

# North Investment Options



This document outlines the investment options available through the North Super and Pension Product Disclosure Statement (PDS) and the North Investment Investor Directed Portfolio Service (IDPS) Guide.

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- 10 Listed securities
  - exchange traded funds and exchange traded commodities
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  - Fixed interest securities
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North offers a range of investment options featuring:

- over 190 managed funds
- listed securities on the Australian Securities Exchange (ASX)
- exchange traded funds (ETFs) and exchange traded commodities (ETCs)
- Listed Investment Companies (LICs) and Listed Investment Trusts (LITs)
- Australian Real Estate Investment Trusts (AREIT), and
- term deposits.

Investment options will be added to and removed from this document from time to time. We recommend you consult your financial adviser before determining the specific investment options you would like to include in your investment strategy.

For more information on fees and costs please refer to the North Super and Pension PDS Part A or the North Investment IDPS Guide.

Guarantees on the repayment of capital are subject to the conditions of the selected Guarantee. If you have selected a Guarantee, this document should be considered in conjunction with the North Super and Pension Guarantee PDS Part B.

All investment instructions must be submitted electronically through North Online, [north.axa.com.au](http://north.axa.com.au).

## Managed investment options

### North index funds\*

North Index Defensive  
North Index Moderately Defensive  
North Index Balanced  
North Index Growth  
North Index High Growth

### North multi-manager active funds\*

North Active Defensive  
North Active Moderately Defensive  
North Active Balanced  
North Active Growth  
North Active High Growth

### AXA's Select multi-manager funds\*

AXA's Select Active Moderately Defensive  
AXA's Select Active Balanced  
AXA's Select Active Growth  
AXA's Select Active High Growth

### Experts' Choice multi-manager range\*

Hillross Experts' Choice Balanced Fund  
Hillross Experts' Choice Conservative Fund  
Hillross Experts' Choice Growth Fund

### Specialist funds

AMP Capital Multi Asset Fund\*  
AXA's Alternative Balanced\*  
AXA's Income Generator\*  
Schroder Real Return Fund (W)

### Life Choices multi-manager range\*

ipac Life Choices Active 50  
ipac Life Choices Active 70  
ipac Life Choices Active 85  
ipac Life Choices Active 100  
ipac Life Choices Alternative Balanced  
ipac Life Choices Income Generator

### Cash

AXA's Cash Management Trust (W)\*  
Hillross Experts' Choice Short Term Money Market Fund\*  
UBS Cash Fund†  
Vanguard Cash Plus Index Fund

### Australian fixed interest

Aberdeen Australian Fixed Income Fund  
Aberdeen Income Focused Bond Fund†  
AMP Capital Corporate Bond Fund  
BlackRock Indexed Australian Bond Fund†  
Goldman Sachs Core Plus Australian Fixed Income Fund  
Hillross Experts' Choice Diversified Interest Income Fund\*  
Macquarie Diversified Treasury Fund  
Perennial Tactical Income Trust  
Perpetual Diversified Income Fund (W)  
PM Capital Enhanced Yield Fund  
Schroder Credit Securities Fund  
UBS Australian Bond Fund  
UBS Diversified Credit Fund  
Vanguard Australian Fixed Interest Index Fund (W)†

### International fixed interest

Advance International Fixed Interest Multi Blend Fund  
Bentham Global Income Fund (W)  
Bentham Syndicated Loan Fund (W)  
BlackRock Global Bond Index Fund  
BlackRock Monthly Income Fund (W)  
Challenger Guaranteed Income Fund  
Colonial First State Global Credit Income Fund (W)  
EQT PIMCO Diversified Fixed Interest Fund  
EQT PIMCO Global Bond Fund (W)  
Macquarie Income Opportunities Fund  
Macquarie Master Diversified Fixed Interest Fund  
Principal Global Strategic Income Fund  
Putnam Worldwide Income Fund  
Schroder Fixed Income Fund  
UBS Diversified Fixed Income Fund  
Vanguard International Fixed Interest Index Fund (Hedged) (W)†

### Property

AMP Capital Core Property Fund  
AMP Capital Global Property Securities Fund  
BlackRock Indexed Australian Listed Property Fund†  
Challenger Property Securities Fund (W)  
EQT SGH LaSalle Global Listed Property Securities Trust  
Hillross Experts' Choice Property and Infrastructure Fund\*  
Perennial Global Property Trust (W)  
RREEF Global (ex Aust) Property Securities Fund  
Vanguard International Property Securities Index Fund  
Vanguard International Property Securities Index Fund (Hedged)  
Vanguard Australian Property Securities Index Fund (W)†

Investors who have selected a Guarantee may select from the highlighted funds only.  
Investors who have not selected a Guarantee may select from the entire menu.

Note: All references to (W) denote the word 'Wholesale' within the product name.

\* Indicates a fund that is eligible for discounted administration fees. Please refer to North Super and Pension PDS Part A or North Investment IDPS Guide for further details.

† Investors who have selected a Guarantee prior to 10 April 2012 may continue to select from these funds.

## Australian equity

Aberdeen Classic Series Australian Equities Fund†  
Armytage Enhanced Leaders Fund  
Arnhem Australian Equity Fund  
Ausbil Australian Active Equity Fund†  
Ausbil Australian Emerging Leaders Fund  
Australian Ethical Smaller Companies Fund  
Aviva High Growth Shares Fund  
Aviva Investors Elite Opportunities Fund  
AXA's Australian Equity Value Fund (W)†  
Bennelong ex-20 Australian Equities Fund  
BlackRock Indexed Australian Equity Fund†  
BlackRock Scientific Australian Equity Fund†  
BT Core Australian Share Fund (W)†  
BT Ethical Share Fund (W)  
BT Geared Imputation Fund (W)  
Colonial First State Acadian Aust Equity Long Short Fund (W)  
Colonial First State Australian Share Fund Core (W)†  
Colonial First State Equity Income Fund (W)  
Colonial First State Geared Share Fund (W)  
Colonial First State PM Capital Australian Share Fund  
Eley Griffiths Small Companies Fund  
Fairview Equity Partners Emerging Companies Fund  
Fidelity Australian Equities Fund†  
GMO Australian Equity Trust†  
Hillross Experts' Choice Australian Shares Fund  
Hillross Experts' Choice Small Companies Fund  
Integrity Australian Share Fund  
Investors Mutual Australian Share Fund (W)  
Investors Mutual Future Leaders Fund (W)  
Ironbark Karara Australian Small Companies Fund  
K2 Australian Absolute Return Fund  
Macquarie Australian Equity Income Fund  
Macquarie High Conviction Fund

Maple-Brown Abbott Imputation Fund (W)†  
Merlon Australian Share Income Fund (W)  
OnePath Protected AUS 50 Trust (W)  
Orion Australian Share Fund (W)  
Perennial Value Shares for Income Trust  
Perennial Value Shares Trust (W)†  
Perpetual Australian Fund (W)†  
Perpetual Concentrated Equity Fund (W)  
Perpetual Ethical SRI Fund (W)  
Perpetual Geared Australian Fund (W)  
Perpetual Industrial Fund (W)  
Schroder Australian Equity Fund (W)†  
Solaris Core Australian Equity Fund  
Solaris Core Australian Equity Fund (Performance Fee Option)  
Tyndall Australian Share Income Fund  
Tyndall Australian Share Portfolio (W)†  
UBS Australian Share Fund†  
Vanguard Australian Shares High Yield Fund  
Vanguard Australian Shares Index Fund (W)†  
Zurich Equity Income Fund  
Zurich Small Companies

## International equity

Aberdeen Actively Hedged International Equities Fund  
Aberdeen Asian Opportunities Fund  
Aberdeen Emerging Opportunities Fund  
Aberdeen Fully Hedged International Equities Fund  
AMP Capital Core Infrastructure Fund  
AMP Capital Global Infrastructure Securities Fund (Hedged)  
AMP Capital Global Infrastructure Securities Fund (Unhedged)  
AMP Capital Responsible Investment Leaders International Share Fund  
Arrowstreet Global Equity Fund  
Arrowstreet Global Equity Fund (Hedged)  
AXA's Global Equity Growth Fund (W)  
AXA's Global Equity Value Fund (W)  
Barclays DYNAMIC80 International Share Fund  
BlackRock Global Allocation Fund  
BlackRock Global Small Caps Fund  
BlackRock Indexed International Equity Fund†  
BNP Paribas MFS Global Equity Trust  
BT Core Global Share Fund (W)†  
Colonial First State Acadian Geared Global Equity Fund (W)  
Colonial First State Acadian Global Equity Fund  
Colonial First State Global Resources Fund (W)  
Deutsche DWS Global Equity Thematic Fund  
Fidelity Global Equities Fund  
Fidelity India Fund  
GMO Global Equity Trust†  
Goldman Sachs Global Small Companies Fund (W)  
Grant Samuel Epoch Global Shareholder Yield Fund (Unhedged)  
HFA International Shares Fund  
Hillross Experts Choice International Shares Fund  
Hunter Hall Value Growth Trust  
IFP Global Franchise Fund  
Lazard Emerging Markets Fund  
Lazard Global Infrastructure Fund  
Legg Mason Emerging Market Trust  
Macquarie International Infrastructure Securities Fund

Magellan Global Fund  
Magellan Infrastructure Fund  
Perpetual Global Resources Fund (W)  
Perpetual International Share Fund (W)  
Platinum Asia Fund  
Platinum European Fund  
Platinum International Brands Fund  
Platinum International Fund  
Platinum Japan Fund  
Premium China Fund  
RARE Infrastructure Value Fund (Hedged)  
RARE Infrastructure Value Fund (Unhedged)  
Schroder Global Active Value Fund  
Schroder Global Enhanced Index Fund†  
Templeton Global Equity Fund  
T. Rowe Price Asia ex-Japan Fund  
T. Rowe Price Global Equity Fund  
Vanguard Emerging Markets Shares Index Fund  
Vanguard International Shares Index Fund†  
Vanguard International Shares Index Fund (Hedged)†  
Vanguard Global Infrastructure Fund  
Vanguard Global Infrastructure Fund (Hedged)  
Walter Scott Global Equity Fund  
Walter Scott Global Equity Fund (Hedged)  
Zurich Investments Global Thematic Share Fund  
Zurich Investments Hedged Global Thematic Share Fund

## Alternative assets

Aurora Corals Commodities Fund  
BlackRock Asset Allocation Alpha Fund  
Ironbark Global Diversified Alternatives Fund  
JANA Triplepoint Fund  
Macquarie Van Eyk BluePrint Alternatives Fund  
Macquarie Winton Global Alpha Fund  
Man AHL Alpha Fund  
Select Alternatives Portfolio

**Managed investment options – details**

Fund		APIR code	Investment cost	Buy/Sell cost
<b>Multi-sector diversified</b>				
<b>North index range<sup>1</sup></b>				
ipac	North Index Defensive	NMM0111AU	0.45%	0.30%
ipac	North Index Moderately Defensive	NMM0112AU	0.45%	0.35%
ipac	North Index Balanced	NMM0113AU	0.45%	0.37%
ipac	North Index Growth	NMM0114AU	0.45%	0.38%
ipac	North Index High Growth	NMM0115AU	0.45%	0.39%
<b>North multi-manager active range</b>				
ipac	North Active Defensive	IPA0068AU	0.62%	0.23%
ipac	North Active Moderately Defensive	IPA0071AU	0.72%	0.33%
ipac	North Active Balanced	IPA0067AU	0.82%	0.42%
ipac	North Active Growth	IPA0069AU	0.92%	0.49%
ipac	North Active High Growth	IPA0070AU	1.02%	0.56%
<b>AXA's Select multi-manager range</b>				
ipac	AXA's Select – Active Moderately Defensive	IPA0080AU	0.77%	0.39%
ipac	AXA's Select – Active Balanced	IPA0077AU	0.87%	0.50%
ipac	AXA's Select – Active Growth	IPA0078AU	0.97%	0.55%
ipac	AXA's Select – Active High Growth	IPA0079AU	1.07%	0.60%
<b>Experts' Choice multi-manager range</b>				
Hillross	Experts' Choice Balanced Fund	HLR0003AU	0.96%	0.46%
Hillross	Experts' Choice Conservative Fund	HLR0004AU	0.80%	0.26%
Hillross	Experts' Choice Growth Fund	HLR0005AU	0.99%	0.52%
<b>Specialist range</b>				
AMP Capital	Multi Asset Fund	AMP1685AU	1.37%	0.21%
ipac	AXA's Alternative Balanced	IPA0057AU	1.10%	0.45%
ipac	AXA's Income Generator <sup>2</sup>	IPA0075AU	0.79%	0.38%
Schroder	Real Return Fund (W)	SCH0047AU	0.90%	0.40%
<b>Life Choices multi-manager range</b>				
ipac	Life Choices Active 50	IPA0156AU	0.77%	0.39%
ipac	Life Choices Active 70	IPA0155AU	0.87%	0.50%
ipac	Life Choices Active 85	IPA0154AU	0.97%	0.55%
ipac	Life Choices Active 100	IPA0153AU	1.07%	0.60%
ipac	Life Choices Alternative Balanced	IPA0157AU	1.10%	0.45%
ipac	Life Choices Income Generator	IPA0158AU	0.79%	0.38%

Fund		APIR code	Investment cost	Buy/Sell cost
<b>Cash, fixed interest and income</b>				
<b>Cash</b>				
AXA	Cash Management Trust (W)	NML0018AU	0.31%	Nil
Hillross	Experts' Choice Short Term Money Market Fund	HLR0007AU	0.30%	Nil
UBS	Cash Fund	SBC0811AU	0.25%	Nil
Vanguard	Cash Plus Index Fund	VAN0102AU	0.29%	Nil
<b>Australian fixed interest</b>				
Aberdeen	Australian Fixed Income Fund	CRS0004AU	0.51%	0.15%
Aberdeen	Income Focused Bond Fund	CSA0130AU	0.32%	0.15%
AMP Capital	Corporate Bond Fund <sup>3</sup>	AMP0557AU	0.60%	0.25%
BlackRock	Indexed Australian Bond Fund	BGL0105AU	0.20%	0.18%
Goldman Sachs	Core Plus Australian Fixed Income Fund	JBW0038AU	0.79%	0.01%
Hillross	Experts' Choice Diversified Interest Income Fund	HLR0001AU	0.74%	0.20%
Macquarie	Diversified Treasury Fund	MAQ0204AU	0.32%	0.33%
Perennial	Tactical Income Trust <sup>3</sup>	IOF0145AU	0.45%	Nil
Perpetual	Diversified Income Fund (W)	PER0260AU	0.70%	0.20%
PM Capital	Enhanced Yield Fund <sup>3</sup>	PMC0103AU	1.43%	0.20%
Schroder	Credit Securities Fund	SCH0103AU	0.75%	0.30%
UBS	Australian Bond Fund	SBC0813AU	0.45%	0.08%
Vanguard	Australian Fixed Interest Index Fund (W)	VAN0001AU	0.29%	0.20%
<b>International fixed interest</b>				
Advance	International Fixed Interest Multi Blend Fund	ADV0067AU	0.65%	0.20%
Bentham	Syndicated Loan Fund (W) <sup>3</sup>	CSA0046AU	0.79%	0.90%
BlackRock	Global Bond Index Fund	BGL0008AU	0.20%	0.60%
EQT	PIMCO Global Bond Fund (W)	ETL0018AU	0.49%	0.10%
Vanguard	International Fixed Interest Index Fund (Hedged) (W)	VAN0103AU	0.34%	0.30%
<b>Diversified fixed interest</b>				
Bentham	Global Income Fund (W) <sup>3</sup>	CSA0038AU	0.84%	0.90%
EQT	PIMCO Diversified Fixed Interest Fund	ETL0016AU	0.45%	0.10%
Macquarie	Income Opportunities Fund <sup>3</sup>	MAQ0277AU	0.50%	0.30%
Macquarie	Master Diversified Fixed Interest Fund	MAQ0274AU	0.63%	0.16%
UBS	Diversified Credit Fund	UBS0003AU	0.70%	0.80%
<b>Income</b>				
BlackRock	Monthly Income Fund (W)	MAL0012AU	0.55%	0.20%
Challenger	Guaranteed Income Fund <sup>4</sup>	HOW0056AU	Nil	Nil
Colonial First State	Global Credit Income Fund (W) <sup>3</sup>	FSF0084AU	0.61%	0.50%
Principal	Global Strategic Income Fund	PGI0001AU	0.80%	0.20%
Putnam	Worldwide Income Fund <sup>3</sup>	PTN0002AU	0.70%	0.20%
Schroder	Fixed Income Fund	SCH0028AU	0.50%	0.10%
UBS	Diversified Fixed Income Fund	SBC0007AU	0.55%	0.20%

**Managed investment options – details** (continued)

Fund		APIR code	Investment cost	Buy/Sell cost
<b>Property</b>				
<b>Australian property</b>				
AMP Capital	Core Property Fund <sup>3,5</sup>	AMP1015AU	1.12%	0.34%
BlackRock	Indexed Australian Listed Property Fund	BGL0108AU	0.20%	0.50%
Challenger	Property Securities Fund (W)	HBC0008AU	0.85%	0.40%
Hillross	Experts' Choice Property and Infrastructure Fund	HLR0022AU	1.10%	0.50%
Vanguard	Australian Property Securities Index Fund (W)	VAN0004AU	0.34%	0.40%
<b>Global property</b>				
AMP Capital	Global Property Securities Fund	AMP0974AU	0.99%	0.70%
EQT	SGH LaSalle Global Listed Property Securities Trust	ETLO005AU	1.10%	0.50%
Perennial	Global Property Trust (W) <sup>3</sup>	IOF0081AU	1.05%	0.70%
RREEF	Global (ex Aust) Property Securities Fund	MGL0010AU	1.12%	0.60%
Vanguard	International Property Securities Index Fund	VAN0018AU	0.40%	0.60%
Vanguard	International Property Securities Index Fund (Hedged)	VAN0019AU	0.43%	0.70%
<b>Australian equity</b>				
<b>Australian shares</b>				
Aberdeen	Classic Series Australian Equities Fund	CRS0003AU	0.83%	0.50%
Armytage	Australian Equity Income Fund <sup>3</sup>	ETL0148AU	0.97%	0.50%
Arnhem	Australian Equity Fund <sup>3</sup>	AR00011AU	0.85%	0.60%
Ausbil	Australian Active Equity Fund	AAPO103AU	0.90%	0.50%
Aviva Investors	Elite Opportunities Fund <sup>3</sup>	PPL0115AU	0.70%	0.40%
AXA	Australian Equity Value Fund (W)	NML0061AU	0.78%	0.20%
Bennelong	ex-20 Australian Equities Fund <sup>3</sup>	BFL0004AU	2.47%	0.60%
BlackRock	Indexed Australian Equity Fund	BGL0034AU	0.20%	0.24%
BlackRock	Scientific Australian Equity Fund	BAR0814AU	0.79%	0.40%
BT	Core Australian Share Fund (W)	RFA0818AU	0.79%	0.50%
BT	Ethical Share Fund (W)	RFA0025AU	0.95%	0.50%
Colonial First State	Australian Share Fund Core (W) <sup>3</sup>	CFM0404AU	0.95%	0.40%
Colonial First State	Equity Income Fund (W) <sup>3</sup>	FSF0961AU	1.26%	0.40%
Colonial First State	Geared Share Fund (W) <sup>3,6</sup>	FSF0043AU	1.03% (g) 2.31% (n)	0.50%
Colonial First State	PM Capital Australian Share <sup>3</sup>	FSF0455AU	1.00%	0.40%
Fidelity	Australian Equities Fund	FID0008AU	0.85%	0.50%
GMO	Australian Equity Trust	GMO0100AU	0.51%	0.40%
Hillross	Experts' Choice Australian Shares Fund	HLR0002AU	0.90%	0.56%
Integrity	Australian Share Fund	ITG0001AU	0.94%	0.60%
Investors Mutual	Australian Share Fund (W)	IML0002AU	0.97%	0.50%
K2	Australian Absolute Return Fund	KAM0101AU	2.60%	0.80%
Macquarie	Australian Equity Income Fund	MAQ0358AU	1.25%	0.70%
Macquarie	High Conviction Fund <sup>3</sup>	MAQ0443AU	1.23%	0.50%
Merlon	Australian Share Income Fund (W) <sup>3</sup>	HBC0011AU	0.95%	0.60%

Fund		APIR code	Investment cost	Buy/Sell cost
<b>Australian shares</b> (continued)				
OnePath	Protected AUS 50 Trust (W)	MMF1191AU	1.50%	0.38%
Orion	Australian Share Fund (W) <sup>3</sup>	HOW0020AU	0.97%	0.60%
Perennial	Value Shares for Income Trust <sup>3</sup>	IOF0078AU	0.92%	0.60%
Perennial	Value Shares Trust (W) <sup>3</sup>	IOF0206AU	0.92%	0.60%
Perpetual	Australian Fund (W)	PER0049AU	0.99%	0.30%
Perpetual	Concentrated Equity Fund (W)	PER0102AU	1.10%	0.30%
Perpetual	Ethical SRI Fund (W)	PER0116AU	1.17%	0.30%
Perpetual	Geared Australian Fund (W) <sup>6</sup>	PER0071AU	1.17% (g) 2.57% (n)	0.75%
Perpetual	Industrial Fund (W)	PER0046AU	0.99%	0.30%
Schroder	Australian Equity Fund (W)	SCH0101AU	0.92%	0.60%
Solaris	Core Australian Equity Fund	WHT0012AU	0.90%	0.60%
Solaris	Core Australian Equity Fund (Performance Fee Option)	WHT0017AU	0.10%	0.60%
Tyndall	Australian Share Income Fund	TYN0038AU	0.95%	0.60%
Tyndall	Australian Share Portfolio (W)	TYN0028AU	0.80%	0.60%
UBS	Australian Share Fund	SBC0817AU	0.90%	0.50%
Vanguard	Australian Shares High Yield Fund	VAN0104AU	0.40%	0.30%
Vanguard	Australian Shares Index Fund (W)	VAN0002AU	0.34%	0.30%
Zurich	Equity Income Fund	ZURO538AU	1.87%	0.30%
<b>Australian shares – Specialist</b>				
Aviva	High Growth Shares Fund <sup>3</sup>	PPL0106AU	1.05%	0.30%
BT	Geared Imputation Fund (W) <sup>6</sup>	RFA0130AU	1.45% (n)	0.80%
Colonial First State	Acadian Aust Equity Long Short (W) <sup>3</sup>	FSF0789AU	1.21%	0.60%
Maple-Brown Abbott	Imputation Fund (W)	ADV0046AU	0.92%	0.50%
<b>Australian small company</b>				
Ausbil	Australian Emerging Leaders Fund <sup>3</sup>	AAP0104AU	1.54%	0.60%
Australian Ethical	Smaller Companies Fund	AUG0018AU	1.35%	0.15%
Eley Griffiths	Small Companies Fund <sup>3</sup>	EGG0001AU	1.24%	0.60%
Fairview Equity Partners	Emerging Companies Fund <sup>3</sup>	ANT0002AU	4.03%	0.60%
Hillross	Experts' Choice Small Companies Fund	HLR0023AU	1.15%	0.56%
Investors Mutual	Future Leaders Fund (W) <sup>3</sup>	IML0003AU	0.97%	0.50%
Ironbark	Karara Australian Small Companies Fund	PAT0002AU	1.20%	0.50%
Zurich	Small Companies Fund	ZURO583AU	5.00%	0.60%
<b>International equity</b>				
<b>International shares</b>				
Aberdeen	Actively Hedged International Equities Fund	CRS0005AU	0.98%	0.50%
Aberdeen	Fully Hedged International Equities Fund	CSA0135AU	0.99%	0.50%
AMP Capital	Responsible Investment Leaders International Share Fund	AMP0455AU	1.13%	0.60%
AXA	Global Equity Value Fund (W)	NML0348AU	0.98%	0.40%
AXA	Global Equity Growth Fund (W)	NML0318AU	1.02%	0.40%

**Managed investment options – details** (continued)

<b>Fund</b>		<b>APIR code</b>	<b>Investment cost</b>	<b>Buy/Sell cost</b>
<b>International shares</b> (continued)				
Barclays	DYNAMIC80 International Share Fund	CELO002AU	1.38%	Nil
BlackRock	Global Allocation Fund <sup>3</sup>	MAL0029AU	2.10%	0.60%
BlackRock	Global Small Caps Fund	MAL0133AU	1.25%	1.00%
BlackRock	Indexed International Equity Fund	BGL0106AU	0.20%	0.50%
BNP Paribas	MFS Global Equity Trust	MIA0001AU	0.77%	0.70%
BT	Core Global Share Fund (W)	RFA0821AU	0.97%	0.10%
Colonial First State	Acadian Global Equity Fund <sup>3</sup>	FSF0710AU	1.20%	0.50%
Deutsche	DWS Global Equity Thematic Fund	MGL0004AU	0.96%	0.40%
Fidelity	Global Equities Fund	FID0007AU	1.15%	0.60%
GMO	Global Equity Trust	GMO0103AU	0.66%	0.60%
Grant Samuel Epoch	Global Shareholder Yield Fund (Unhedged)	GSF0002AU	1.25%	0.40%
HFA	International Shares Fund <sup>3,5</sup>	HFL0108AU	2.62%	Nil
Hillross	Experts' Choice International Shares Fund	HLR0006AU	1.15%	0.68%
IFP	Global Franchise Fund	MAQ0404AU	1.38%	0.59%
Magellan	Global Fund <sup>3</sup>	MGE0001AU	1.91%	0.50%
Perpetual	Global Resources Fund (W)	PER0521AU	1.35%	0.50%
Perpetual	International Share Fund (W)	PER0050AU	1.23%	0.50%
Platinum	International Brands Fund <sup>3</sup>	PLA0100AU	1.54%	0.50%
Platinum	International Fund <sup>3</sup>	PLA0002AU	1.54%	0.50%
Schroder	Global Active Value Fund	SCH0030AU	0.98%	0.30%
Schroder	Global Enhanced Index Fund	SCH0003AU	0.40%	0.30%
Templeton	Global Equity Fund	FRT0004AU	1.07%	0.80%
T. Rowe Price	Global Equity Fund	ETL0071AU	1.25%	0.60%
Vanguard	International Shares Index Fund	VAN0003AU	0.36%	0.40%
Vanguard	International Shares Index Fund (Hedged)	VAN0105AU	0.39%	0.50%
Walter Scott	Global Equity Fund	MAQ0410AU	1.28%	0.45%
Walter Scott	Global Equity Fund (Hedged)	MAQ0557AU	1.28%	0.55%
Zurich	Investments Global Thematic Share Fund	ZUR0061AU	0.98%	0.16%
Zurich	Investments Hedged Global Thematic Share Fund	ZUR0517AU	0.98%	0.16%
<b>International shares – Regional</b>				
Aberdeen	Asian Opportunities Fund	EQI0028AU	1.18%	1.10%
Aberdeen	Emerging Opportunities Fund	ETL0032AU	1.50%	1.10%
Fidelity	India Fund	FID0015AU	1.20%	1.00%
Lazard	Emerging Markets Fund	LAZ0003AU	1.20%	1.00%
Legg Mason	Emerging Market Trust	SSB0124AU	1.28%	1.20%
Platinum	Asia Fund <sup>3</sup>	PLA0004AU	1.54%	0.50%
Platinum	European Fund <sup>3</sup>	PLA0001AU	1.54%	0.50%
Platinum	Japan Fund <sup>3</sup>	PLA0003AU	1.54%	0.50%
Premium	China Fund <sup>3</sup>	MAQ0441AU	8.59%	0.50%
T. Rowe Price	Asia ex-Japan Fund	ETL0160AU	1.60%	1.00%
Vanguard	Emerging Markets Shares Index Fund	VAN0005AU	0.56%	1.20%

Fund		APIR code	Investment cost	Buy/Sell cost
<b>International shares – Sector</b>				
AMP Capital	Core Infrastructure Fund <sup>3</sup>	AMP1179AU	1.20%	0.30%
AMP Capital	Global Infrastructure Securities Fund (Hedged) <sup>3</sup>	AMP1595AU	0.85%	0.60%
AMP Capital	Global Infrastructure Securities Fund (Unhedged)	AMP1593AU	0.85%	0.60%
Colonial First State	Global Resources Fund (W) <sup>3</sup>	FSF0038AU	1.17%	0.60%
Lazard	Global Infrastructure Fund	LAZ0014AU	1.00%	0.60%
Macquarie	International Infrastructure Securities Fund <sup>3</sup>	MAQ0432AU	1.04%	0.50%
Magellan	Infrastructure Fund	MGE0002AU	1.06%	0.50%
RARE	Infrastructure Value Fund (Hedged) <sup>3</sup>	TGP0008AU	1.33%	0.70%
RARE	Infrastructure Value Fund (Unhedged) <sup>3</sup>	TGP0034AU	0.97%	0.45%
Vanguard	Global Infrastructure Fund	VAN0023AU	0.49%	0.60%
Vanguard	Global Infrastructure Fund (Hedged)	VAN0024AU	0.52%	0.70%
<b>International shares – Specialist</b>				
Arrowstreet	Global Equity Fund	MAQ0464AU	1.28%	0.56%
Arrowstreet	Global Equity Fund (Hedged)	MAQ0079AU	1.28%	0.66%
Colonial First State	Acadian Geared Global Equity (W) <sup>3,6</sup>	FSF0891AU	1.20% (g) 2.49% (n)	0.50%
Goldman Sachs	Global Small Companies Fund (W)	JBW0103AU	1.43%	0.40%
Hunter Hall	Value Growth Trust <sup>3</sup>	HOW0002AU	1.87%	0.60%
<b>Alternative assets</b>				
<b>Alternative assets</b>				
Aurora	Corals Commodities Fund	AFM0004AU	0.59%	0.02%
BlackRock	Asset Allocation Alpha Fund	MAL0030AU	1.00%	0.20%
Ironbark	Global Diversified Alternatives Fund <sup>3</sup>	DEU0109AU	1.10%	Nil
JANA	Triplepoint Fund <sup>3</sup>	MLC0862AU	1.35%	Nil
Macquarie	Van Eyk Blueprint Alternatives Fund	MAQ0406AU	1.59%	0.24%
Macquarie	Winton Global Alpha Fund <sup>3</sup>	MAQ0482AU	3.53%	0.22%
MAN	AHL Alpha Fund <sup>3</sup>	MAN0002AU	1.99%	Nil
Select	Alternatives Portfolio <sup>3</sup>	SLT0005AU	1.27%	0.50%

1 The registered name of each of these funds starts with 'Summit Select'. For more information please refer to our North Multi-manager Investment Options PDS.

2 This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable income as a separate distribution as at 30 June each year. This distribution will be automatically reinvested in the fund on your behalf. Refer to the investment option's underlying PDS, available from North Online, for further information.

3 This investment option may charge a performance fee. Refer to the investment option's underlying PDS, available from North Online, for further information.

4 This investment option has an early withdrawal fee. Refer to the investment option's underlying PDS, available from North Online, for further information.

5 This asset is defined as an illiquid investment under superannuation law and as a non-liquid asset under corporations law. All redemptions from this fund will be processed in excess of 30 days, at such time as the fund manager in its discretion determines.

6 The investment cost is based on the gross (g) and net (n) assets of the fund. The gross investment cost calculation includes borrowings.

## North Investment Options

### Listed securities

You are able to invest directly in securities listed on the Australian Securities Exchange (ASX) through North.

For superannuation and pension members restrictions apply to the type and level of investments available. Members are only permitted to invest in securities in the S&P/ASX 300 index (including sub classes of shares and initial public offerings that meet the Trustee's eligibility requirements), plus other listed investments. These include all ETFs, ETCs, AREITs, LICs, LITs, hybrid securities and fixed-interest securities.

When purchasing or selling listed securities, brokerage fees will apply, which will be debited from your account. Please refer to the North Super and Pension PDS Part A or North Investment IDPS Guide for further details.

### ETFs and ETCs

The following assets are available to North Super and Pension members.

Issuer	ASX code	Name of ETF or ETC
ETFS Metal Securities Australia Ltd	ETPMAG	ETFS Physical Silver
ETFS Metal Securities Australia Ltd	GOLD	ETFS Physical Gold
BlackRock Asset Management Australia	IAA	iShares S&P Asia 50
BlackRock Asset Management Australia	IBK	iShares MSCI BRIC Index Fund
BlackRock Asset Management Australia	IEM	iShares MSCI Emerging Markets
BlackRock Asset Management Australia	IEU	iShares S&P Europe 350
BlackRock Asset Management Australia	IHD	ETF iShares S&P/ASX High Dividend
BlackRock Asset Management Australia	IHK	iShares MSCI Hong Kong
BlackRock Asset Management Australia	IJP	iShares MSCI Japan
BlackRock Asset Management Australia	IKO	iShares MSCI South Korea
BlackRock Asset Management Australia	ILC	iShares S&P/ASX 20
BlackRock Asset Management Australia	IOO	iShares S&P Global 100
BlackRock Asset Management Australia	IOZ	iShares MSCI Australia 200
BlackRock Asset Management Australia	IRU	iShares Russell 2000 ETF
BlackRock Asset Management Australia	ISO	iShares S&P/ASX Small Ordinaries
BlackRock Asset Management Australia	ITW	iShares MSCI Taiwan
BlackRock Asset Management Australia	IVE	iShares MSCI EAFE
BlackRock Asset Management Australia	IVV	iShares S&P 500
BlackRock Asset Management Australia	IXI	iShares S&P Global Consumer Staples
BlackRock Asset Management Australia	IZZ	iShares FTSE/Xinhua China 25
State Street Global Advisors	OZF	ETF SPDR S&P/ASX 200 Financials Ex A-REITs Fund
State Street Global Advisors	OZR	ETF SPDR S&P/ASX 200 Resources Fund
Russell Investment Management Ltd	RDV	Russell High Dividend Australian Shares ETF
Russell Investment Management Ltd	RVL	Russell Australian Value ETF
State Street Global Advisors	SFY	SPDR S&P/ASX 50 Fund
State Street Global Advisors	SLF	SPDR S&P/ASX 200 A-REIT Fund
State Street Global Advisors	SSO	ETF SPDR S&P/ASX Small Ordinaries Fund
State Street Global Advisors	STW	SPDR S&P/ASX 200 Fund
State Street Global Advisors	SYI	SPDR MSCI Australia Select High Dividend Yield
Vanguard Investments Australia Ltd	VAP	Vanguard Australian Property Index ETF
Vanguard Investments Australia Ltd	VAS	Vanguard Australian Shares Index
Vanguard Investments Australia Ltd	VEU	Vanguard All-World ex US Shares Index
Vanguard Investments Australia Ltd	VHY	ETF Vanguard Australian Shares High Yield
Vanguard Investments Australia Ltd	VTS	Vanguard US Total Market Shares Index

## Hybrid securities

The following assets are available to North Super and Pension members.

Issuer	ASX code	Description
ANZ Banking Group Limited	ANZPA	Convertible Preference Share – Cps2
ANZ Banking Group Limited	ANZPB	Convertible Preference Share – Cps1
ANZ Banking Group Limited	ANZPC	Convertible Preference Share – cps3
Bendigo and Adelaide Bank Limited	BENPA	Reset Convertible Non-cumulative Pref
Bendigo and Adelaide Bank Limited	BENPB	Reset Preference
Bendigo and Adelaide Bank Limited	BENPC	Step Up Non-cumulative Floating Rate Pref
Bank of Queensland Limited	BOQPC	Perpetual Equity Preference Shares (peps)
Commonwealth Bank of Australia	CBAPA	Perpetual Exchangeable Resale Listed Sec. – perls V
Commonwealth Bank of Australia	CBAPB	Perpetual Exchangeable Resale Listed Sec. – perls IV
Elders Limited	ELDPA	Perpetual Sub. convertible Unsecured Nte-Hybrids
Insurance Australia Group Limited	IAGPA	5.63% Reset Convertible Preference
IMF (Australia) Ltd	IMFG	10.25% Sec Red Conv Note Mat. 31-dec-2014
Ramsay Health Care Limited	RHCPA	Convertible Adjustable Rate Equitysecurities-cares
Seven Group Holdings Limited	SVWPA	Convertible Redeemable Preference Security
Westpac Banking Corporation	WBCPA	Stapled Preferred Security
Westpac Banking Corporation	WBCPB	Stapled Preferred Security li

## Fixed interest securities

The following assets are available to North Super and Pension members.

Issuer	ASX code	Description
AGL Energy Limited	AGKHA	Unsecured Subordinated Frn Deferred Settlement
Bendigo and Adelaide Bank Limited	BENHA	Float Rate Unsec. unsub.bond Series1 Mat. 17-mar-2014
Bendigo and Adelaide Bank Limited	BENHB	Unsec. Red. Perpetual Floating Rate Capital Note
Commonwealth Bank of Australia	CBAHA	Float Rate Unsec. unsub. bond Series1 Mat. 24-Dec-2015
National Australian Bank Limited	NABHA	National Inc. sec. Stapled Floating Rate Debt/pref
Origin Energy Limited	ORGHA	Unsecured Subordinated Frn Maturing 22-dec-2071
Primary Health Care Limited	PRYHA	Unsec. unsub. red. float Rate Bond A Mat 28-sep-2015
TABCORP Holdings Limited	TAHHA	Unsec. red. floating Rate Bond Maturing 01-may-2014
Woolworths Limited	WOWHC	Unsecured Subordinated Frn li Maturing 24-nov-2036

## Term deposits

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

- Adelaide Bank
- AMP
- ANZ, and
- Westpac.

Please refer to [north.axa.com.au/productinfo](http://north.axa.com.au/productinfo) for the current list of terms and rates.

Listed securities and term deposits are not currently available on accounts with a Guarantee.

## Current disclosure documents

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 the North

website on [north.axa.com.au](http://north.axa.com.au). Copies of these documents are available free of charge upon request. Please contact the North Service Centre on 1800 667 841 (1800 NORTH1) or at [north@axa.com.au](mailto:north@axa.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.

## Identifying investments

The APIR codes used in this document identify the underlying investments that North 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.

## Important information

This is the Investment Options document for the North Personal Superannuation and Pension Fund ('the Fund', also known as 'North Personal Super' and 'North Personal Pension' or 'Wealth Personal Superannuation and Pension Fund' ABN 92 381 911 598) and should be considered together with the current North Super and Pension PDS Part A.

This document is jointly issued by N.M. Superannuation Proprietary Limited and NMMT Limited (NMMT).

This document also forms the Investment Options document for the Investor Directed Portfolio Service (IDPS) known as North Investment. The Operator of the IDPS is NMMT Limited (NMMT).

Please refer to each underlying investment manager's PDS for detailed information relating to the 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 fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of North Personal Super, North Personal Pension and North Investment IDPS investors or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

A current copy of this document is available free of charge on North's website [north.axa.com.au](http://north.axa.com.au) or by contacting the North Service Centre on 1800 667 841 (1800 NORTH1).

We maintain the right to add or remove investment options. In the event that an investment option is removed we will endeavour to give you 30 days notice to switch to an alternative investment option. If you do not switch to another investment option within the notice period, or we are unable to provide notice, we will automatically switch the investment option into AXA's Wholesale Cash Management Trust (APIR code: NML0018AU).

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. Detailed information about the product is contained in the PDS and IDPS Guides. Applications for investment in North products will only be accepted on receipt of an application form accompanying a current PDS. Copies of the PDS and IDPS Guides are available on [north.axa.com.au](http://north.axa.com.au) or can be obtained by calling 1800 667 841 (1800 NORTH1). 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.

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