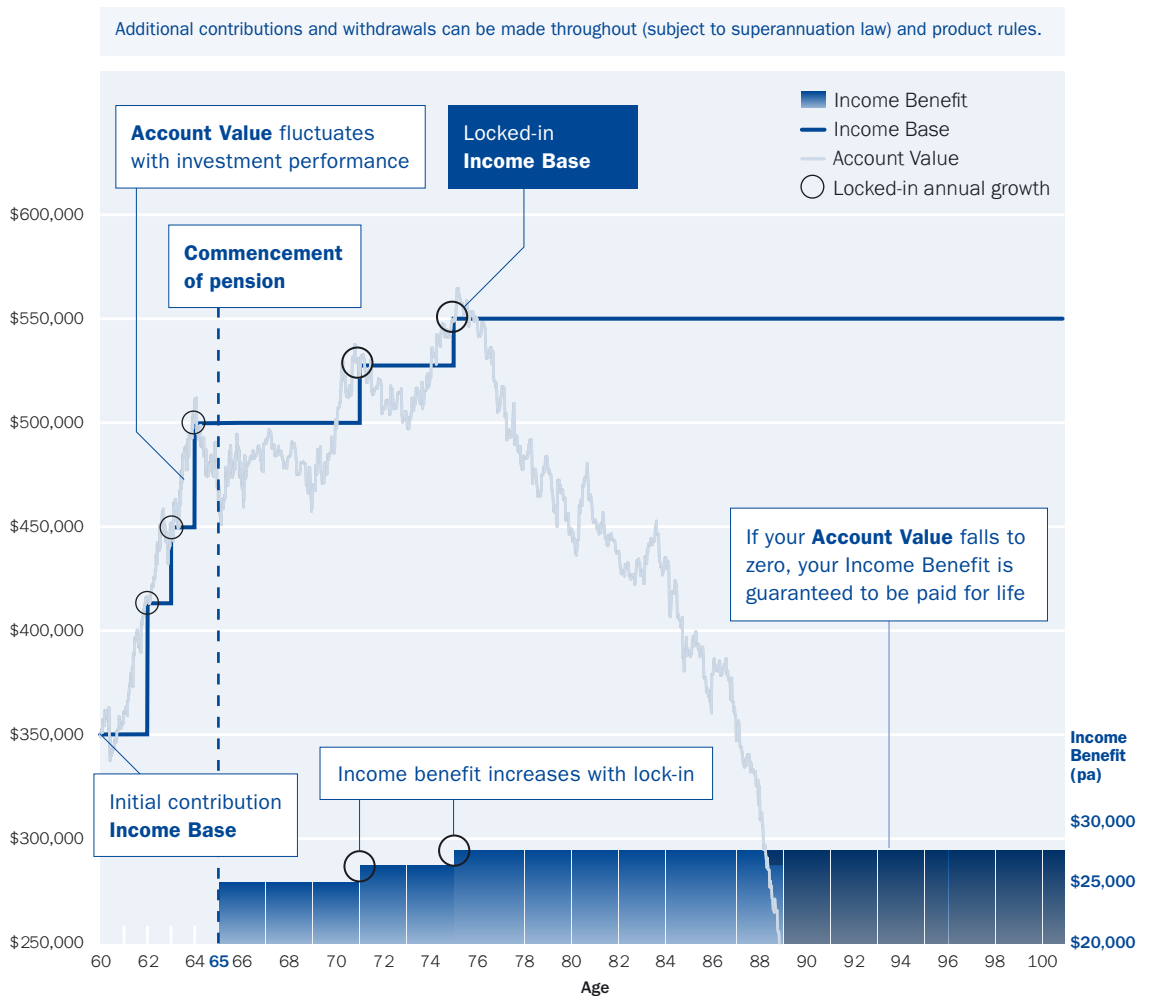
# Protected Retirement guarantee features



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

## Protected Retirement guarantee

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



You must select from one of three Investment Strategies if you have a Protected Retirement guarantee.

### Things you need to know

The Income Base will decrease when taxes, certain adviser remuneration and withdrawals are paid from your North superannuation account or excess withdrawals are made from your North pension account.

The Income Base will not decrease when adviser remuneration (up to 0.5%) and withdrawals (up to the annual Income Benefit) are paid from your North pension account.

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

## North Protected Retirement guarantee

The Protected Retirement guarantee allows you to remain fully invested in the assets of your choice while still providing the security of a guaranteed retirement income for life. The guaranteed amount is known as the Income Benefit. Your Income Benefit is guaranteed for life even if you run out of your own funds while in retirement.

Furthermore, each year we will lock in any growth as a result of positive investment performance on your Account Value, provided your Account Value is greater than your Income Base on your Guarantee anniversary date.

### Flexibility

The North Protected Retirement guarantee provides flexibility, meaning you can:

- make additional contributions or rollovers (during superannuation phase)
- make withdrawals (subject to superannuation law)
- access your Account Value at any time, subject to withdrawal rules, and
- select from 11 investment options.

### Investment strategy

North provides access to three investment strategies:

#### Maximum asset allocations per strategy for a Guarantee

Investment Strategy	Australian Equity (up to)	International Equity (up to)	Property (up to)	Fixed Interest <sup>1</sup> (up to)	Cash (up to)
Investment Strategy 35	15%	15%	5%	100%	100%
Investment Strategy 50	23%	20%	7%	100%	100%
Investment Strategy 70	33%	30%	7%	100%	100%

<sup>1</sup> 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.

**north.axa.com.au**

North Service Centre  
GPO Box 2915 Melbourne Victoria 3001  
Telephone: 1800 667 841  
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

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