



Issued by NM Super, the Trustee of the AMP Super Fund on 30 September 2024.

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## Additional Information about Pental Sustainable Balanced

# SignatureSuper<sup>®</sup> Investment Guide

### About this document

The information in this document forms part of the SignatureSuper product disclosure statement (PDS) dated September 2024. To understand how SignatureSuper works, read the PDS, Member guide, Investment guide, relevant Insurance guide and your welcome letter. SignatureSuper is part of the AMP Super Fund ABN 78 421 957 449 (the fund). N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFSL No. 234654, RSE Licence No. L0002523 is the Trustee and is referred to as NM Super, Trustee, we or us in this document.

The option invests in securities that are considered to meet the option's sustainable and ethical criteria. All reasonable care is taken to implement the option's exclusionary screens. Pental draws on internal and supplementary external research, believed to be accurate, to determine whether a company or issuer is subject to the exclusionary screens. If Pental discovers an investment no longer meets its criteria, it will divest the holding as soon as it considers appropriate (which will be on a case by case basis), having regard to the interests of investors. As the nature and conduct of businesses may change over time, and publicly available financial or other information is not always comprehensive or up to date, Pental does not guarantee that the option will meet all of these criteria at all times.

The criteria applied to the option's investments may exclude some industry sectors, companies or issuers from the option's investable universe. For this reason, the option's performance may vary when compared to other funds that do not apply sustainable or ethical criteria in their investment process. This risk should be considered when deciding whether to invest in the option.

### Labour, Environmental, Social and Ethical Considerations

In managing the option's Australian and international shares, Australian and international fixed interest and part of alternative investments components, exclusionary screens are applied to manage the option's exposure to companies and issuers with activities that Pental considers to negatively impact the environment and/or society. In addition to exclusionary screens, Pental draws on internal and external research which assesses companies and issuers on their sustainability performance (managing exposure to ESG risks and opportunities). Sustainability performance is an ESG factor integrated into our investment process within these asset classes.

Exclusionary screens are not applied to Australian and international property securities, unlisted property (including unlisted infrastructure and private equity), government securities, cash or derivatives. The use of equity index futures and other derivatives may result in the option having indirect exposure to the excluded companies and/or issuers.

All reasonable care has been taken to implement the option's exclusionary screens. Pental draws on internal and supplementary external research, believed to be accurate, to determine whether a company is subject to the exclusionary screens. As the nature and conduct of businesses may change over time, and publicly available financial or other information is not always comprehensive or up to date, Pental does not guarantee that the option will meet all of these criteria at all times.

## Exclusionary Screens

The Australian and international shares, Australian and international fixed interest and a component of the alternative investment components of the option will not invest in companies and issuers which directly:

- produce tobacco (including e-cigarettes and inhalers); or
- manufacture controversial weapons (including cluster munitions, landmines, biological or chemical weapons, nuclear weapons, blinding laser weapons, incendiary weapons, and/or non-detectable fragments).

## Additional exclusionary screens are applied differently across these asset classes:

### Australian Shares

The Australian shares component will not invest in companies directly involved in<sup>1</sup>:

- exploration or extraction of fossil fuels (specifically coal, oil and gas); or
- manufacture or distribution of controversial weapons (including cluster munitions, landmines, biological or chemical weapons, nuclear weapons, incendiary weapons and white phosphorous weapons); or the supply of goods or services specifically related to controversial weapons; or
- manufacture of non-controversial weapons or armaments (including civilian firearms or military equipment); or
- manufacture, ownership or operation of gambling facilities, gaming services or other forms of wagering; or
- production of pornography; or
- production of alcoholic beverages; or
- undertaking animal testing for cosmetic products or live animal export; or
- provision of products or services with lending practices that are unfair or deceptive to ordinary borrowers, including small amount short-term loans at higher than commercial rates of interest (for example, payday loans, pawn loans or the use of aggressive sales tactics); or
- breaches or misconduct by a company Pandal considers to have been found to have significant breaches of social or environmental norms or regulations, or are subject to serious and substantiated allegations of unethical conduct, which Pandal considers have not been remedied or adequately addressed.

The Australian shares component will also not invest in companies directly involved in any of the following activities, where such activities account for 10% or more of that company's gross revenue:

- fossil fuel-based power generation; or
- fossil fuel refinement or distribution (coal, oil and gas)<sup>1</sup>; or
- provision of supplies or services which relate specifically to fossil fuel extraction; or exploration (coal, oil and gas)<sup>1</sup>; or

- mining uranium for the purpose of nuclear power generation; or
- unsustainable forestry or forest products, including non-Forest Stewardship Council certified forest products or non-Roundtable on Sustainable Palm Oil certified palm oil production; or
- indirect provision of gambling (for example, through telecommunications platforms); or
- distribution or retailing of pornography; or
- distribution or retailing of non-controversial weapons or armaments (including civilian firearms or military equipment); or
- supply of goods or services specifically related to non-controversial weapons or armaments; or
- distribution or retailing of alcoholic beverages; or
- distribution of tobacco (including e-cigarettes and inhalers); or
- supply of goods or services specifically related to the tobacco industry (for example, packaging or promotion).

### International Shares

The international shares component will not invest in companies directly involved in<sup>1</sup>:

- extraction or exploration for fossil fuels (specifically coal, oil and natural gas).

The international shares component will also not invest in companies directly involved in any of the following activities, where such activities account for 10% or more of that company's gross revenue:

- fossil fuel-based power generation, or fossil fuel distribution or refinement (coal, oil and natural gas)<sup>1</sup>; or
- production of alcoholic beverages; or
- manufacture, ownership or operation of gambling facilities, gaming services or other forms of wagering; or
- manufacture of non-controversial weapons or armaments; or
- manufacture or distribution of pornography; or
- uranium mining for the purpose of nuclear power generation.

### Australian Fixed Interest

The Australian fixed interest component will not invest in issuers directly involved in any of the following activities, where such activities account for 5% or more of that issuer's gross revenue:

- exploration, extraction or refinement of fossil fuels (specifically coal, oil and gas); or
- production of alcoholic beverages; or
- manufacture or provision of gaming facilities; or
- manufacture of non-controversial weapons or armaments; or
- manufacture or distribution of pornography; or
- direct mining of uranium for the purpose of weapons manufacturing.

<sup>1</sup> Companies with a climate transition plan may be exempted from this exclusion, provided that they have in place a Paris Agreement aligned transition plan and produce climate-related financial disclosures annually, which in both cases Pandal consider credible.

## International Fixed Interest

The international fixed interest component will not invest in issuers directly involved in any of the following activities, where such activities account for 10% or more of that issuer's gross revenue:

- production of alcoholic beverages; or
- manufacture or provision of gaming facilities; or
- manufacture of non-controversial weapons or armaments; or
- direct mining of uranium for the purpose of weapons manufacturing; or
- manufacture or distribution of pornography; or
- extraction of thermal coal and oil sands production.

## Alternative Investments

A component of the alternative investments will not invest in companies or issuers directly involved in any of the following activities, where such activities account for 10% or more of that company's or issuer's gross revenue:

- production of alcoholic beverages; or
- manufacture, ownership or operation of gambling facilities, gaming services or other forms of wagering; or
- manufacture of non-controversial weapons or armaments; or
- manufacture or distribution of pornography; or
- direct mining of uranium for the purpose of nuclear power generation; or
- extraction of thermal coal and oil sands production.

## What you need to know

Information in this document may change from time to time. We may update information which isn't materially adverse to you and make it available at [amp.com.au/signaturesuper](http://amp.com.au/signaturesuper). You can request a paper copy of the update free of charge by calling us on 131 267 or from your financial adviser.

The information in this document is general information only and doesn't take into account your personal objectives, financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

If you'd like advice on your insurance cover in this super product, contributions to your account or investment options, you can call us on 131 267. An additional fee won't be charged for this one-off intrafund advice. If you'd like to obtain other financial advice, or ongoing financial advice you should seek a financial adviser.

No other company in the AMP group of companies or any of the investment managers of the investment options:

- is responsible for any statements or representations made in this document, or
- guarantees the performance of NM Super's obligations to members, or assumes any liability to members in connection with this product.

Except as expressly disclosed in the PDS or guide:

- investments in the investment options aren't deposits or liabilities of NM Super, AMP Bank Limited ABN 15 081 596 009 (AMP Bank), any other member of the AMP group or any of the investment managers, and
- no person guarantees the performance of this super product or any of the investment options, any particular rate of return or the repayment of capital.

The Trustee may enter into financial or other transactions with related bodies corporate in relation to this product. That related body corporate may be entitled to earn fees, profits, reimbursements or expenses or other benefits in relation to any such appointment or transaction and to retain them for its own account.

SignatureSuper is managed and administered in accordance with the PDS, guides and your welcome letter. We may change the way SignatureSuper is managed and administered at any time and we'll notify you of any change as soon as practicable after the change occurs, except for an increase in the fees charged by us, where we'll give you at least 30 days' notice of any increase in these fees.

This offer is available only to persons receiving (including electronically) the PDS, guides and your welcome letter within Australia.

## Investment manager consent

Pendal Sustainable Balanced Fund:

- has given and has not withdrawn its consent in relation to being named in this document, and
- has not issued or caused the issue of this document.

## Stewardship

Pendal is committed to stewardship (including through corporate engagement, proxy voting, or other engagement and advocacy activities) and it is an extension of our active approach to investment management. Pendal undertakes engagement with the companies and issuers to manage risks, effect change and realise potential value over the long term.

## Any questions?

If you'd like to find out more about anything we've covered in this guide, or you have some feedback, please get in touch with us using the details below.

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