

Changes to buy/sell spreads

25 September 2026



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We are making some changes to the buy/sell spreads for the Funds listed in the table on the following pages, that will be implemented with effect from 25 September 2026.

Full details of the changes can be found in the Funds' PDS. As always, we recommend you read this document to understand the main benefits and risks of investing, along with other features of the Funds. Indirect investors should also consider the Target Market Determination (TMD) for a Fund before making an investment decision to consider whether a Fund is appropriate for them. TMDs in respect of the Funds are available at amp.com.au/investments-tmd.

What are buy and sell spreads?

Buy and sell spreads are a transaction cost incurred by investors who enter or exit a managed fund. These spreads ensure that all unitholders are treated fairly and transaction costs are paid by those investors who transact, rather than by all the other unitholders in a fund. The buy and sell spread is retained by a fund to cover the transaction costs associated with a fund buying or selling assets. Buy and sell spreads are not a fee paid to the investment manager.

The buy spread is the difference between a fund's net asset value (NAV) unit price and entry price. The sell spread is the difference between the fund's NAV unit price and exit price.

What are the changes and what has caused the changes?

The changes to the buy/sell spreads are set out in the table on the following pages.

We regularly review transaction cost factors (buy/sell spreads) for all funds. As a result, the buy/sell spreads for the funds listed below will change.

We will continue to monitor these spreads on an ongoing basis to ensure these costs accurately reflect the costs of the underlying transactions.

As detailed in the PDS or other offer document, current buy and sell spreads can be obtained online at <https://www.amp.com.au/investments-spreads> or by contacting us.

Buy/sell spread changes

Product marketing name*	APIR Code	New spread		Current spread		Change	
		Buy	Sell	Buy	Sell	Buy	Sell
Constructor Series							
ipac Dimensional Global Listed Infrastructure Fund - On-platform Class A	IPA2182AU	0.13%	0.09%	0.14%	0.07%	-0.01%	0.02%
Specialist Funds							
Specialist Geared Australian Share Fund - On-platform Class A	AMP0969AU	0.20%	0.20%	0.25%	0.25%	-0.05%	-0.05%
Balanced Growth, Professional, Diversified Investment Strategies							
AMP Balanced Growth Fund - Wholesale	AMP0442AU	0.11%	0.11%	0.10%	0.11%	0.01%	0.00%
AMP Balanced Growth Fund - On-platform Class A	AMP0441AU						
Diversified Investment Strategy No. 1	IPA0123AU	0.09%	0.09%	0.09%	0.08%	0.00%	0.01%
North Professional Conservative	IPA0176AU						
North Professional Moderately Conservative	IPA0080AU	0.10%	0.10%	0.11%	0.11%	-0.01%	-0.01%
ipac Life Choices Active 50	IPA0156AU						
Diversified Investment Strategy No. 2	IPA0115AU	0.11%	0.11%	0.12%	0.12%	-0.01%	-0.01%
North Professional Balanced	IPA0077AU						
ipac Life Choices Active 70	IPA0155AU	0.12%	0.12%	0.13%	0.12%	-0.01%	0.00%
North Professional Growth	IPA0078AU						
Diversified Investment Strategy No. 3	IPA0116AU	0.12%	0.12%	0.13%	0.13%	-0.01%	-0.01%
ipac Life Choices Active 85	IPA0154AU						
Diversified Investment Strategy No. 4	IPA0124AU	0.12%	0.12%	0.13%	0.13%	-0.01%	-0.01%
North Professional High Growth	IPA0079AU						
ipac Life Choices Active 100	IPA0153AU						
Index and Enhanced Index							
MyNorth Emerging Markets Index	IPA9989AU	0.16%	0.26%	0.17%	0.24%	-0.01%	0.02%
AMP Emerging Markets Index Fund	IPA8958AU						
MyNorth International Property Index Hedged	IPA4080AU	0.07%	0.07%	0.08%	0.08%	-0.01%	-0.01%
AMP International Property Index Fund Hedged - Wholesale	AMP4344AU						
MyNorth Australian Property Index	IPA2425AU	0.05%	0.05%	0.06%	0.06%	-0.01%	-0.01%
AMP Australian Property Index Fund-Wholesale	AMP3561AU						

Product marketing name*	APIR Code	New spread		Current spread		Change	
		Buy	Sell	Buy	Sell	Buy	Sell
MyNorth International Fixed Interest Index Hedged	IPA5310AU	0.06%	0.06%	0.08%	0.08%	-0.02%	-0.02%
AMP International Fixed Interest Index Fund Hedged-Wholesale	AMP7626AU						
MyNorth Essentials Index Balanced	IPA7198AU	0.05%	0.05%	0.06%	0.06%	-0.01%	-0.01%
MyNorth Essentials Index Growth Fund	IPA8954AU	0.05%	0.05%	0.06%	0.06%	-0.01%	-0.01%
North Index High Growth	NMM0115AU	0.06%	0.06%	0.06%	0.07%	0.00%	-0.01%
MyNorth Index High Growth	IPA0184AU						
MyNorth Australian Equity Index	IPA3983AU						
AMP Australian Equity Index Fund-Wholesale	AMP9555AU	0.04%	0.04%	0.05%	0.05%	-0.01%	-0.01%
MyNorth International Equity Index	IPA6998AU						
AMP International Equity Index Fund-Wholesale	AMP7078AU	0.05%	0.05%	0.06%	0.06%	-0.01%	-0.01%
MyNorth International Equity Index - Hedged	IPA5367AU						
AMP International Equity Index Fund - Hedged	IPA3419AU	0.06%	0.06%	0.07%	0.07%	-0.01%	-0.01%

*Please note the above changes to buy/sell spreads apply to all unit classes for the Funds.

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, Monday to Friday between 8.30am and 5.30pm (Sydney time).

Yours sincerely,



Anna Hill

Head of Products & Clients
AMP Investments

On behalf of the responsible entity of the Funds, ipac Asset Management Limited (ABN 22 003 257 225, AFSL 234655).

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