



Investment Guide

Additional Information about Pental Sustainable Balanced SignatureSuper[®]

Issued by NM Super, the trustee of the AMP Super Fund on 30 September 2023.

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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, Investment and relevant Insurance guide and your plan summary (if applicable). 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's sustainable assessment process considers the extent to which a company or issuer manages its material environmental, social, and corporate governance (ESG) issues. Specifically, the assessment may consider issues such as:

Environmental management

- Management of environmental impacts through the implementation of best practice environmental techniques, technologies and product design.
- Environmental performance against a range of environmental indicators including for example, greenhouse gas emissions, energy and water use and environmental incidents.
- The capacity to consult key stakeholders in relation to activities that may have significant environmental impacts.
- Adoption of best practice with regards to management and disclosure of material risks and opportunities associated with climate change.

Social practices

- Equal opportunity, anti-discrimination and industrial relations policies and practices.
- Staff incentives, development and training.
- Employee benefits and entitlements.
- Human capital management performance against a range of indicators, such as voluntary turnover and gender diversity in senior management.
- Products or services that provide positive social impacts such as improved health and community well-being, disease prevention, and education.
- Management of contractors and suppliers.
- Workplace health and safety performance against indicators such as fatalities and lost time injury frequency rate.

Corporate governance and business conduct

- Codes of conduct and the extent of their integration into the company's operations.
- Provision of regular and appropriate training.
- Whistleblower policies and procedures.
- Ethical conduct and performance of employees and officers – the extent to which companies are adopting principles in areas such as complying with the law, fair and open dealings and accepting responsibility for their actions.
- Product safety and consumer protection.
- Engagement practices with employees, shareholders and key community stakeholders.

Exclusionary Screens – Australian Shares

The Option's Australian shares investments will not invest in companies which:¹

Fossil fuels

- directly extract or explore for fossil fuels (specifically, coal, oil and gas); or

¹ All reasonable care has been taken to implement the Option's exclusionary screens. Pental draws on internal and supplementary external research, believed to be accurate, to determine whether a company is subject to the exclusionary screens. 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 all of these criteria at all times.

- derive 10% or more of their gross revenue from fossil fuel-based power generation, or from fossil fuel refinement or distribution (coal, oil and gas)²; or
- derive 10% or more of their gross revenue from the provision of supplies or services which relate specifically to fossil fuel extraction or exploration (coal, oil and gas)²;

Uranium

- derive 10% or more of their gross revenue from directly mining uranium for the purpose of nuclear power generation;

Logging

- derive 10% or more of their gross revenue from unsustainable forestry or forest products, including non-Forest Stewardship Council certified forest products or non-Roundtable on Sustainable Palm Oil certified palm oil production;

Gambling

- directly manufacture, own or operate gambling facilities, gaming services or other forms of wagering; or
- derive 10% or more of their gross revenue from the indirect provision of gambling (for example, through telecommunications platforms);

Pornography

- produce pornography; or
- derive 10% or more of their gross revenue from the distribution or retailing of pornography;

Weapons

- manufacture or distribute controversial weapons (including cluster munitions, landmines, biological or chemical weapons, nuclear weapons, incendiary weapons and white phosphorous weapons); or
- supply of goods or services specifically related to controversial weapons; or
- manufacture non-controversial weapons or armaments (including civilian firearms or military equipment); or
- derive 10% or more of their gross revenue from the distribution or retailing of non-controversial weapons or armaments (including civilian firearms or military equipment); or
- supply of goods or services specifically related to non-controversial weapons or armaments;

Alcohol

- produce alcoholic beverages; or
- derive 10% or more of their gross revenue from the distribution or retailing of alcoholic beverages;

Tobacco

- produce tobacco (including e-cigarettes and inhalers); or
- derive 10% or more of their gross revenue from the distribution of tobacco (including e-cigarettes and inhalers); or
- supply of goods or services specifically related to the tobacco industry (for example, packaging or promotion);

Animal cruelty

- directly undertake animal testing for cosmetic products; or
- directly undertake live animal export;

Predatory lending

- directly provide products or services with lending practices that are unfair or deceptive to ordinary borrowers, including small amount short-term loans at higher than commercial

rates of interest (for example, payday loans, pawn loans or the use of aggressive sales tactics);

Breaches and misconduct

- Pental considers having 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 Pental considers have not been remedied or adequately addressed.

Exclusionary Screens – International Shares

The Option's international shares investments will not invest in companies which directly¹:

- extract or explore for fossil fuels (specifically, coal, oil and natural gas); or
- produce tobacco (including e-cigarettes and inhalers); or
- manufacture controversial weapons (including cluster munitions, landmines, biological or chemical weapons, nuclear weapons, blinding laser weapons, incendiary weapons, and/or non-detectable fragments).

The Option's international shares investments will also not invest in companies which derive 10% or more of their gross revenue directly from:

- fossil fuel-based power generation, or fossil fuel distribution or refinement (coal, oil and natural gas)²
- the production of alcoholic beverages
- manufacture, ownership or operation of gambling facilities, gaming services or other forms of wagering
- manufacture of non-controversial weapons or armaments
- manufacture or distribution of pornography; and
- uranium mining for the purpose of nuclear power generation.

Exclusionary Screens – Australian Fixed Interest

The Option's Australian fixed interest will not invest in issuers directly involved in either of the following activities¹:

- tobacco production (including e-cigarettes and inhalers); or
- controversial weapons manufacture (including as cluster munitions, landmines, biological or chemical weapons, depleted uranium weapons, nuclear weapons, blinding laser weapons, incendiary weapons, and/or non-detectable fragments).

The Option's Australian fixed interest will also not invest in issuers directly involved in any of the following activities, where such activities account for 5% or more of an issuer's gross revenue:

- exploration, extraction or refinement of fossil fuels (specifically coal, oil and gas); or
- the production of alcohol; or
- manufacture or provision 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.

For fixed interest securities issued by Government related entities covered by Pental's sustainability research database Pental do assess the related sustainability characteristics, and typically prefer issuers with higher sustainability ratings.

2 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 Pental consider credible.

Exclusionary Screens – International Fixed Interest

The Option's international fixed interest will not invest in directly involved in either of the following activities¹:

- tobacco production (including e-cigarettes and inhalers); or
- controversial weapons manufacture (including as cluster munitions, landmines, biological or chemical weapons, depleted uranium weapons, nuclear weapons, blinding laser weapons, incendiary weapons, and/or non-detectable fragments).

The Option's international fixed interest will also not invest in issuers directly involved in any of the following activities, where such activities account for 10% or more of their gross revenue:

- the production of alcohol; 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.

For fixed interest securities issued by Government related entities covered by Pandal's sustainability research database Pandal does assess the related sustainability characteristics, and typically prefers issuers with higher sustainability ratings.

Exclusionary Screens – Alternative Investments

A component of the Option's alternative investments will not invest in companies or issuers which directly¹:

- produce tobacco (including e-cigarettes and inhalers); or
- manufacture controversial weapons (including cluster munitions, landmines, biological or chemical weapons, depleted uranium weapons, nuclear weapons, blinding laser weapons, incendiary weapons, and/or non-detectable fragments).

A component of the Option's alternative investments will also not invest in companies or issuers which derive 10% or more of their gross revenue directly from:

- the 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.

Other considerations

The criteria applied to the Option's investments may exclude some industry sectors and companies from the Option's 'investable universe'. For this reason, the Option's performance may vary when compared to other funds that do not apply sustainability or ethical criteria in their investment process. This risk should be considered when deciding whether to invest in the Option.

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.

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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.

The Trustee may enter into financial or other transactions with related bodies corporate in relation to this product. That related body corporate may be entitled to earn fees, profits, reimbursements or expenses or other benefits in relation to any such appointment or transaction and to retain them for its own account.

SignatureSuper is managed and administered in accordance with the PDS, guides and your plan summary (if applicable). We may change the way SignatureSuper is managed and administered at any time and we'll notify you of any change as soon as practicable after the change occurs, except for an increase in the fees charged by us, where we'll give you at least 30 days' notice of any increase in these fees.

This offer is available only to persons receiving (including electronically) the PDS, guides and your plan summary (if applicable) within Australia.

Investment manager consent

Pandal 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.