

Financial Services Guide

N. M. Superannuation Proprietary Limited

This Financial Services Guide (FSG) is provided by N. M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL No. 234654, RSE Licence No. L0002523) (NM Super, we, us, our).

This FSG is an important document that outlines the type of products and services NM Super is authorised to provide under its Australian Financial Services Licence (AFSL).

Any material provided to you by NM Super will contain factual information or general advice. This factual information or general advice does not take into account your particular objectives, financial situation and needs, and a statement of advice will not be provided. Accordingly, you will need to consider the appropriateness of the information contained in this FSG having regard to your particular circumstances.

Purpose of the FSG

This FSG is designed to help you decide whether to use the services offered by NM Super. It provides information about:

- who we are and how we can be contacted
- the financial products and services we can offer
- how we, and any other relevant parties, are paid
- our relationships and how these could influence the advice we give you
- how you can make a complaint and how we'll manage that complaint, and
- where to get details on the AMP Privacy Policy.

Other documents you may receive

You'll receive a product disclosure statement (PDS) or a similar type of document (disclosure document) and (if applicable) a Target Market Determination. These documents contain information about the particular product to help you make an informed decision about that product and includes information about matters such as:

- the target market the product has been designed for
- the terms and conditions of the product
- any associated costs, fees and charges that we may receive or pay, and
- any significant benefits and risks.

About AMP

AMP is a retail wealth management and banking business operating in Australia and New Zealand, supporting approximately 1.5 million customers and employing more than 4,100 people.

AMP has a long history of helping its customers manage their investments and achieve their financial goals. Offering services in financial advice and superannuation, retirement income, banking and investment products.

AMP is committed to achieving the best outcomes for its customers and employees, which in turn will drive long-term value for its shareholders.

Its strategy to reposition and simplify, while exploring new growth opportunities, will ensure AMP is well positioned for the future as a simpler, customer-focused and purpose-led business.

About NM Super

NM Super is a member of the AMP group of companies which includes:

- AMP Bank Limited (ABN 15 081 596 009 AFSL No. 234517) (AMP Bank)
- AWM Services Pty Ltd (ABN 15 139 353 496, AFSL No. 366121 (AWM Services)
- ipac Asset Management Limited (ABN 22 003 257 225 AFSL No. 234655) (ipac)
- NMMT Limited (ABN 42 058 835 573, AFSL No. 234653) (NMMT)
- National Mutual Funds Management Limited (ABN 32 006 787 720) (NMFM)

and other entities which provide various financial, funds management, insurance, superannuation, investment and administrative services from time to time.

Under the Australian Prudential Regulatory Authority (APRA) licensing system for superannuation trustees, NM Super is a Registrable Superannuation Entity (RSE) Licensee.

We're covered by professional indemnity insurance satisfying the requirements under s912B of the *Corporations Act 2001* (Cth) for compensation arrangements.

The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of AMP, even where subsequent to these actions they have ceased to be employed by or act for AMP.

As always, we're here to help, so if you have any questions contact us on:

Issuer N. M. Superannuation Proprietary Limited (NM Super)
ABN 31 008 428 322
AFSL No. 234654
RSE Licence No. L0002523

phone 131 267
web amp.com.au
email askamp@amp.com.au

mail Customer Service Centre
PO Box 300
Parramatta NSW 2124

You don't have a direct right to claim under this insurance, which is taken out to make sure we have enough resources to meet claims against us.

Financial services and products we can offer

Our AFSL authorises us to provide the following financial services:

- Provide general product advice about:
 - superannuation products
 - life risk insurance products, and
 - investment life insurance products.
- Issue, acquire, vary or dispose of superannuation products.
- Acquire, vary or dispose of on behalf of another person:
 - life risk insurance products, and
 - investment life insurance products.
- Provide a superannuation trustee service.

NM Super generally acts on its own behalf in relation to the authorised services listed.

How you do business with us

The disclosure document for each product outlines its administration procedures and processes. Please refer to the relevant disclosure document for how a product is administered.

How you can give us instructions

You can give us instructions by telephone, mail, email or online.

Some products may have their own rules about how to provide instructions or carry out certain transactions – these are explained in the relevant disclosure document or applicable form.

How we're paid for the services we provide

If you buy or invest in one of the products we issue, AMP will receive remuneration including fees and charges in relation to your investment/purchase of that product.

Fees and charges generally include ongoing administration fees and costs, investment fees and costs, performance fees, transaction costs and insurance service fees.

Other fees and costs including insurances fees (premiums and if applicable stamp duty), advice fees for personal advice, may also apply, some or all of which may be paid to AMP or related parties. For example, an insurer will receive the insurance premiums paid for any insurance cover or annuity you obtain from us.

The fees and costs you pay, and any benefits we receive for each product we offer, are set out in the relevant disclosure document.

We don't charge you any additional fees for general financial advice you may receive from us. However, your financial adviser may charge you fees for providing financial product advice. These will be set out in the separate financial services guide and/or Statement of Advice (SoA) provided by your financial adviser.

How your investments are held in different funds

AMP Super Fund

NM Super has appointed BNP Paribas Fund Services Australasia Pty Ltd (ABN 71 002 655 674, AFSL No. 241080) (BPFSA) to act as custodian to hold your investment options in SignatureSuper®. BPFSA holds the legal title to those assets on trust for NM Super, and NM Super in turn holds the beneficial interest in those assets ultimately for you.

NM Super has appointed BNP Paribas Fund Services Australasia Pty Ltd (ABN 71 002 655 674, AFSL No. 241080) (BPFSA) to act as custodian to hold your superannuation assets in SignatureSuper® (some exceptions apply as follows).

BPFSA holds the legal title to those assets on trust for NM Super, and NM Super in turn holds the beneficial interest in those assets ultimately for you/your beneficiaries.

BPFSA does not act as custodian for the following options:

- AMP Secure Growth and AMP Secure Growth Plus are invested via group life insurance policies issued by Resolution Life Australasia Limited (ABN 84 079 300 379, AFSL No. 233671).
- AMP Super Cash and Term Deposits are deposits with AMP Bank.

Wealth Personal Superannuation and Personal Fund

MyNorth®, North® and iAccess® super and pension products

NM Super has appointed NMMT Limited (ABN 42 058 835 573, AFSL No. 234653) (NMMT) to provide platform services, administration services and custodial services in relation to the Wealth Personal Superannuation and Personal Fund (ABN 92 381 911 598) (Wealth Fund). This includes managing the cash account, monitoring investment options, and providing investment option change recommendations to the trustee.

NM Super has consented to NMMT appointing Citigroup Pty Ltd (ABN 88 004 325 080, AFSL No. 238098) to act as a sub-custodian (excluding the cash account). NM Super reserves the right to change the custodian without prior notice to members.

The sub-custodian will hold the legal title to those assets on trust for NM Super, and NM Super in turn holds the beneficial interest in those assets ultimately for you. The disclosure document for each product describes the custodial agreements.

The administrator and the sub-custodian it appoints may use omnibus accounts to hold assets (that is, accounts in which assets ultimately held for your benefit are pooled together with assets that are referable to other investors). Records are maintained by the administrator to enable the quantity of assets held in the omnibus account that are referable to your interest to be clearly identified.

When you apply to invest in a super or pension product through a platform, you consent to the use of omnibus accounts by the platform operator appointed by NM Super, and any sub-custodian appointed.

PortfolioCare® and WealthView® super and pension products

NM Super has appointed AWM Services to provide administration services, custodial services and related services in relation to the PortfolioCare and WealthView super and pension products.

NM Super has consented to the appointment of Asgard Capital Management Limited (ABN 92 009 279 592, AFSL No. 240695) (Asgard) as sub-custodian of the PortfolioCare and WealthView super and pension products.

The sub-custodian will hold the legal title to those assets on trust for NM Super, and NM Super in turn holds the beneficial interest in those assets ultimately for you. The disclosure document for each product describes the custodial agreements.

The administrator and the sub-custodian it appoints may use omnibus accounts to hold assets (that is, accounts in which assets ultimately held for your benefit are pooled together with assets that are referable to other investors). Records are maintained by the administrator to enable the quantity of assets held in the omnibus account that are referable to your interest to be clearly identified.

Fees or other benefits received or paid

Employees and Authorised Representatives of the AMP group may be entitled to receive a range of benefits including potential discounts on products and services as a result of their relationship with AMP.

® SignatureSuper is a registered trademark of AMP Limited ABN 49 079 354 519.

® MyNorth and North are registered trademarks of NMMT Limited ABN 42 058 835 573 AFSL No. 234653.

® iAccess is a registered trademark of ipac Asset Management Limited ABN 22 003 257 225 AFSL No. 234655.

® PortfolioCare is a registered trademark of Hillross Financial Services Ltd ABN 77 003 323 055 AFSL No. 232705.

® WealthView is a registered trademark of AMP Financial Planning Pty Limited ABN 89 051 208 327 AFSL No. 232706.

Related companies and transactions

If we provide general advice on a product issued by another company in the AMP group (AMP product issuer), the AMP product issuer may benefit by receiving the fees they charge on that product. The amount and calculation of those fees are shown in the relevant disclosure document. If you have a financial adviser, your financial adviser and their authorising licensee may also benefit if an AMP product is issued to you, or an AMP product you hold is varied, as a result of that general advice. You can ask us for details of this remuneration before you apply for your AMP product.

Companies in the AMP group may provide services and obtain fees and charges or other benefits from the AMP product issuer or service provider if you obtain a product or service from a company in the AMP group. These companies include AWM Services, NMFM and NMMT. These relationships will be detailed in the relevant disclosure document (and any financial services guide and/or SoA that an adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and AMP policies and procedures, which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

Employees and directors

AMP group employees and directors receive salaries, incentive bonuses and other benefits. The amount of bonuses and other benefits that employees and directors may be entitled to will depend on various factors, such as: the performance of that person during the year, and in some cases the level of sales attributable to that person during the year, as well as AMP's overall financial and strategic performance. Non-executive directors receive fees (and superannuation) for their services. At the time this FSG is given to you, it is not possible to determine whether an employee or director qualifies for an incentive or the amount of that incentive.

Staff who may assist you on the telephone

Some employees who are representatives of AMP may also receive remuneration in the form of a bonus for the services they provide, such as general advice and assistance when you acquire or increase your investment in an AMP superannuation or managed investment product. These benefits are based on a balanced scorecard of performance, including both financial and non-financial measures, that remain at the overall discretion of the business.

Financial advisers

You may receive advice about our products from financial advisers who may work for a licensee or authorised representative in the AMP group. These advisers may receive remuneration from us if you purchase or acquire our product. Advice fees and other benefits may be calculated as a percentage of your financial interest in a product or on the total amount of business advised.

You may agree with your financial adviser the advice fees to be paid for financial planning services they provide. These advice fees are additional to the fees set out in this FSG and are paid directly to your financial adviser and/or their licensee, not to us. You and your financial adviser determine the amount of any advice fees and how they will be charged.

Advice may be paid for via agreed advice fees and for some life insurance products via commission. Your adviser is required to set out the fees, commissions and any other benefits they receive in the financial services guide and/or SoA that they must give you.

Your adviser may also receive payments and/or other benefits from the advice licensee or the organisation under which they operate.

Referrers

We may pay annual or up-front referral payments and other benefits to third parties (other than your financial adviser) for referring customers to us. This is not a direct cost payable by you. Referral payments and other benefits are usually calculated as a percentage of your financial interest in a product or on the total amount of business referred to us by the third party.

Further information

You can ask us for more details about the above payments or benefits within a reasonable time after receiving this guide but before the service is provided.

AMP and your privacy

Protecting your personal information is important to us and any personal information collected about you will be handled in accordance with our privacy policy, available at amp.com.au/privacy or ask us for a copy.

We collect, hold, use and disclose personal information so we can establish, manage and administer the products and services provided by us, and comply with legal and regulatory obligations. We may share your personal information with other AMP group entities and with external service providers in relation to those products and services.

You do not have to provide us your personal information. However, if you do not provide us with the personal information we request, we may not be able to provide you with the products or services you require.

For further information on how we handle your personal information please read our privacy policy at amp.com.au/privacy, refer to the privacy collection statements in relevant disclosure documents, forms or on our website.

Our privacy policy also explains how you can access or update your personal information, the countries we may send your personal information to, and how to make a complaint about a breach or potential breach of our privacy obligations.

Complaints

Complaints are very important to us and we're committed to resolving them as quickly as possible.

If you wish to make a complaint you can contact us in writing or by phone using the contact details on the front page of this document or go to amp.com.au/support/complaints.

If you make a complaint, we'll resolve it through our internal dispute resolution process within the required timeframe.

If your complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body that provides fair and independent financial services complaint resolution that is free to consumers. The contact details for AFCA are:

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001, Australia

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

Enquiries

If you need additional information about the operation or management of your product, you can contact either your financial adviser or us using the contact details that appear on the front page of this document.