

Issue of Supplementary Product Disclosure Statement

We will be issuing a Supplementary Product Disclosure Statement ('SPDS') for investors in Life Choices ('the Options') as shown below. The SPDS will be available on the website from **28 March 2025**.

Option	ARSN	APIR code	PDS & SPDS location
ipac Life Choices Index 50	140 153 831	IPA0160AU	northonline.com.au/product-documents
ipac Life Choices Index 70	140 153 984	IPA0159AU	
ipac Life Choices Index 85	140 154 294	IPA0161AU	

The key change includes, but is not limited to:

- **The above-listed Options have been removed from the Life Choices Product Disclosure Statement (Original PDS), as the Responsible Entity has made a decision to terminate these Options effective 28 March 2025, as communicated separately.**

Full details of the changes can be found in the SPDS. As always, we recommend you read this document together with the Original PDS to understand the main benefits and risks of investing, along with other features of the Options.

Indirect investors should also review the Target Market Determination (TMD) for an Option before making an investment decision to consider whether an Option is appropriate for them. A TMD in respect of an Option is available at www.amp.com.au/investments-tmd.

Is any action required by investors?

No action is required by investors.

We're here to help

If you have any questions about this update, please contact your Client Account Manager or our Investor Services Team via email at ampinvestments@amp.com.au or on 133 267, between 8.30am and 5.30pm (Sydney time) Monday to Friday.

Yours sincerely,



Adam Bullpitt

Head of Investment Relationships
AMP Investments

On behalf of the Responsible Entity of the Options, ipac Asset Management Limited
(ABN 22 003 257 225, AFSL 234655).

Important Notice: ipac Asset Management Limited (ABN 22 003 257 225, AFSL 234655) (IAML) is the Responsible Entity of the Life Choices Investment Options ('the Options') and is the issuer of the units in the Options. Neither NMF, IAML nor any other company in the AMP Group guarantees the repayment of capital or the performance of any product or any particular rate of return referred to in this document. Past performance is not a reliable indicator of future performance. Investors should consider reading the PDS for the Options before making a decision regarding the Options. While every care has been taken in the preparation of this document, NMF makes no representation or warranty as to the accuracy or completeness of any statement in it including without limitation, any forecasts. This letter has been prepared for the purpose of providing general information, without taking account of any particular investor's objectives, financial situation or needs. Investors should, before making any investment decisions, consider the appropriateness of the information in this letter, and seek professional advice, having regard to their objectives, financial situation and needs. This document is solely for the use of the party to whom it is provided and must not be provided to any other person or entity without the express written consent of NMF.