



## Wealth Personal Superannuation and Pension Fund - Register of significant event notifications

This register provides a summary of significant event / material change notifications issued to members of the Wealth Personal Superannuation and Pension Fund (ABN 92 381 911 598) on behalf of N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL 234654) for the last two years. The register is provided for information purposes, as required by legislation. All affected members are contacted directly within the timeframe prescribed by legislation and provided with additional information, as appropriate.

Date issued	Products affected	Reason for communication	Description of significant event / material change
10/6/2020	PortfolioCare Pension Service, PortfolioCare Elements Pension, PortfolioCare eWRAP Pension, WealthView eWRAP Pension	Covid-19 Minimum Pension reduction	Under provisions implemented by the government with the onset of Covid-19, the minimum pension drawdown for the 2020/21 year, is reduced by 50%.

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5/06/2020	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension	Closure of investment options	<p data-bbox="1061 153 2175 209">On the 5 June 2020, the Trustee advised members that it will terminate the following managed funds to MyNorth, North, Summit and iAccess Super and Pension clients effective 3 July 2020.</p> <ul data-bbox="1061 248 1776 363" style="list-style-type: none"> <li data-bbox="1061 248 1776 272">• Auscap Long Short Australian Equities Fund - ASX6124AU</li> <li data-bbox="1061 277 1659 301">• Ironbark GCM Global Macro Fund - DEU0109AU</li> <li data-bbox="1061 306 1704 330">• AMP Capital International Bond Fund - AMP0254AU</li> <li data-bbox="1061 335 1760 359">• Ironbark LHP Diversified Investments Fund - HFL0104AU</li> </ul> <p data-bbox="1061 399 1816 422">The following funds have been soft closed effective 3 July 2020.</p> <ul data-bbox="1061 462 2101 762" style="list-style-type: none"> <li data-bbox="1061 462 1693 486">• AMP Capital Dynamic Markets Fund - AMP1932AU</li> <li data-bbox="1061 491 2101 515">• AMP Capital Responsible Investment Leaders International Share Fund - AMP0455AU</li> <li data-bbox="1061 520 1839 544">• Experts' Choice Property and Infrastructure Fund - HLR0022AU</li> <li data-bbox="1061 549 1839 572">• Franklin Templeton Global Multisector Bond Fund - FRT0011AU</li> <li data-bbox="1061 577 1655 601">• MyNorth Dynamic Balanced Fund - AMP2086AU</li> <li data-bbox="1061 606 1592 630">• Schroder Global Value Fund - SCH0030AU</li> <li data-bbox="1061 635 1951 659">• Perennial Value Advantage Income Wealth Defender Fund - AMP2084AU</li> <li data-bbox="1061 663 1637 687">• Perennial Value Australian Share - IOF0206AU</li> <li data-bbox="1061 692 1727 716">• Perennial Value Shares for Income Trust - IOF0078AU</li> <li data-bbox="1061 721 1924 745">• Perennial Value Wealth Defender Australian Shares Trust - IOF0228AU</li> </ul> <p data-bbox="1061 785 1798 809">The following fund has been hard closed effective 3 July 2020.</p> <ul data-bbox="1061 849 1749 873" style="list-style-type: none"> <li data-bbox="1061 849 1749 873">• Bannelong Kardinia Absolute Return Fund - BFL0010AU</li> </ul> <p data-bbox="1061 912 2136 1007">The Trustee conducts regular reviews of all investment options offered through the North platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria.</p> <p data-bbox="1061 1011 2152 1166">The funds will be closed and/or sold down from 3 July 2020 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>
9/05/2020	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension Generations Super/Pension	Change in transaction costs for investments	<p data-bbox="1061 1174 2170 1353">With the recent market volatility, there has been significant increases to market transaction costs. As a result, several fund managers have changed the buy/sell spreads on their investment options. Most of these changes are as an increase to the previous spread. Instead of communicating each change separately, we have created a consolidated document for clients to view. The SEN was sent to advise clients of the central location for buy/sell spread changes and to review the document for their investments.</p>

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2/05/2020	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension Generations Super/Pension	Legislative changes to Minimum Pension Drawdown Rates	The government have changed the pension minimums for the 2019/20 and 2020/21 financial years, reducing the minimum pension drawdown amount by 50%. Additionally, for term allocated pensions, the annual payment amount may be varied to between 45% and 110% of the prescribed payment amount for the 2019/20 and 2020/21 financial years. The SEN was sent to advise clients of this change and how this affects their pension payments on North Online for these two financial years.
26/02/2020	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension	Closure of investment options	<p data-bbox="1064 384 2159 472">On the 26 February 2020, the Trustee advised members that it will soft close the following managed funds to MyNorth, North, Summit and iAccess Super and Pension clients effective 27 March</p> <ul data-bbox="1111 507 2051 635" style="list-style-type: none"> <li>• 2020.AMP9144AU Aberdeen Advantage Emerging Opportunities Fund</li> <li>• CRS0004AU Aberdeen Standard Australian Fixed Income Fund</li> <li>• ETL0032AU Aberdeen Standard Emerging Opportunities Fund</li> <li>• MAQ0640AU Macquarie Asia New Stars No. 1 Fun</li> </ul> <p data-bbox="1064 667 1816 691">The following funds will be hard closed effective 27 March 2020.</p> <ul data-bbox="1111 730 1798 858" style="list-style-type: none"> <li>• HFL0108AU Ironbark LHP Global Long/Short Fund</li> <li>• BTA0054AU Pental Asian Share Fund</li> <li>• MAQ0441AU Premium China Fund</li> <li>• FRT0004AU Templeton Global Equity Fund</li> </ul> <p data-bbox="1064 890 2159 1008">The Trustee conducts regular reviews of all investment options offered through the MyNorth/North/Summit/iAcess platforms. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy the minimum investment criteria. The funds will be closed on 27 March 2020 (closure date).</p>

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25/02/2020	PortfolioCare Super/Pension Service, PortfolioCare eWRAP Super/Pension, PortfolioCare Elements Super/Pension, WealthView eWRAP Super/Pension	Closure of investment options	<p data-bbox="1061 153 2152 240">On the 25 February 2020, the Trustee advised members that it will soft close the following managed funds to PortfolioCare and WealthView Super and Pension clients effective 27 March 2020.</p> <ul data-bbox="1061 276 1957 395" style="list-style-type: none"> <li data-bbox="1061 276 1957 304">• AMP9144AU Aberdeen Advantage Emerging Opportunities Fund</li> <li data-bbox="1061 308 1957 336">• CRS0004AU Aberdeen Standard Australian Fixed Income Fund</li> <li data-bbox="1061 339 1957 368">• ETL0032AU Aberdeen Standard Emerging Opportunities Fund</li> <li data-bbox="1061 371 1957 400">• MAQ0640AU Macquarie Asia New Stars No. 1 Fund</li> </ul> <p data-bbox="1061 432 1816 461">The following funds will be hard closed effective 27 March 2020.</p> <ul data-bbox="1061 496 1800 643" style="list-style-type: none"> <li data-bbox="1061 496 1800 525">• BTA0054AU Pental Asian Share Fund</li> <li data-bbox="1061 528 1800 557">• BTA0130AU Pental Japanese Share Fund</li> <li data-bbox="1061 560 1800 588">• MAQ0441AU Premium China Fund</li> <li data-bbox="1061 592 1800 620">• FRT0004AU Templeton Global Equity Fund</li> <li data-bbox="1061 624 1800 652">• HFL0108AU Ironbark LHP Global Long/Short Fund</li> </ul> <p data-bbox="1061 679 2152 794">The Trustee conducts regular reviews of all investment options offered through the PortfolioCare/WealthView platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy the minimum investment criteria. The funds will be closed on 27 March 2020 (closure date).</p>
20/02/2019	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension Generations Super/Pension	Change in cash account structure and costs.	<p data-bbox="1061 802 2152 858">On 18 February 2020 the Trustee advised that from 1 April 2020 the following cash account fee will apply:</p> <ul data-bbox="1061 895 2152 983" style="list-style-type: none"> <li data-bbox="1061 895 2152 951">• An increase from 0.37% pa to 0.45% pa on the balance of the member's cash account for iAccess super and pension members</li> <li data-bbox="1061 954 2152 983">• 0.45% pa on the balance of the cash account for all other products.</li> </ul> <p data-bbox="1061 1018 2152 1166">From 1 April 2020, the total return will reduce as the increased or new cash account fee applies. However, the interest rate that is applied to calculate earnings on the cash account increased on 16 December 2019. The increase in interest rate is expected to offset the increase in fee, meaning clients will be in a better position compared to the previous arrangements.</p>

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19/12/2019	PortfolioCare Super/Pension Service, PortfolioCare eWRAP Super/Pension, PortfolioCare Elements Super/Pension, WealthView eWRAP Super/Pension	Closure of investment options	<p>On the 19 November 2019, the Trustee advised members that it will hard close the following managed fund to PortfolioCare and WealthView Super and Pension clients effective 6 December 2019.</p> <ul style="list-style-type: none"> <li>• Antares Listed Property Fund - NFS0209AU</li> </ul> <p>The following funds have been soft closed effective 6 December 2019.</p> <ul style="list-style-type: none"> <li>• SG Hiscock Property Fund - CRS0007AU</li> <li>• SG Hiscock Property Opportunities Fund - HBC0008AU</li> <li>• Paradise Global Small Cap Fund - ETL0365AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the PortfolioCare/WealthView platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria. The funds will be closed on 6 December 2019 (closure date).</p>

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13/11/2019	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension	Closure of investment options	<p data-bbox="1064 153 2168 240">On the 13 November 2019, the Trustee advised members that it will terminate the following managed funds to MyNorth, North, Summit and iAccess Super and Pension clients effective 6 December 2019.</p> <ul data-bbox="1064 277 1973 549" style="list-style-type: none"> <li>• APN Property for Income Fund - APN0001AU</li> <li>• APN Property for Income Fund 2 - APN0004AU</li> <li>• Invesco Wholesale Global Property Securities Fund Hedged - GTU0041AU</li> <li>• ipac Pathways Australian Property Securities - IPA0050AU</li> <li>• Ironbark Global Property Securities - MGL0011AU</li> <li>• Macquarie True Index Listed Property - MAQ0219AU</li> <li>• Russell International Property Securities \$A Hedged - RIM0031AU</li> <li>• Yarra Australian Real Assets Securities Fund - JBW0030AU</li> <li>• SGH LaSalle Global Listed Property Securities Fund - ETL0005AU</li> </ul> <p data-bbox="1064 585 2152 644">The Trustee also advised members that it will hard close the following managed fund to MyNorth, North, Summit and iAccess Super and Pension clients effective 6 December 2019.</p> <ul data-bbox="1064 681 1599 705" style="list-style-type: none"> <li>• Antares Listed Property Fund - NFS0209AU</li> </ul> <p data-bbox="1064 742 2168 1011">The Trustee conducts regular reviews of all investment options offered through the North platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria. The terminated funds will be closed and sold down from 6 December 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable. Clients with hard closed investments will be allowed to continue holding units but will not be able to purchase any new units.</p>
28/11/2019	Summit Super/Pension	Remediation of incorrect administration fee charged	<p data-bbox="1064 1034 2168 1203">The managed fund AMP Capital Income Generator (IPA0075AU) is part of the Summit/North Select investment menu on Summit Super/Pension. However the system flagged the managed fund as being on the Investor Choice investment menu instead. Any member who held the asset between January 2014 and September 2018 was therefore charged a higher administration fee on the portion of investment in the fund.</p> <p data-bbox="1064 1240 2168 1337">A communication was sent out to impacted members on 28 November 2019, informing clients of the issue and outlined the amount of incorrect administration fees charged to the member's account.</p> <p data-bbox="1064 1374 2168 1431">All incorrect administration fees charged have been refunded back to members which includes interest compensation for the duration of the error.</p>

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23/09/2019	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension	Closure of investment options	<p>On the 23 September 2019, the Trustee advised members that it will terminate the following managed funds to MyNorth, North, Summit and iAccess Super and Pension clients effective 24 September 2019.</p> <ul style="list-style-type: none"> <li>• Watermark Market Neutral Trust - WMF0001AU</li> <li>• K2 Australian Absolute Return Fund - KAM0101AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the North platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria. The funds will be closed and sold down from 24 September 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>
21/09/2019	PortfolioCare Super/Pension Service, PortfolioCare eWRAP Super/Pension, PortfolioCare Elements Super/Pension, WealthView eWRAP Super/Pension	Closure of investment options	<p>On the 23 September 2019, the Trustee advised members that it will terminate the following managed funds to MyNorth, North, Summit and iAccess Super and Pension clients effective 24 September 2019.</p> <ul style="list-style-type: none"> <li>• Watermark Market Neutral Trust - WMF0001AU</li> <li>• K2 Australian Absolute Return Fund - KAM0101AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the North platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria. The funds will be closed and sold down from 24 September 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>

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2 August 2019	MyNorth Super/Pension North Super/Pension Summit Super/Pension iAccess Super/Pension	<b>Closure of investment options</b>	<p>On the 2 August 2019, the Trustee advised members that it will terminate the following managed funds to PortfolioCare and WealthView Super and Pension clients effective 30 August 2019.</p> <ul style="list-style-type: none"> <li>• Aberdeen Standard Inflation Linked Bond Fund - CRS0008AU</li> <li>• Aberdeen Standard Active Index Income Fund - CSA0130AU</li> <li>• AMP Capital Future Directions International Bond Fund - AMP0676AU</li> <li>• PIMCO Wholesale Global Real Return Fund - ETL0020AU</li> <li>• Global All-Weather Fund - Class B Units - BPF0003AU</li> <li>• Global Pure Alpha Fund - Class B Units- BPF0006AU</li> <li>• Mercer Diversified Alternatives Fund - MIN0026AU</li> </ul> <p>The following funds have been soft closed effective 30 August 2019.</p> <ul style="list-style-type: none"> <li>• Perpetual Wholesale Ethical SRI Fund - PER0116AU</li> <li>• Antares High Growth Shares Fund - PPL0106AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the PortfolioCare/WealthView platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria. The funds will be closed and sold down from 30 August 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>
30 July 2019	InsuranceCare	Premium rate increases	<p>On 30 July 2019, we advised members that as at 1 September 2019, Insurance premiums in InsuranceCare will increase.</p> <p>Premiums for <b>InsuranceCare (Employee Super Account)</b> will increase by:</p> <ul style="list-style-type: none"> <li>• 50% for Life Protection insurance</li> <li>• 50% for Life Protection &amp; Total and Permanent Disablement (TPD) insurance</li> <li>• 50% for Salary Continuance Insurance (SCI) (Benefit Period 'to age 65')</li> <li>• 20% for Salary Continuance Insurance (SCI) (Benefit Period for 2 years)</li> </ul> <p>Premiums for <b>InsuranceCare (Personal)</b> will increase by:</p> <ul style="list-style-type: none"> <li>• 29% for Life Protection insurance</li> <li>• 29% for Life Protection &amp; Total and Permanent Disablement (TPD) insurance</li> <li>• 29% for Total and Permanent Disablement (TPD) insurance</li> <li>• 35% for Salary Continuance Insurance (SCI) (Benefit Period 'to age 65')</li> <li>• 10% for Salary Continuance Insurance (SCI) (Benefit Period for 2 years)</li> </ul>



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30 July 2019	PortfolioCare Super/Pension Service, PortfolioCare eWRAP Super/Pension, PortfolioCare Elements Super/Pension, WealthView eWRAP Super/Pension	<b>Closure of investment options</b>	<p>On the 30 July 2019, the Trustee advised members that it will terminate the following managed funds to PortfolioCare and WealthView Super and Pension clients effective 30 August 2019.</p> <ul style="list-style-type: none"> <li>• Aberdeen Standard Inflation Linked Bond Fund - CRS0008AU</li> <li>• K2 Select International Absolute Return Fund - ETL0046AU</li> <li>• AMP Capital Future Directions International Bond Fund - AMP0676AU</li> <li>• Macquarie Life Master Cash Fund - MAQ0001XX</li> </ul> <p>The following funds have been soft closed effective 30 August 2019.</p> <ul style="list-style-type: none"> <li>• Perpetual Wholesale Ethical SRI Fund - PER0116AU</li> <li>• Antares High Growth Shares Fund - PPL0106AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the PortfolioCare/WealthView platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria. The funds will be closed and sold down from 30 August 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>
3 July 2019	InsuranceCare	<b>Changes to InsuranceCare terms and conditions</b>	<p>On the 3 July 2019, we advised members that we made important changes to the terms and conditions for InsuranceCare.</p> <p>Effective from 1 August 2019, the period in which we need to notify members of any changes to "Premium rates and charges" will change from <b>90 days prior to 30 days prior</b>.</p>
2 July 2019	MyNorth Super MyNorth Pension	<b>Reduction in fee rates and fee caps for all MyNorth accounts</b>	<p>On 2 July 2019, the Trustee advised that it has reduced the fee rates for the Select and Choice investment menus as well as reducing the client and family fee administration fee caps effective 1 May 2019. In addition to the administration fee reduction, there has been an increase in the number of members allowed in a family fee group from four to six members. These changes have been reflected in the MyNorth Super and Pension PDS – Part A, Issue 4, effective 1 May 2019.</p>
13 May 2019	Generations Super ipac iAccess Personal Super Summit Personal Super MyNorth Super North Super	<b>Intra-fund Consolidation</b>	<p>Each year the trustee will identify members who have multiple accounts within the fund and will merge the accounts if the trustee reasonably believes it is in the best interests of the member to do so. If the accounts are consolidated, the member will receive an exit statement. Depending on the circumstances, members may be given prior notice and provided the opportunity to choose not to consolidate their accounts.</p>

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17 April 2019	PortfolioCare Elements PortfolioCare eWRAP PortfolioCare Super Service (Employer Account) PortfolioCare Super Service (Personal Account) WealthView eWRAP	<b>Intra-fund Consolidation</b>	Each year the trustee will identify members who have multiple accounts within the fund and will merge the accounts if the trustee reasonably believes it is in the best interests of the member to do so. If the accounts are consolidated, the member will receive an exit statement. Depending on the circumstances, members may be given prior notice and provided the opportunity to choose not to consolidate their accounts.
31 January 2019	MyNorth Super, MyNorth Pension, North Super, Summit Personal Super, Summit Personal Pension, ipac iAccess Personal Super, ipac iAccess Allocated Pension,	<b>Closure of investment options</b>	<p>On the 31 January 2019, the Trustee advised members that it would close the following managed funds to MyNorth, North, Summit and ipac iAccess Super and Pension clients effective 28 February 2019.</p> <ul style="list-style-type: none"> <li>• Plato Australian Shares Income Fund – Managed Risk - WHT0055AU</li> <li>• Advance International Fixed Interest Multi Blend Fund - ADV0067AU</li> <li>• Pengana Australian Equities Income Fund - HHA0001AU</li> <li>• OnePath (W) Balanced Trust - AJF0802AU</li> <li>• OnePath (W) Managed Growth - MMF0115AU</li> <li>• Macquarie Master Cash Fund - MAQ0060AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the North platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria.</p> <p>The funds will be closed and sold down from 28 February 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>

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25 January 2019	PortfolioCare Super/Pension Service, PortfolioCare eWRAP Super/Pension, PortfolioCare Elements Super/Pension, WealthView eWRAP Super/Pension	<b>Closure of investment options</b>	<p>On the 25 January 2019, the Trustee advised members that it would close the following managed funds to PortfolioCare and WealthView Super and Pension clients effective 27 February 2019.</p> <ul style="list-style-type: none"> <li>• Plato Australian Shares Income Fund – Managed Risk - WHT0055AU</li> <li>• Advance International Sharemarket Fund - ADV0047AU</li> <li>• Advance International Fixed Interest Multi Blend Fund - ADV0067AU</li> <li>• Pengana Australian Equities Income Fund - HHA0001AU</li> <li>• Invesco Wholesale Diversified Growth Fund Class A - CNA0806AU</li> <li>• OnePath (W) Balanced Trust - AJF0802AU</li> <li>• OnePath (W) Managed Growth - MMF0115AU</li> <li>• OnePath Wholesale Annuity &amp; Pension Stable Fund - MMF0018AU</li> <li>• OnePath Wholesale Capital Stable Trust - MMF0114AU</li> <li>• OnePath WS Super Balanced Fund - MMF0113AU</li> <li>• Macquarie Master Cash Fund - MAQ0060AU</li> </ul> <p>The Trustee conducts regular reviews of all investment options offered through the PortfolioCare/WealthView platform. Resulting from this latest review, the Trustee determined that the above managed funds no longer satisfy its minimum investment criteria.</p> <p>The funds will be closed and sold down from 27 February 2019 (closure date). Redemption requests will be forwarded to the Fund manager on client's behalf on the closure date. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to the client's cash account and invested as per their automatic buy instructions where applicable.</p>
13 December 2018	WealthView eWRAP Pension WealthView eWRAP Super MyNorth Pension MyNorth Super North Personal Pension North Personal Superannuation	<b>Closure of investment option</b>	<p>Following changes announced by Arnhem Investment Management Pty Ltd (Arnhem) to their Australian and global equity investment business, we have made the decision to no longer make the BNP Paribas Australian Equity Benchmark Insensitive Trust (ARO0011AU, the Fund) available to investors effective 14 December 2018 because the Fund no longer meets the minimum investment criteria as per our Investment Options charter.</p> <p>Redemption requests were submitted on behalf of clients to sell down all units and close the Fund effective 14 December 2018. We expect to receive proceeds within 21 days of the closure. Once received, it will be credited to client's cash account and invested as per your automatic buy instructions where applicable.</p>

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From 1 July 2018 (for 12 months)	Generations Super iAccess Superannuation Summit Personal Super Plan	<b>Changes to in-force Income Insurance premium rates</b>	<p>AMP Life and the Australian life insurance industry have seen a steady deterioration in claims experience over several years which has led to deterioration in the sustainability of the offers at current prices.</p> <p>The premium rates on the AMP Summit, Generations and iAccess (super) Platform have not been updated since 2007, the insurer has continued to experience a steady rate of claims deterioration since, hence it is necessary for the insurer to review the appropriateness of the in-force premium rates.</p> <p>All super members holding Salary Continuance Cover will experience an increase of 30%, Death and TPD smoker rates by 10%, and Death and TPD AA rated occupations by 9.1%. These increases will be effective at the members next policy anniversary from 1 July 2018.</p>

In line with ASIC Class Order CO14/509, this summary does not include significant events or material changes that only affect members in employer sponsored sub-plans.

Any advice in this document is general in nature and does not take into account your personal objectives, financial situation or needs. Before making a decision about a product you should consider the relevant Product Disclosure Statement and other related material (available from AMP at [amp.com.au](http://amp.com.au), by calling 131 267 or emailing [askamp@amp.com.au](mailto:askamp@amp.com.au)), and talk to your financial adviser.