

Peter Gregory Kelly
Peter & Suzanne Kelly Superannuation Fund
31 Greycliffe Street
QUEENSCLIFF NSW 2096

5 September 2022
Client reference number: P01236662S
Account number: Y14873319

Dear Mr Kelly

MyNorth Investment annual statement

Thank you for your continued investment with MyNorth. Please find enclosed your MyNorth Investment annual statement for the period 1 July 2021 to 30 June 2022.

The Independent Auditor's Review report will shortly be available at North Online. Once you have logged in, go to Statements & correspondence. The audit review report is designed to provide you with information about NMMT Limited and the management of the preparation of annual investor statements. The audit review report is for your information only and no action is required.

North Online

You can also access a copy of your MyNorth Investment annual statement and other up-to-date information on your MyNorth account online at North Online at any time. Simply visit northonline.com.au and log onto North Online using your user ID and password.

Can we help?

For any enquiries regarding your account please contact your financial adviser, John D'Alessandri on 02 9324 8888, North Service Centre on 1800 667 841 or email north@amp.com.au. Alternatively you can access your MyNorth account details by logging onto North Online via northonline.com.au.

Yours sincerely



Steve Vaid
Director, Client Services

Client details

Trust name: Peter & Suzanne Kelly
Superannuation Fund

Client reference number: P01236662S

Addresses:

Business: 31 Greycliffe Street
QUEENSCLIFF NSW 2096

Postal: 31 Greycliffe Street
QUEENSCLIFF NSW 2096

Contacts:

A/H: Not supplied

B/H: Not supplied

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Report period: 1 July 2021 to 30 June 2022

Date prepared: 5 September 2022

Adviser name: John D'Alessandri

Adviser phone: 02 9324 8888

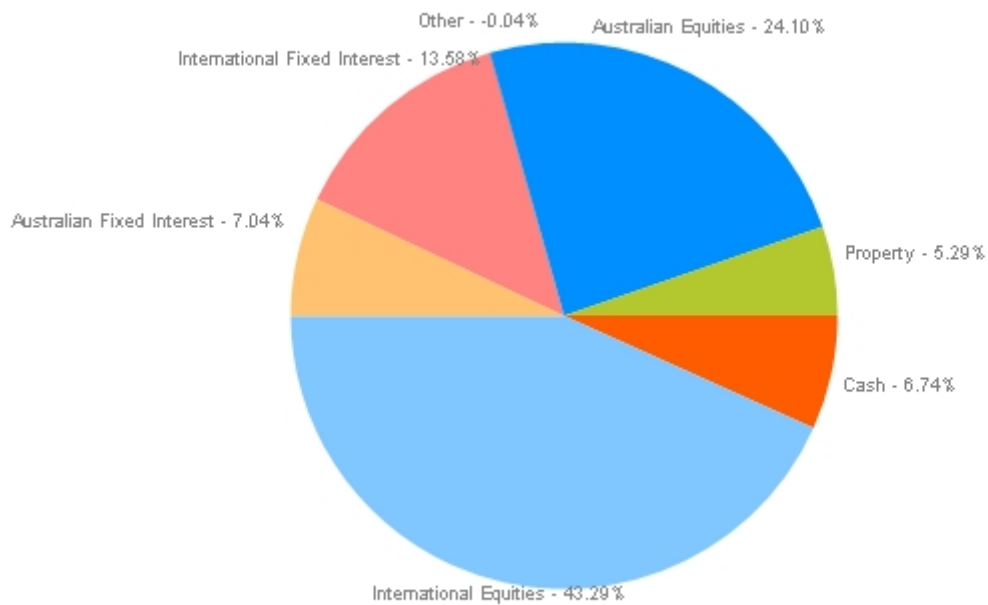
Account summary

Opening account value as at 1 July 2021	\$4,255,904.70
ADD	
Deposits/Transfers	\$35,000.00
Income received	\$238,922.77
LESS	
Fees and expenses	\$(4,387.45)
Change in investment earnings	\$(613,203.10)
Closing account value as at 30 June 2022	\$3,912,236.92

Asset allocation summary

Your asset allocation as at 30 June 2022

Investment category	Allocation percentage	Value (\$)
Cash	6.74	\$263,423.20
International Equities	43.29	\$1,694,061.82
Australian Fixed Interest	7.04	\$275,295.09
International Fixed Interest	13.58	\$531,331.93
Other	-0.04	-\$1,585.58
Australian Equities	24.10	\$942,717.22
Property	5.29	\$206,993.24
Total		\$3,912,236.92



Note: These figures are calculated based on the percentage of your account invested in each investment category as at 30/06/2022 and include any amounts held in the cash account

Account valuation

Account valuation as at 30 June 2022

Investment	No. of units	Pending Units	Effective date	Unit price \$	Pending \$	Value \$
Cash Account	57,921.95	0.00	30/06/2022	1.00	0.00	57,921.95
AB Dynamic Global Fixed Income Fund	195,867.20	0.00	30/06/2022	0.94	0.00	184,369.80
AB Global Equities Fund	135,412.55	0.00	30/06/2022	1.59	0.00	215,278.87
Arrowstreet Global Equity Fund (Hedged)	179,901.07	0.00	30/06/2022	0.98	0.00	176,410.99
Bennelong ex-20 Australian Equities Fund	68,373.28	0.00	30/06/2022	2.28	0.00	155,829.54
ClearBridge RARE Infrastructure Value Fund – Unhedged	172,043.07	0.00	30/06/2022	1.36	0.00	234,322.66
Fidelity Australian Equities Fund	6,590.44	0.00	30/06/2022	35.55	0.00	234,271.14
Fidelity Global Equities Fund	6,767.29	0.00	30/06/2022	32.08	0.00	217,071.65
Franklin Australian Absolute Return Bond Fund	193,685.84	0.00	30/06/2022	0.96	0.00	185,318.61
GQG Partners Global Equities	53,460.19	0.00	30/06/2022	1.89	0.00	100,825.92
Ishares S&P 500 Etf	389.00	0.00	30/06/2022	550.93	0.00	214,311.77
Lazard Global Listed Infrastructure Fund	73,592.31	0.00	30/06/2022	1.40	0.00	103,272.09
Macquarie Income Opportunities Fund	201,114.11	0.00	30/06/2022	0.91	0.00	182,732.28
Magellan Global Fund	66,064.54	0.00	30/06/2022	2.33	0.00	153,791.65
OC Premium Small Companies Fund	44,194.55	0.00	30/06/2022	3.30	0.00	145,678.51
Payden Global Income Opportunities	172,764.95	0.00	30/06/2022	0.99	0.00	171,503.76

PIMCO Diversified Fixed Interest Fund — Wholesale Class	206,819.75	0.00	30/06/2022	0.88	0.00	182,477.07
Resolution Capital Global Property Securities Fund	129,248.99	0.00	30/06/2022	1.69	0.00	218,947.79
Schroder Asia Shares Fund	26,665.45	0.00	30/06/2022	3.04	0.00	81,145.65
Solaris Australian Equity Long Short Fund	161,096.48	0.00	30/06/2022	1.37	0.00	221,040.48
Spdr S&P/ASX 200 Fund Spdr S&P/ ASX 200 Fund	3,631.00	0.00	30/06/2022	59.46	0.00	215,899.26
T. Rowe Price Global Equity Fund	140,417.50	0.00	30/06/2022	1.38	0.00	194,379.94
Vanguard International Shares Index Fund	25,666.03	0.00	30/06/2022	2.55	0.00	65,435.54
					0.00	3,912,236.92
				Account value		3,912,236.92

Market values change constantly and the market value of your assets may have changed since the date of this report.

All values and units displayed have been rounded to two decimal places.

Transaction details - cash account

Date	Type	Description	Amount	Balance
Opening value as at 1 July 2021				\$11,022.74
01/07/2021	Distribution	CASHACCT - Cash Account	\$0.89	\$11,023.63
07/07/2021	Distribution	SCH0006 - Schroder Asia Shares Fund	\$449.67	\$11,473.30
07/07/2021	Distribution	ETL0016 - PIMCO Diversified Fixed Interest Fund — Wholesale Class	\$99.35	\$11,572.65
08/07/2021	General Adjustment	Interest	\$1.90	\$11,574.55
08/07/2021	General Adjustment	Other income	\$6.27	\$11,580.82
08/07/2021	Distribution	AMP0557 - Macquarie Corporate Bond Fund - Class A Units	\$218.21	\$11,799.03
08/07/2021	Distribution	AMP1015 - AMP Capital Core Property Fund	\$2,368.84	\$14,167.87
08/07/2021	Distribution	GSF0008 - Payden Global Income Opportunities	\$18,404.01	\$32,571.88
08/07/2021	Distribution	VAN0003 - Vanguard International Shares Index Fund	\$1,844.58	\$34,416.46
09/07/2021	Distribution	MAQ0079 - Arrowstreet Global Equity Fund (Hedged)	\$75,196.03	\$109,612.49
09/07/2021	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$2,395.07	\$112,007.56
12/07/2021	Distribution	WHT3859 - Solaris Australian Equity Long Short Fund	\$1,369.34	\$113,376.90
13/07/2021	Distribution	STW - Spdr S&P/ASX 200 Fund Spdr S&P/ASX 200 Fund	\$1,971.89	\$115,348.79
14/07/2021	Distribution	IVV - Ishares S&P 500 Etf Ishares S&P 500 Etf	\$667.20	\$116,015.99
14/07/2021	Distribution	SBC0007 - UBS Diversified Fixed Income Fund	\$7,295.75	\$123,311.74
14/07/2021	Distribution	TGP0034 - ClearBridge RARE Infrastructure Value Fund – Unhedged	\$1,834.92	\$125,146.66

Transaction details - cash account

Date	Type	Description	Amount	Balance
14/07/2021	Distribution	ACM0009 - AB Global Equities Fund	\$840.24	\$125,986.90
14/07/2021	Distribution	WHT0015 - Resolution Capital Global Property Securities Fund	\$823.07	\$126,809.97
15/07/2021	Distribution	BFL0004 - Bennelong ex-20 Australian Equities Fund	\$10,454.99	\$137,264.96
15/07/2021	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$2,093.70	\$139,358.66
16/07/2021	Distribution	ETL0071 - T. Rowe Price Global Equity Fund	\$39,099.70	\$178,458.36
16/07/2021	Distribution	FID0008 - Fidelity Australian Equities Fund	\$9,155.83	\$187,614.19
16/07/2021	Distribution	OPS0002 - OC Premium Small Companies Fund	\$9,609.99	\$197,224.18
16/07/2021	Distribution	FID0007 - Fidelity Global Equities Fund	\$39.98	\$197,264.16
21/07/2021	Distribution	MGE0001 - Magellan Global Fund	\$3,369.30	\$200,633.46
22/07/2021	Distribution	MGF - Magellan Global Fund. Ordinary Units Fully Paid Closed Class	\$871.41	\$201,504.87
25/07/2021	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$201,146.12
01/08/2021	Distribution	CASHACCT - Cash Account	\$5.38	\$201,151.50
05/08/2021	Distribution	AMP0557 - Macquarie Corporate Bond Fund - Class A Units	\$218.02	\$201,369.52
10/08/2021	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$402.23	\$201,771.75
13/08/2021	Deposit	Deposit	\$35,000.00	\$236,771.75
16/08/2021	Switch	ACM0009 - AB Global Equities: 34,353.36 units @ 1.892100	\$(65,000.00)	\$171,771.75
16/08/2021	Switch	TGP0034 - ClearBridge RARE Infrastructure Value Fund – Unhedged: 102,743.00 units @ 1.358000	\$(139,524.99)	\$32,246.76

Transaction details - cash account

Date	Type	Description	Amount	Balance
16/08/2021	Switch	ACM0001 - AllianceBernstein Dynamic Global Fixed Income Fund: 195,867.20 units @ 1.021100	\$(200,000.00)	\$(167,753.24)
16/08/2021	Switch	FRT0027 - Franklin Australian Absolute Return Bond Fund: 193,685.84 units @ 1.032600	\$(200,000.00)	\$(367,753.24)
16/08/2021	Switch	ETL0666 - GQG Partners Global Equity Fund (AUD Hedged Class): 83,326.39 units @ 1.200100	\$(100,000.00)	\$(467,753.24)
17/08/2021	Brokerage	Brokerage: MGFO - 23809 units	\$(34.00)	\$(467,787.24)
17/08/2021	Switch	MGFO - Magellan Global Fund. Option Expiring 01-Mar-2024 EX AT Disc TO Est Na: -23,809.00 units @ 0.023000	\$547.61	\$(467,239.63)
17/08/2021	Brokerage	Brokerage: MGF - 23809 units	\$(48.45)	\$(467,288.08)
17/08/2021	Switch	MGF - Magellan Global Fund. Ordinary Units Fully Paid Closed Class: -23,809.00 units @ 1.850000	\$44,046.65	\$(423,241.43)
18/08/2021	Switch	AMP0557 - AMP Capital Corporate Bond Fund: -120,055.22 units @ 1.036150	\$124,395.22	\$(298,846.21)
19/08/2021	Switch	SBC0007 - UBS Diversified Fixed Income Fund: -197,033.71 units @ 0.859300	\$169,311.07	\$(129,535.14)
25/08/2021	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$(129,893.89)
27/08/2021	Switch	AMP1015 - AMP Capital Core Property Fund: -126,901.40 units @ 1.410910	\$179,046.46	\$49,152.57
01/09/2021	Distribution	CASHACCT - Cash Account	\$3.64	\$49,156.21
03/09/2021	Switch	WHT0015 - Resolution Capital Property Securities Fund: 16,398.33 units @ 2.012400	\$(33,000.00)	\$16,156.21
08/09/2021	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$292.14	\$16,448.35
08/09/2021	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$201.11	\$16,649.46
25/09/2021	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$16,290.71
01/10/2021	Distribution	CASHACCT - Cash Account	\$1.74	\$16,292.45
05/10/2021	Distribution	ETL0016 - PIMCO Diversified Fixed Interest Fund — Wholesale Class	\$465.78	\$16,758.23

Transaction details - cash account

Date	Type	Description	Amount	Balance
06/10/2021	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$1,767.17	\$18,525.40
07/10/2021	Distribution	TGP0034 - ClearBridge RARE Infrastructure Value Fund – Unhedged	\$2,580.65	\$21,106.05
08/10/2021	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$290.46	\$21,396.51
08/10/2021	Distribution	VAN0003 - Vanguard International Shares Index Fund	\$256.76	\$21,653.27
08/10/2021	Distribution	GSF0008 - Payden Global Income Opportunities	\$17.28	\$21,670.55
11/10/2021	Distribution	FID0008 - Fidelity Australian Equities Fund	\$143.92	\$21,814.47
12/10/2021	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$21,915.03
13/10/2021	Distribution	STW - Spdr S&P/ASX 200 Fund Spdr S&P/ASX 200 Fund	\$3,836.56	\$25,751.59
14/10/2021	Distribution	IVV - Ishares S&P 500 Etf Ishares S&P 500 Etf	\$751.51	\$26,503.10
15/10/2021	Distribution	WHT0015 - Resolution Capital Global Property Securities Fund	\$1,033.90	\$27,537.00
25/10/2021	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$27,178.25
01/11/2021	Distribution	CASHACCT - Cash Account	\$2.21	\$27,180.46
09/11/2021	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$289.23	\$27,469.69
09/11/2021	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$27,570.25
25/11/2021	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$27,211.50
01/12/2021	Distribution	CASHACCT - Cash Account	\$2.86	\$27,214.36
03/12/2021	Switch	ETL7377 - GQG Partners Global Equities: 53,460.19 units @ 1.934300	\$(103,408.05)	\$(76,193.69)

Transaction details - cash account

Date	Type	Description	Amount	Balance
08/12/2021	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$287.49	\$(75,906.20)
09/12/2021	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$(75,805.64)
14/12/2021	Switch	ETL0666 - GQG Partners Global Equity Fund (AUD Hedged Class): -83,326.39 units @ 1.211500	\$100,949.92	\$25,144.28
25/12/2021	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$24,785.53
01/01/2022	Distribution	CASHACCT - Cash Account	\$(0.96)	\$24,784.57
06/01/2022	Distribution	IVV - Ishares S&P 500 Etf Ishares S&P 500 Etf	\$688.84	\$25,473.41
07/01/2022	Distribution	SCH0006 - Schroder Asia Shares Fund	\$168.00	\$25,641.41
07/01/2022	Distribution	TGP0034 - ClearBridge RARE Infrastructure Value Fund – Unhedged	\$4,301.08	\$29,942.49
10/01/2022	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$260.59	\$30,203.08
10/01/2022	Distribution	VAN0003 - Vanguard International Shares Index Fund	\$447.15	\$30,650.23
11/01/2022	Distribution	WHT3859 - Solaris Australian Equity Long Short Fund	\$5,206.36	\$35,856.59
11/01/2022	Distribution	FID0008 - Fidelity Australian Equities Fund	\$3,627.53	\$39,484.12
11/01/2022	Distribution	GSF0008 - Payden Global Income Opportunities	\$17.28	\$39,501.40
11/01/2022	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$280.60	\$39,782.00
12/01/2022	Distribution	MAQ0079 - Arrowstreet Global Equity Fund (Hedged)	\$945.13	\$40,727.13
12/01/2022	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$40,827.69

Transaction details - cash account

Date	Type	Description	Amount	Balance
14/01/2022	Distribution	STW - Spdr S&P/ASX 200 Fund Spdr S&P/ASX 200 Fund	\$1,691.22	\$42,518.91
17/01/2022	Distribution	OPS0002 - OC Premium Small Companies Fund	\$662.92	\$43,181.83
17/01/2022	Distribution	WHT0015 - Resolution Capital Global Property Securities Fund	\$703.49	\$43,885.32
19/01/2022	Distribution	MGE0001 - Magellan Global Fund	\$3,369.29	\$47,254.61
25/01/2022	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$46,895.86
01/02/2022	Distribution	CASHACCT - Cash Account	\$3.07	\$46,898.93
08/02/2022	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$188.80	\$47,087.73
08/02/2022	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$47,188.29
25/02/2022	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$46,829.54
01/03/2022	Distribution	CASHACCT - Cash Account	\$3.56	\$46,833.10
08/03/2022	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$189.81	\$47,022.91
08/03/2022	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$47,123.47
25/03/2022	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$46,764.72
01/04/2022	Distribution	CASHACCT - Cash Account	\$4.12	\$46,768.84
05/04/2022	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$315.49	\$47,084.33
06/04/2022	Distribution	TGP0034 - ClearBridge RARE Infrastructure Value Fund – Unhedged	\$3,440.86	\$50,525.19
07/04/2022	Distribution	VAN0003 - Vanguard International Shares Index Fund	\$545.55	\$51,070.74
08/04/2022	Distribution	GSF0008 - Payden Global Income Opportunities	\$17.28	\$51,088.02

Transaction details - cash account

Date	Type	Description	Amount	Balance
08/04/2022	Distribution	FID0008 - Fidelity Australian Equities Fund	\$3,174.32	\$54,262.34
08/04/2022	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$190.21	\$54,452.55
11/04/2022	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$54,553.11
13/04/2022	Distribution	STW - Spdr S&P/ASX 200 Fund Spdr S&P/ASX 200 Fund	\$2,611.03	\$57,164.14
14/04/2022	Distribution	IVV - Ishares S&P 500 Etf Ishares S&P 500 Etf	\$640.77	\$57,804.91
14/04/2022	Distribution	WHT0015 - Resolution Capital Global Property Securities Fund	\$606.68	\$58,411.59
25/04/2022	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$58,052.84
01/05/2022	Distribution	CASHACCT - Cash Account	\$4.26	\$58,057.10
09/05/2022	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$58,157.66
09/05/2022	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$183.93	\$58,341.59
25/05/2022	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$57,982.84
01/06/2022	Distribution	CASHACCT - Cash Account	\$14.68	\$57,997.52
08/06/2022	Distribution	FRT0027 - Franklin Australian Absolute Return Bond Fund	\$182.62	\$58,180.14
08/06/2022	Distribution	MAQ0277 - Macquarie Income Opportunities Fund	\$100.56	\$58,280.70
25/06/2022	Adviser fees	Client advice fee - ongoing	\$(358.75)	\$57,921.95
Closing value as at 30 June 2022				\$57,921.95

Note: Any cash transactions occurring after 30/06/2022 that are related to the 2021-2022 financial year, are not included in the transaction details.

Transaction details - term deposit

No term deposit transactions for the period 1 July 2021 to 30 June 2022

Transaction details - investments

Trade Date	Settlement Date	Type	Description	Quantity	Unit Price	Amount
13/08/2021	16/08/2021	Switch	AMP0557 - Macquarie Corporate Bond Fund - Class A Units	120,055.22	\$1.04	\$(124,395.22)
13/08/2021	25/08/2021	Switch	AMP1015 - AMP Capital Core Property Fund	126,901.40	\$1.41	\$(179,046.46)
13/08/2021	16/08/2021	Switch	SBC0007 - UBS Diversified Fixed Income Fund	197,033.71	\$0.86	\$(169,311.07)
13/08/2021	16/08/2021	Switch	ACM0001 - AB Dynamic Global Fixed Income Fund	195,867.20	\$1.02	\$200,000.00
13/08/2021	16/08/2021	Switch	ACM0009 - AB Global Equities Fund	34,353.36	\$1.89	\$65,000.00
13/08/2021	16/08/2021	Switch	ETL0666 - GQG Partners Global Equity Fund (AUD Hedged Class)	83,326.39	\$1.20	\$100,000.00
13/08/2021	16/08/2021	Switch	FRT0027 - Franklin Australian Absolute Return Bond Fund	193,685.84	\$1.03	\$200,000.00
13/08/2021	16/08/2021	Switch	TGP0034 - ClearBridge RARE Infrastructure Value Fund – Unhedged	102,743.00	\$1.36	\$139,524.99
13/08/2021	17/08/2021	Equity Sell	MGFO - Magellan Global Fund. Option Expiring 01-Mar-2024 EX AT Disc TO Est Na	23,809.00	\$0.02	\$(547.61)
13/08/2021	17/08/2021	Equity Sell	MGF - Magellan Global Fund. Ordinary Units Fully Paid Closed Class	23,809.00	\$1.85	\$(44,046.65)
02/09/2021	03/09/2021	Switch	WHT0015 - Resolution Capital Global Property Securities Fund	16,398.33	\$2.01	\$33,000.00
02/12/2021	03/12/2021	Switch	ETL0666 - GQG Partners Global Equity Fund (AUD Hedged Class)	83,326.39	\$1.21	\$(100,949.92)
02/12/2021	03/12/2021	Switch	ETL7377 - GQG Partners Global Equities	53,460.19	\$1.93	\$103,408.05

Fees and costs summary	Amount
<p>Fees deducted directly from your account - This amount has been deducted directly from your account (reflected in the transactions listed on this statement). Transactions are shown under Account summary. For details of your individual transactions, please login to northonline.com.au.</p>	\$(4,387.45)
<p>Fees and costs deducted from your investment - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.</p>	\$(241.25)
<p>Total fees and costs you paid - This approximate amount includes all the fees and costs that affected your investment during the period excluding underlying investment option fees and costs.</p>	\$(4,628.70)
<p>Underlying investment option fees and costs - This approximate amount represents the underlying investment option fees and costs being management costs, performance fees, transaction costs and buy/sell costs.</p>	\$(45,913.37)
<p>Total fees and costs you paid - including underlying investment option fees and costs - This approximate amount includes all the fees and costs that affected your investment during the period including underlying investment option fees and costs.</p>	\$(50,542.07)

Additional information

Further enquiries

If you have any enquiries or complaints in relation to your MyNorth Investment IDPS you may follow the below steps in resolving your complaint.

Resolving a complaint

1. Contact your adviser

Discuss your enquiry or complaint with your adviser.

If you are not satisfied with the outcome, go to step 2.

2. Phone us

Call us on 1800 667 841 to discuss your complaint.

If you are not satisfied with the outcome, go to step 3.

3. Write to us

Write us detailing your complaint, and post to:

North Service Centre, GPO Box 2915 Melbourne VIC 3001

Or call us on 1800 667 841 to lodge your complaint

Allow us 30 days from the time we receive your request for a final response

If you are not satisfied with the outcome, go to step 4.

4. Refer your complaint

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

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Your privacy

We may collect, hold, use and disclose your personal information in accordance with the privacy statement set out in our privacy policy available at www.amp.com.au/amp/privacy

For more information or to change your details

Your adviser can help you understand this statement and your investments. If you need any further information or to update your details, contact us on 1800 667 841.

Changing your investment strategy

You can choose from a range of investment options listed in the MyNorth investment options document which is available through your financial adviser or free of charge at northonline.com.au

MyNorth Investment administration fee reduction

On 1 July 2022, we lowered the maximum administration fee you'll pay as an individual client if you only hold MyNorth Investment from \$2,400 to \$2,000 per annum (including any applicable account fee).

If you hold one or more MyNorth Super or Pension accounts, the maximum administration fee you'll pay as an individual client will remain at \$2,400 per annum (including any applicable account fee).

The existing cap of \$3,300 per annum for MyNorth family groups remains unchanged.

Please refer to the MyNorth Investment IDPS Guide for more information on applicable fees and costs. This is available through your financial adviser or at northonline.com.au.

