

Additional Information about Pental Sustainable Balanced

Investment Guide SignatureSuper[®]

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the Trustee of the
AMP Super Fund
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About this document

The information in this document forms part of the product disclosure statement (PDS) for SignatureSuper. To understand how SignatureSuper works, read the PDS, relevant guides 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.

[Pental reviews companies and issuers subject to the exclusionary screens monthly and monitors the option's compliance with its investment guidelines \(including the exclusionary screens\) daily.](#)

If Pental discovers an investment no longer meets its criteria, Pental will divest the holdings as soon as it considers appropriate, having regard to the interests of investors (and this will be on a case by case basis). However, 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 the exclusionary screens at all times.

The exclusionary screens applied to the option's investments may exclude some companies and issuers from the investable pool of the option's portfolio. For this reason, the option's performance may vary when compared to other funds that are able to invest in these companies or issuers. This risk should be considered when deciding whether to invest in the option.

The assessment may consider issues such as:

Labour, Environmental, Social and Ethical Considerations

Pental integrates Environment, Social and Governance (ESG) factors into the option's asset allocation process where ESG is one of the secular themes incorporated by Pental in the option's strategic asset allocation process. In managing the option's Australian and international shares, Australian and international fixed interest and 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 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.

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 from time to time.

Exclusionary Screens

The Australian and international shares, Australian and international fixed interest and 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, depleted uranium 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:

- exploration or extraction of fossil fuels (specifically coal, oil and gas); or
- distribution of controversial weapons (including cluster munitions, landmines, biological or chemical weapons, nuclear weapons, incendiary weapons and white phosphorous weapons); the supply of goods or services specifically related to controversial weapons; or
- manufacture, ownership or operation of gambling facilities, gaming services or other forms of wagering; or
- production of pornography; or
- manufacture of non-controversial weapons or armaments; 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; 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)¹; or
- provision of supplies or services which relate specifically to fossil fuel extraction; or exploration (coal, oil and gas)¹; 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; or
- distribution or retailing of pornography; or
- distribution or retailing of non-controversial weapons or armaments; 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.

International Shares

The international shares component will not invest in companies directly involved in:

- 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)¹; 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.

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
- manufacture or distribution of pornography; or
- direct mining of uranium for the purpose of weapon manufacturing; or
- extraction of thermal coal and oil sands production.

Alternative Investments

The alternative investments component 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.

¹ 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.

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 regular engagement with the management of companies and issuers to manage risks, effect change and protect 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.

phone 131 267
8.30am to 7.00pm Sydney time
Monday to Friday

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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. 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.

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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.