

ipac Income Generator (ipac Select Income Generator)

Product Disclosure Statement Platform (Class K units)



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Issuer and responsible entity	ipac Asset Management Limited (ABN 22 003 257 225, AFSL 234655) - referred to in this PDS as 'the Responsible Entity' or 'ipac'.
Investment manager	National Mutual Funds Management Ltd (ABN 32 006 787 720, AFSL 234652) referred to in this PDS as 'NMFM', 'AMP Investments', 'we', 'our' or 'us'.
Fund	ipac Income Generator (ARSN 140 154 981) (APIR codes IPA0075AU, IPA0076AU) ipac Select Income Generator (APIR code IPA0142AU) - referred to in this PDS as 'ipac Income Generator' or 'the Fund'.
Unit class	On-platform Class K

This PDS was prepared in accordance with Subdivision 4.2C of Division 4 of Part 7.9 of the Corporations Regulations 2001.

This PDS may be used by master trusts or platform operators, referred to in this PDS as 'platform operators', to apply for units in the Fund, and to give to their customers (indirect investors) to provide them with Fund information they may use in making a decision about instructing the platform operator to invest in the Fund on their behalf, and to compare to other funds they may be considering. Platform operators are unitholders in the Fund; their rights differ from the rights of indirect investors, who are not unitholders.

Important information

This Product Disclosure Statement (PDS):

- provides a summary of significant information about the ipac Income Generator (ipac Select Income Generator) (the Fund) and your investment in the Fund, and
- incorporates a number of references to further important information, each of which forms part of this PDS. This 'incorporated information' is indicated by the symbol // and is available online at amp.com.au/investments-ibr-iwig-k

Before making a decision about investing or reinvesting in the Fund, all investors should consider the information in the PDS and all the incorporated information. A copy of the current PDS and incorporated information can be obtained free of charge, on request by contacting us on 133 267.

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

Information in this PDS can help investors compare the Fund to other funds they may be considering. The information in this PDS is general information only and does not take into account any investor's personal objectives, financial situation or needs. All investors should obtain financial advice that is tailored to their circumstances.

No company in the AMP Group or any investment manager assumes any liability to investors in connection with investment in the Fund or guarantees the performance of the Responsible Entity's obligations to investors, the performance of the Fund or any particular rate of return. The repayment of capital is not guaranteed. Investments in the Fund are not deposits or liabilities of any company in the AMP Group.

NMFM has provided consent to the statements made by or about them in this PDS and has not withdrawn that consent prior to the issue of this PDS. No company in the AMP Group other than the Responsible Entity is responsible for any statements or representations made in this PDS.

The offer in this PDS is available only to eligible persons as set out in this PDS, who receive the PDS (including electronically) within Australia. We can only accept applications signed and submitted from within Australia. We cannot accept cash. Unless otherwise specified, all dollar amounts in this PDS are Australian dollars.

1. About ipac Asset Management Limited

ipac Asset Management Limited, a member of the AMP Group, is the Responsible Entity of the Fund and issuer of this PDS. The Responsible Entity is responsible for the overall operation of the Fund. No company in the AMP Group other than the Responsible Entity is responsible for the preparation and issue of this PDS or for any statements or representations made herein. The Responsible Entity can be contacted on 133 267.

NMFM has been appointed by the Responsible Entity as the investment manager of the Fund and, under an agreement, to provide other fund related services including responding to investor enquiries. NMFM is also a member of the AMP Group and can be contacted on 133 267.

NMFM

As the investment manager, NMFM is responsible for managing and investing the Fund's assets and seeking to achieve its investment objectives. This includes determining the mix of asset classes, managing market exposures and researching and appointing specialist investment managers who conduct investment activities on behalf of the Fund.

2. How the Fund works

The Fund aims to deliver regular income with some capital growth over the medium to long term through investment in a diversified mix of growth and defensive assets, with a focus on income generation.

Investing in a managed investment scheme

The Fund is a managed investment scheme structured as a unit trust and registered under the *Corporations Act 2001 (Cth)* (Corporations Act). A managed investment scheme is where investors' money is pooled together to purchase the scheme's assets, and it is the Responsible Entity (together with the investment manager and underlying investment managers), not investors, who has day to day control of the scheme. The Fund's constitution, along with the Fund's PDS, the Corporations Act and other relevant laws, sets out the relationship between the Responsible Entity and investors.

The value of your investment

Investors in a managed investment scheme are issued with 'units', each of which represents a share of the value of the scheme's assets. The Fund may have a number of classes of units. Investments made through this PDS relate to On-platform Class K units.

Unit prices can rise and fall on a daily basis depending on a number of factors, including the market value of the Fund's assets. Consequently, the value of your investment will vary from time to time.

Platform operators The value of your investment at any point in time is calculated by multiplying the number of units you hold, by the On-platform Class K unit price current at that time. Unit prices are updated regularly online at amp.com.au/investments and can also be obtained by contacting us.

Indirect investors When you invest through this PDS, the platform operator holds units on your behalf. The value of your investment at any point in time is calculated by multiplying the number of units held for you, by the unit price set by the platform operator. Your financial adviser or platform operator can provide you with the current unit price relevant to your investment in the Fund.

Investing in the Fund

Who can invest?

Applications to invest in the Fund through this PDS can only be made by platform operators, investing directly in the Fund, and indirect investors, investing in the Fund through a master trust or platform, who receive the PDS (including electronically) within Australia. We can only accept applications signed and submitted from within Australia. The Responsible Entity reserves the right to refuse or reject an application.

How to apply

All investments are made on the basis of the PDS current at the time of contributing any investment amount. You can obtain a current PDS online at amp.com.au/investments-pds-iwig-k for the PDS and at amp.com.au/investments-ibr-iwig-k for the Incorporated information or by contacting us.

Platform operators You will need to complete an application form and submit it with your initial investment amount of at least \$10,000,000. You can then make additional investments of at least \$5,000 at any time. The Responsible Entity reserves the right to accept lower investment amounts. Application forms can be obtained by contacting us on 133 267.

Indirect investors Your financial adviser or platform operator will provide you with information about how to apply, including the form you will need to complete, minimum initial and additional investment amounts, and payment methods.

Accessing your money

Platform operators Contact us in writing at any time, telling us how much you wish to withdraw and giving your account details. A balance of \$10,000,000 is generally required to keep your investment open.

Indirect investors Contact your financial adviser or platform operator for details about how to withdraw money, how your withdrawal will be paid, and the minimum withdrawal amount and account balance set by the platform operator.

Payment times

The proceeds of your withdrawal request will usually be available within five (5) Business Days. A Business Day for us is any day other than Saturday, Sunday or a bank or public holiday in Sydney, NSW. However, under the Fund's constitution, payment and processing of withdrawal requests may take up to 365 days, or longer in some circumstances, such as if there is insufficient cash available in the Fund to meet withdrawal requests within the 365 day period.

Distributions

Platform operators The Fund will normally distribute income monthly in cash, but can make additional distributions at any time. The monthly distributions will be based on our estimate of the Fund's annual income in the current financial year. There may be two distributions made in June:

- a distribution representing a portion of the income of the Fund for the financial year, and
- a distribution representing realised capital gains and any other distributable income for the financial year.

You should be aware that although the Fund aims to pay distributions monthly, the amount of each distribution may vary or no distribution may be payable in a distribution period.

Indirect investors Distributions are paid directly to platform operators. You should contact your financial adviser or platform operator for details about how often distributions are paid, and the distribution payment method.

// You should read the important information about how the Fund works before making a decision. Go to amp.com.au/investments-ibr-iwig-k, and go to 'Distributions', 'Investing in the Fund', 'Accessing your money' and 'Other important information'. The material relating to how the Fund works may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing in the Fund

Significant features and benefits of investing

The Fund has the following key features and benefits:

1. Regular and reliable income

The Fund usually pays income monthly. The aim is to deliver regular income by investing in a diversified mix of income-producing assets, including:

- traditional income-generating investments like fixed interest, and
- growth assets like equities, particularly Australian shares that generally pay higher dividends and can provide franking credits.

2. Long term growth in your capital and income

By investing in growth assets the Fund aims to deliver some long term growth in your capital, as well as income. In addition to the regular monthly income payments, any capital gains the Fund makes will be paid in a separate distribution that will be automatically reinvested to help grow your capital base, and therefore the income it can deliver, over time.

3. Managed for low marginal tax investors

While open to all investors, the Fund is particularly well-suited for investors on a low marginal tax rate, such as retirees.

4. Daily liquidity

We combine different asset classes and strategies to construct a portfolio that generally has a high level of liquidity.

// You should read the important information about the features and benefits of the Fund before making a decision. Go to amp.com.au/investments-ibr-iwig-k and go to 'Fund features' and 'Other important information'. The material relating to the Fund's features and benefits may change between the time when you read this PDS and the day when you acquire the product.

4. Risks of managed investment schemes

All investments carry risk

Assets with the highest long-term returns may also carry the highest level of short-term risk, particularly if you do not hold your investment for the minimum suggested investment timeframe. Different investment strategies may carry different levels of risk, depending on the assets in which a Fund invests.

When you invest in a Fund, you should be aware that:

- returns are not guaranteed, future returns may differ from past returns, and the level of returns may vary, and
- the value of your investment may vary, and there may be the risk of loss of invested capital.

The value of your investment may also be affected by the Fund-specific risks noted below and by other risks or external factors such as economic conditions, laws and regulations including tax laws, and government policies relating to managed investment schemes.

Other factors such as your age, the length of time you intend to hold your investment, other investments you may own, and your personal risk tolerance will affect your risk profile as an investor. As the risks noted in this section do not take factors such as these into account, you should consider obtaining appropriate financial advice before making a decision about investing or reinvesting in the Fund.

Risks specific to the Fund

Risks specific to the Fund may include or be associated with:

- **asset allocation** – the Fund's asset allocation strategy does not guarantee positive investment performance at all stages of the investment cycle.
- **share market investments** – while listed equity investments have historically produced higher returns than cash or fixed interest over the long term, there is a risk of capital loss especially over the shorter term.
- **credit** – the value of an asset can change due to changes in the credit quality of its issuer.
- **interest rates** – there is a risk of capital loss in a rising interest rate environment.
- **listed infrastructure** – may be affected by risks relating to share market investments as well as those associated with direct infrastructure assets.
- **unlisted infrastructure investments** – may carry risks relating to factors such as interest rates, project costs, asset usage and regulation.
- **listed property** – may be affected by risks relating to share market investments as well as those associated with direct property assets.

- **unlisted property investments** – may carry risks relating to factors such as the quality, location, rental profile and rental income of underlying property assets.
- **international investments** – the value of offshore investments may be impacted by changes to global economic and market conditions, currency risk and jurisdictional risk.
- **emerging markets** – securities markets in developing countries are typically smaller and more volatile than those of more developed countries.
- **climate** – refers to the financial risks arising from climate change including physical and transition risks.
- **convertible securities** – have the risk characteristics of derivatives, fixed income and share market investments, and may not be able to be readily exchanged for cash or for an equivalent asset value.
- **counterparty and default** – losses can be incurred if an issuer or counterparty defaults on interest payments, the repayment of capital or other financial or contractual obligations.
- **investment management** – there is a risk that an investment manager will not perform to expectations.
- **alternative assets** – traditional risks such as credit and liquidity risk can be magnified for alternative assets.
- **digital assets** – may be affected by significant additional risks over traditional assets, including regulatory changes, volatile price movement, and heightened cyber and custody risks.
- **liquidity** – assets subject to liquidity risk may be difficult to trade and it may take longer for their full value to be realised. In circumstances where the Fund's portfolio ceases to be 'liquid' for Corporations Act purposes, there may be significant delays or a freeze on withdrawal requests.
- **listed hybrid securities** – as these are a combination of debt and equity, they carry the risks associated with interest rates and share market investments, as well as derivatives.
- **securities lending** – although engaging in securities lending and borrowing may provide increased returns, there is a risk of capital loss.
- **unforeseen extraordinary events** – events such as natural disasters or phenomena, changes in government or government policies, political unrest, war and terrorism may affect market and asset prices and give rise to increased or prolonged market volatility.

//You should read the important information about risks before making a decision. Go to amp.com.au/investments-ibr-iwig-k, and go to 'Risks of investing'. The material relating to risks may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

The Fund

The Fund is a registered managed investment scheme which invests in a diversified mix of growth and defensive assets, with a focus on income generation. The Fund invests using a range of specialist investment managers and income-focused strategies. While open to all investors, this Fund has been designed with low marginal tax payers in mind.

Asset allocation

The Fund's asset allocation will be managed within the strategic ranges shown below.

Asset class	Strategic range
Australian shares	15 - 50%
Global shares ¹	0 - 25%
Property ²	0 - 20%
Infrastructure ³	0 - 20%
Alternatives ⁴	0 - 20%
Fixed income ⁵ and cash	0 - 70%
Growth	10 - 80%
Defensive	20 - 90%

- 1 May include emerging markets and private equity.
- 2 May include Australian and global listed and unlisted property.
- 3 May include Australian and global listed and unlisted infrastructure.
- 4 May include both defensive and growth alternative assets, such as hedge funds, commodities, digital assets and absolute return strategies.
- 5 May include government bonds and credit (investment grade and sub-investment grade).

If we change the strategic ranges, as set out above, a PDS update notice will be lodged online at amp.com.au/investments-pds. This updated information can also be obtained by contacting us.

The investment manager aims to manage asset allocations within the strategic ranges. However, in certain circumstances actual allocations may fall outside of these. Such circumstances would include where the Fund or underlying funds are closed for new applications or withdrawals, during changes to the product structure, asset allocation or manager line-up, or in certain market conditions. The investment manager will not deviate outside the strategic ranges to pursue investment opportunities based on short-term expectations.

Labour standards and Environmental, Social and Governance (ESG) considerations

The Fund’s key investment decisions are based primarily on financial and economic factors, including investment style and approach. Some consideration is given to labour standards and environmental, social and governance factors.

Further details can be found in the ‘Labour standards and ESG considerations’ in the ‘Other important information’ section of the ‘Incorporated information’.

Investment return objective

The Fund aims to deliver an income return in excess of 4.0% (including franking, after investment fees) per annum, and capital growth (through reinvestment) over the long term. The Fund achieves this through investment in a diversified mix of growth and defensive assets, with a focus on income generation.

Suggested minimum investment timeframe

5 years

Summary of risk level

Risk band

1	2	3	4	5	6	7
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Risk label

Very low	Low	Low to medium	Medium	Medium to high	High	Very high
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The Fund’s risk band and risk label are based on an estimation that the number of negative annual returns over any 20 year period would be within the range of 4 to less than 6. Information about the methodology used for calculating the risk level can be obtained by contacting us. This summary is not a complete description of the risks of investing in the Fund.

Consequently, before choosing to invest or reinvest in the Fund, you should read the Fund’s PDS and incorporated information, and consider factors such as the likely investment return, the risks of investing and your investment timeframe.

We may change the Fund’s investment return objective or investment approach, from time to time, if we consider it to be in the best interests of investors. If we do so, we will advise investors.

In section 5 only, the term ‘we’ refers to the Responsible Entity.

// You should read the important information about how we invest your money before making a decision. Go to [amp.com.au/investments-ibr-iwig-k](#), and go to ‘Fund features’. The material relating to how we invest your money may change between the time when you read this PDS and the day when you acquire the product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your investment balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC) Moneysmart** website ([www.moneysmart.gov.au](#)) has a managed funds fee calculator to help you check out different fee options.

Summary of fees and costs

Overview of fees and costs

Table 1 provides an overview of the costs of acquiring units in the Fund, and the fees and costs charged in relation to your investment. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment scheme as a whole. For the Fund, these fees and costs are paid out of the Fund’s assets, and are reflected in the unit price. You can use this information to compare the Fund’s fees and costs with those of other funds.

Unless otherwise stated, the fees and costs shown in this section are inclusive of Goods and Services Tax (GST), less Reduced Input Tax Credits (RITCs) or other input tax credits claimable, rounded to two decimal places.

Unless otherwise specified, all dollar amounts are Australian dollars.

Table 1

ipac Income Generator (ipac Select Income Generator)

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs⁴		
<i>Management fees and costs¹</i> The fees and costs for managing your investment.	0.83% pa of the Fund's net assets	Management fees and costs are comprised of: - a management fee - calculated daily and paid monthly out of the Fund's assets and reflected in the unit price - indirect costs - paid out of the Fund's assets or interposed vehicle's assets once the cost is incurred and reflected in the unit price
<i>Performance fees²</i> Amounts deducted from your investment in relation to the performance of the product.	Nil	Not applicable
<i>Transaction costs³</i> The costs incurred by the scheme when buying and selling assets.	0.06% pa of the Fund's net assets	Paid out of the Fund's assets when the costs are incurred and reflected in the unit price. The amount shown is net of any transaction costs recovered from investors via buy-sell spreads (see below).
Member activity related fees and costs (fees for services or when your money moves in or out of the scheme)		
<i>Establishment fee</i> The fee to open your investment.	Nil	Not applicable
<i>Contribution fee</i> The fee on each amount contributed to your investment.	Nil	Not applicable
<i>Buy-sell spread³</i> An amount deducted from your investment representing costs incurred in transactions by the scheme.	0.09%/0.09%	When you invest or withdraw from the Fund, you may incur buy and sell spreads applicable at the time and this amount is reflected in the unit prices for the Fund. The buy spread is taken out of application amounts. The sell spread is taken out of withdrawal amounts.
<i>Withdrawal fee</i> The fee on each amount you take out of your investment.	Nil	Not applicable
<i>Exit fee</i> The fee to close your investment.	Nil	Not applicable
<i>Switching fee</i> The fee for changing investment options.	Nil	Not applicable

1 Management fees and costs are expressed as a percentage of the Fund's net assets. Management fees and costs are made up of a management fee of 0.79% pa, recoverable expenses of 0.02% pa and estimated other indirect costs of 0.02% pa. The sum of these figures may differ to the total management fees and costs, due to rounding. The recoverable expenses are the expenses reimbursed from the Fund in the previous financial year. Refer to the 'Additional explanation of fees and costs' in the 'Incorporated information' for further details.

2 No performance fees are charged in relation to the Fund or any interposed vehicle.

3 Refer to 'Additional explanation of fees and costs' in the 'Incorporated information' for further details on transaction costs and buy/sell spreads that may apply.

4 See Table 2 for an example of the calculation of the ongoing annual fees and costs.

Important

Fee amounts shown in this PDS are the fees and costs the Responsible Entity charges platform operators investing through this PDS. If you are an indirect investor, please contact your financial adviser or platform operator for details of the fee amounts relating to your investment in the Fund. Fees may be payable to your financial adviser. These fees are additional to the fees noted in Table 1 (refer to the Statement of Advice provided by your adviser).

Changes to fees

The Responsible Entity may change the fees noted in this PDS at its discretion and without the consent of platform operators or indirect investors. For example, fees may be increased where increased charges are incurred due to changes to legislation, where increased costs are incurred, if there are significant changes to economic conditions, or if third parties impose or increase processing charges. However, we will give platform operators 30 days' written notice of any intention of the Responsible Entity to increase the existing fees or introduce performance fees or contribution or withdrawal fees.

Example of annual fees and costs

Table 2 gives an example of how the ongoing annual fees and costs in the Fund can affect your investment over a one-year period. You should use this table to compare this product with other products offered by managed investment schemes. The ongoing annual fees and costs shown in this table are an example only and are not additional to the fees and costs described in Table 1.

Table 2

Example – ipac Income Generator (ipac Select Income Generator)		Balance of \$10,000,000 with a contribution of \$5,000 during the year
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
Plus Management fees and costs ¹	0.83% pa of the Fund's net assets	And , for every \$10,000,000 you have in the Fund you will be charged \$83,000 ² each year.
Plus Performance fees	Nil	And , you will be charged \$0.00 ⁴ in performance fees each year.
Plus Transaction costs	0.06% pa of the Fund's net assets	And , you will be charged \$6,000 ² in transaction costs.
Equals Cost of the Fund ³		If you had an investment of \$10,000,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged a fee of: \$89,000 ² What it costs you will depend on the fund you choose and the fees you negotiate.

1 Refer to Table 1 for the components of the management fees and costs.

2 These fees and costs do not include the management fees and costs and transaction costs charged on the additional \$5,000 investment. The additional management fees and costs would be \$41.50 and the additional transaction costs would be \$3.00 if you had invested the \$5,000 for a full 12 months.

3 This cost does not include any advice fees paid to your financial adviser.

4 No performance fees are charged in relation to the Fund or any interposed vehicle.

// You should read the important information about fees and other costs before making a decision. Go to amp.com.au/investments-ibr-iwig-k, and go to 'Fees and costs'. The material relating to fees and other costs may change between the time when you read this PDS and the day when you acquire the product.

7. How managed investment schemes are taxed

Investing in a managed investment scheme is likely to have tax consequences for investors. Generally, managed investment schemes do not pay tax on behalf of investors in the scheme, and investors are assessed for tax on the net income generated by their investment in the scheme.

You are strongly advised to seek professional taxation advice before you invest or deal with your investment, as the taxation treatment of your investment will be specific to your circumstances and to the nature of your investment.

// You should read the important information about taxation before making a decision. Go to amp.com.au/investments-ibr-iwig-k, and go to 'Taxation'. The material relating to taxation may change between the time when you read this PDS and the day when you acquire the product.

8. How to apply

Investing in the Fund

The offer to invest in the Fund is subject to the terms and conditions described in the PDS current at the time of contributing any investment amount. A current PDS can be obtained, free of charge, online at amp.com.au/investments-pds-iwig-k for the PDS and at amp.com.au/investments-ibr-iwig-k for the Incorporated information, or by contacting us.

Platform operators You will need to complete an application form when applying for an initial or additional investment in the Fund. The application form can be obtained, free of charge, by contacting us on 133 267.

Indirect investors Your financial adviser or platform operator can provide you with a current PDS and information about how to apply.

Cooling off rights

Platform operators Cooling off rights do not apply in relation to an investment in the Fund.

Indirect investors Cooling off rights do not apply under this PDS. Your financial adviser or platform operator can provide you with the conditions, if any, that apply to returning your investment within the cooling off period set by the platform operator.

Complaints procedure

Platform operators NMFM and the Responsible Entity follow an established procedure to deal with complaints. Complaints are very important to us and we are committed to resolving them as quickly as possible. Depending on the type of complaint lodged, different timeframes apply for the resolution of the complaint. You can find out more information regarding timeframes on our website at amp.com.au/support/complaints

If you have any concerns relating to your investment in the Fund, please contact us by email on trustinfo@amp.com.au, by telephone on 133 267 or in writing to National Mutual Funds Management Ltd, PO Box 6346, Wetherill Park NSW 1851.

If the complaint is privacy related, please refer to our Privacy Policy for more details, which can be obtained online at amp.com.au/privacy.

Indirect investors You should contact your financial adviser or platform operator if you have a complaint related to your investment in the Fund. If your issue remains unresolved, you can contact the external dispute resolution scheme of which the platform operator is a member.

Contacting the Responsible Entity and NMFM

Registered offices

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Mailing address of the Fund

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