



## Changes to Buy and Sell Spreads

Effective 14 April 2020

This document outlines the latest changes in buy and sell spreads for various investment options in March and April 2020, notification of which was provided to members of the Super Directions Fund (ABN 78 421 957 449) on behalf of N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL 234654).

### Simple Super and Tailored Super

Investment Option	Effective date of latest change	Previous buy/sell spread	New buy/sell spread
AMP SDF MySuper 1950s	23 March 2020	0.17%/0.15%	0.17%/0.35%
AMP SDF MySuper 1960s	23 March 2020	0.18%/0.15%	0.18%/0.29%
AMP SDF MySuper 1970s	23 March 2020	0.20%/0.16%	0.20%/0.19%
AMP SDF MySuper 1980s	23 March 2020	0.21%/0.15%	0.21%/0.18%
AMP SDF MySuper 1990s	23 March 2020	0.20%/0.15%	0.20%/0.19%
AMP SDF MySuper Capital Stable	23 March 2020	0.14%/0.14%	0.14%/0.36%
Diversified Fixed Interest	23 March 2020	0.11%/0.12%	0.11%/0.72%
Managed	23 March 2020	0.14%/0.14%	0.14%/0.27%
Multi-manager Balanced	23 March 2020	0.19%/0.18%	0.19%/0.25%
Multi-manager Growth	23 March 2020	0.20%/0.17%	0.19%/0.20%
Multi-manager Secure	23 March 2020	0.15%/0.15%	0.15%/0.27%
Multi-manager Secure Growth	23 March 2020	0.17%/0.15%	0.17%/0.26%
Primary Property Biased*	23 March 2020	0.12%/0.12%	0.11%/0.24%
Property	23 March 2020	0.12%/0.12%	0.08%/0.08%
Secure	23 March 2020	0.10%/0.10%	0.09%/0.38%

\*Denotes that this investment option is closed to new investors

### Super Directions for Business

Investment Option	Effective date of latest change	Previous buy/sell spread	New buy/sell spread
AMP SDF MySuper 1950s	23 March 2020	0.17%/0.15%	0.17%/0.35%
AMP SDF MySuper 1960s	23 March 2020	0.18%/0.15%	0.18%/0.29%
AMP SDF MySuper 1970s	23 March 2020	0.20%/0.16%	0.20%/0.19%
AMP SDF MySuper 1980s	23 March 2020	0.21%/0.15%	0.21%/0.18%
AMP SDF MySuper 1990s	23 March 2020	0.20%/0.15%	0.20%/0.19%
AMP SDF MySuper Capital Stable	23 March 2020	0.14%/0.14%	0.14%/0.36%
Diversified Fixed Interest	23 March 2020	0.11%/0.12%	0.11%/0.72%
Managed	23 March 2020	0.14%/0.14%	0.14%/0.27%
Multi-manager Balanced	23 March 2020	0.19%/0.18%	0.19%/0.25%
Multi-manager Growth	23 March 2020	0.20%/0.17%	0.19%/0.20%
Multi-manager Secure	23 March 2020	0.15%/0.15%	0.15%/0.27%
Multi-manager Secure Growth	23 March 2020	0.17%/0.15%	0.17%/0.26%
Property	23 March 2020	0.12%/0.12%	0.08%/0.08%
Secure	23 March 2020	0.10%/0.10%	0.09%/0.38%

### What you need to know

Any advice in this document is of a general nature and is provided by NM Superannuation Proprietary Limited ABN 31 008 428 322, AFSL No 234654, RSE R1056433 (NM Super). It is not based on your personal objectives, financial situation or needs. Accordingly, you should consider how appropriate the advice is to your personal objectives, financial situation or needs before acting on the advice. NM Super is part of the AMP group and is the trustee of the Super Directions Fund ABN 76 514 770 399. AMP companies receive fees, charges and other benefits, as set out in the relevant product disclosure statements. AMP employees and directors receive salaries and other benefits from the AMP group. You can ask us for more details.

