

Monthly Investment Performance

as at 31 July 2021

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Information about your investment performance

Past performance should not be taken as an indication of future performance

Returns are calculated from historical crediting rates declared or changes in investment unit prices over the period shown.

Returns are after fees, costs and investment earning tax included in the unit price or crediting rate declared (rebates are excluded). They assume a sum of money invested at the beginning of the time period and not drawn upon or added to throughout that period.

The actual rate of return of your account will vary from those shown depending on individual plan features such as direct fees and taxes you may have to pay and the timing of contributions, switches and withdrawals.

The investment earnings of superannuation and non-superannuation products are subject to different rates of tax which affect the returns.

You should exercise caution in making judgement about the quality of a superannuation fund (superannuation investment option) or investment option based on this past performance. Past performance is not indicative of future performance. Any number of factors can cause performance comparisons to be inaccurate, including:

Asset allocations

The strongest explanation of performance differences between investment options is the amount allocated to different classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their investment objective. Each type of asset allocation has a different level of risk. Typically, growth assets can be more volatile for example, Australian Equities tend to be more volatile than Australian Bonds.

Pricing policies

The methodology used to assess the value of the underlying investments of the investment option, and how often any returns are applied to your account. Sometimes pricing and/or allocation of returns can cause performance to be distorted over time (ie not reflect the actual price you would receive if the underlying assets were sold on that day), which can mean inequities between members returns.

Timing of your contributions

Your returns may differ substantially to those shown, due to the timing of your contribution. This is due to the timing and amount of any deductions or switches from your account including any fees not incorporated into the unit price.

Another thing to consider when comparing performance is your ability to access superannuation when you want it. The frequency that the provider allows redemptions, the amount of the redemption that they can suspend or freeze, which is often impacted by the amount allocated to underlying assets which are not easily sold, and any fees or costs associated with redeeming the investment.

You can find out more about our approach to these items and how they impact on the return in your investment option at amplife.com.au.

What you need to know

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Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
AMP Flexible Income Plan (ULKP)				
AMP Balanced Growth	18.74	7.57	7.77	8.58
AMP Capital Guaranteed Fixed Interest	0.00	1.15	0.84	1.25
AMP Conservative	8.05	4.67	4.25	5.18
AMP Investment Linked Personal Superannuation Bond (ULASP)				
AMP Investment Linked Superannuation Plan (ULA)				
AMP All Growth	23.85	8.95	9.43	9.39
AMP Australian Share	24.59	9.82	9.23	8.78
AMP Balanced Growth	16.41	6.97	7.06	7.74
AMP Capital Guaranteed Fixed Interest	0.00	0.12	0.19	0.79
AMP Conservative	7.05	4.13	3.76	4.66
AMP Direct Property	11.73	5.28	6.32	6.24
AMP International Share	23.98	11.94	12.72	13.37
AMP Investment Linked Personal Superannuation Plan (ULS)				
AMP All Growth	23.85	8.95	9.43	9.39
AMP Balanced Growth	16.41	6.97	7.06	7.74
AMP Conservative	7.05	4.13	3.76	4.66
AMP Investment Linked Superannuation Plan (ULI)				
AMP All Growth	23.85	8.95	9.43	9.39
AMP Balanced Growth	16.41	6.97	7.06	7.74
AMP Cash Based	-1.22	-0.48	-0.21	0.56
AMP Conservative	7.05	4.13	3.76	4.66
AMP MultiFund Flexible Income Plan (ULMA)				
AMP All Growth	26.61	9.75	9.96	9.87
AMP Australian Bond	0.82	3.97	2.35	3.81
Australian Share Index	29.10	9.72	9.87	9.42
AMP Australian Share	28.56	9.23	9.39	9.19
AMP Balanced Growth	18.25	7.71	7.85	8.47
AMP Cash	0.00	0.14	0.19	0.86
AMP Conservative	7.94	4.56	4.12	5.08
AMP High Growth	22.57	8.89	9.16	9.47
AMP International Bond (closed to new investors)	-1.70	2.73	1.34	2.99
AMP International Share (closed to new investors)	25.41	12.33	13.13	14.22
International Share Index	28.12	12.85	12.89	13.48
AMP Listed Property Trusts	33.32	10.59	5.95	12.05
AMP Moderate Growth	13.36	6.26	6.05	6.88
AMP Secure Growth	3.47	3.88	4.19	4.06
Macquarie Income Opportunities	1.08	0.61	0.93	2.52
Alphinity Australian Share	28.98	9.54	10.94	10.25
BlackRock Global Bond	-0.80	3.12	1.55	3.61
BlackRock Scientific Hedged International Share	31.12	10.36	12.20	11.38
Future Directions Australian Bond	-1.38	3.09	1.51	2.99
Future Directions Balanced	18.60	6.59	7.01	7.80
Future Directions Conservative	7.21	3.38	3.16	4.30
Future Directions Growth	23.41	7.44	8.31	8.92
Future Directions High Growth	25.70	7.80	8.91	9.38
Future Directions International Bond	-2.35	2.42	1.02	2.71
Future Directions Moderately Conservative	12.37	4.80	5.04	5.90
Perpetual Industrial Share	33.60	6.50	6.55	9.90
Schroder Australian Equities	29.58	8.01	10.18	8.71
Specialist Australian Share	28.10	9.67	10.10	9.42
Specialist International Share	24.84	11.70	12.47	13.16
Specialist Property and Infrastructure	20.90	5.34	4.28	7.13
Zurich American Century Global Growth	26.66	16.99	16.11	13.54

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
AMP MultiFund Superannuation Bond (ULMB and ULMBN)				
AMP All Growth	23.86	8.73	9.15	9.05
AMP Australian Bond (only applicable to ULMBN)	-0.03	2.61	1.27	2.60
AMP Australian Share	24.61	9.60	8.94	8.45
AMP Balanced Growth	16.42	6.75	6.78	7.41
AMP Capital Guaranteed Fixed Interest	0.00	0.00	0.01	0.52
AMP Conservative	7.09	3.78	3.36	4.24
AMP International Share	24.23	11.93	12.65	13.25
AMP Listed Property Trusts	30.26	9.83	5.49	10.57
AMP Moderate Growth	11.85	5.47	5.24	5.92
Future Directions Balanced	16.18	5.70	5.97	6.65
Future Directions Conservative	5.37	2.24	2.02	3.05
Macquarie Australian Enhanced Equities	24.94	8.09	8.34	7.82
AMP Personal Superannuation Plan (ULES)				
AMP All Growth	23.85	8.95	9.43	9.39
AMP Australian Share	24.59	9.82	9.23	8.78
AMP Balanced Growth	16.41	6.97	7.06	7.74
AMP International Share	23.98	11.94	12.72	13.37
AMP Portfolio Plan (UL)				
Portfolio Plan	18.55	8.23	8.35	8.99
AMP Super Rollover Plan Personal Superannuation Bond (ULAR)				
Superannuation Rollover - Short Dated Fixed Interest	-1.61	-0.70	-0.30	0.53
Accelerator Personal Superannuation Plan				
Balanced	12.52	6.43	6.14	6.54
Capital Guaranteed ¹	1.05	1.79	2.03	3.16
Cash	0.39	0.67	0.80	1.45
Equity	24.57	10.41	10.14	9.16
Fully Guaranteed ¹	1.05	1.79	2.04	3.16
Managed	16.78	7.86	7.82	8.09
Property	14.47	5.63	5.85	7.88
Flexible Income Plan (entry fee option)				
Cash	0.10	0.88	0.59	1.00
Diversified Fixed Interest	-0.18	3.33	2.04	3.05
Listed Property	22.83	7.73	4.72	9.43
Multi-manager Australian Equities	27.47	10.04	9.97	9.83
Multi-manager Balanced	19.54	8.02	7.72	8.21
Multi-manager Secure	7.39	3.98	3.60	4.59
Property Biased	11.73	4.98	5.48	7.05
Secure	6.39	3.97	3.82	4.67
Flexible Income Plan (nil entry fee and exit fee option)				
Cash	0.08	0.87	0.34	0.57
Listed Property	22.80	7.31	4.24	8.84
Managed	18.56	7.45	7.35	7.57
Matched	12.25	5.45	5.23	5.80
Multi-manager Australian Equities	27.44	9.58	9.43	9.22
Multi-manager Balanced	19.51	7.74	7.29	7.67
Multi-manager Secure	7.45	3.59	3.11	4.02
Property Biased	13.38	6.72	6.30	7.14

1. These portfolios accrue interest at the declared crediting rate.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Flexible Pension Plan (entry fee option)				
Cash	0.10	0.88	0.59	1.00
Diversified Fixed Interest	-0.18	3.33	2.04	3.05
Multi-manager Balanced	19.54	8.02	7.72	8.21
Multi-manager Secure	7.39	3.98	3.60	4.59
Property Biased	11.73	4.98	5.48	7.05
Secure	6.39	3.97	3.82	4.67
Flexible Pension Plan (exit fee option - mature)				
Cash	0.10	0.88	0.59	1.00
Diversified Fixed Interest	-0.25	3.45	2.20	3.31
Managed	16.81	7.05	7.34	7.87
Matched	12.29	5.89	5.74	6.37
Multi-manager Balanced	19.53	8.07	7.76	8.23
Multi-manager Secure	7.41	3.99	3.60	4.58
Property Biased	11.74	4.97	5.48	7.04
Secure	6.40	3.97	3.81	4.66
Flexipol Superannuation Plan				
Capital Guaranteed ¹	0.73	1.13	1.33	3.07
Goldline Personal Superannuation Plan				
Balanced	12.52	6.43	6.14	6.54
Capital Guaranteed ¹	1.43	2.17	2.42	3.59
Cash	0.39	0.67	0.80	1.45
Equity	24.57	10.41	10.14	9.16
Fully Guaranteed ¹	1.42	2.18	2.42	3.59
Managed	16.78	7.86	7.82	8.09
Property	14.47	5.63	5.85	7.88
Personal Superannuation Bond				
Capital Guaranteed ¹	0.97	1.92	2.23	3.42
Managed	16.62	7.71	7.68	7.95
Provider Personal Retirement Plan				
Cash	0.07	0.35	0.40	0.98
Managed	16.48	7.39	7.31	7.55
Matched	12.23	5.98	5.65	6.01
Multi-manager Balanced	16.83	6.97	6.87	7.27
Secure	7.12	4.37	3.96	4.57
Provider Top Up Retirement Plan				
Cash	0.12	0.39	0.19	0.58
Managed	16.49	6.98	6.82	7.00
Matched	12.16	5.56	5.14	5.44
Multi-manager Balanced	16.84	6.57	6.38	6.71
Secure	7.13	3.96	3.47	4.03

1. These portfolios accrue interest at the declared crediting rate.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Retirement Bond (entry fee option)				
Australian Equities	23.23	9.04	8.73	7.70
Cash	0.07	0.35	0.18	0.59
Diversified Fixed Interest	-0.27	2.50	1.46	2.40
Listed Property	20.41	6.87	4.26	8.20
Managed	15.64	6.64	6.56	6.79
Matched	11.48	5.29	4.96	5.32
Multi-manager Balanced	16.59	6.74	6.64	7.04
Multi-manager Growth	20.95	8.17	8.26	8.38
Multi-manager High Growth	24.17	9.03	9.31	9.42
Multi-manager International Equities	27.04	10.99	11.80	12.08
Multi-manager Secure	6.31	3.38	3.02	3.82
Property Biased	11.51	5.13	5.03	5.92
Secure	6.55	3.76	3.34	3.95
Retirement Bond (exit fee option)				
Australian Equities	23.46	8.43	7.91	6.75
Cash	0.07	0.35	-0.21	-0.09
Diversified Fixed Interest	-0.32	1.82	0.63	1.43
Listed Property	19.97	6.02	3.30	7.15
Managed	15.64	5.91	5.68	5.79
Matched	11.47	4.49	4.04	4.30
Multi-manager Growth	20.83	7.47	7.42	7.43
Multi-manager High Growth	24.23	8.37	8.48	8.39
Multi-manager Balanced	16.59	6.02	5.78	6.06
Multi-manager Secure	6.31	2.67	2.17	2.81
Property Biased	11.38	4.34	4.11	4.84
Secure	6.47	3.01	2.46	2.95
Retirement Bond (exit fee option - mature)				
Australian Equities	23.30	9.03	8.71	7.71
Cash	0.07	0.35	0.18	0.59
Diversified Fixed Interest	-0.34	2.48	1.45	2.39
Listed Property	20.07	6.75	4.16	8.12
Managed	15.65	6.64	6.56	6.79
Matched	11.53	5.29	4.96	5.32
Multi-manager Growth	20.92	7.99	8.15	8.33
Multi-manager High Growth	24.02	9.02	9.31	9.34
Multi-manager Balanced	16.63	6.76	6.66	7.06
Multi-manager Secure	6.36	3.39	3.03	3.81
Property Biased	11.50	5.12	5.04	5.93
Secure	6.52	3.75	3.33	3.94

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Retirement Directions Allocated Pension Plan (entry fee option and exit fee (mature) option)						
AMP's Wholesale Australian Equity - Value Fund	19.86	4.20	7.49	7.40		
AMP's Wholesale Global Equity - Index Fund ²	29.08	13.25	13.30	-	11.58	21/01/14
Australian Equities	27.64	11.12	10.87	-	10.19	30/04/12
Cash	0.09	0.87	0.50	0.86		
Colonial First State Wholesale Imputation Fund	27.39	12.02	11.73	10.48		
Diversified Fixed Interest	0.17	3.37	2.00	2.95		
Listed Property	22.83	7.57	4.53	9.08		
Multi-manager Australian Equities	27.50	10.00	9.93	9.75		
Multi-manager Balanced	19.72	8.03	7.69	8.13		
Multi-manager Growth	24.23	9.30	9.11	9.30		
Multi-manager High Growth	27.68	11.59	11.02	10.82		
Multi-manager International Equities	31.12	12.31	12.75	13.36		
Multi-manager Secure	7.58	4.01	3.57	4.52		
Multi-manager Secure Growth	13.67	6.13	5.68	6.41		
Shielded	16.80	6.85	7.09	7.62		
Retirement Directions Allocated Pension Plan (nil entry / nil exit fee option)						
Cash	0.10	0.87	0.34	0.57		
Colonial First State Wholesale Imputation Fund	27.39	11.72	11.37	10.08		
Diversified Fixed Interest	0.06	3.08	1.66	2.58		
Listed Property	24.69	7.93	4.57	8.94		
Multi-manager Balanced	19.74	7.80	7.38	7.74		
Multi-manager Growth	24.26	9.00	8.75	8.90		
Multi-manager High Growth	0.00	0.00	0.00	-2.33		
Multi-manager International Equities	32.47	13.81	14.38	14.02		
Multi-manager Secure	7.57	3.82	3.29	4.18		
Multi-manager Secure Growth	13.68	5.88	5.36	6.02		
Shielded	18.55	7.31	7.19	7.44		
Retirement Security Plan						
Growth	19.54	8.17	8.31	8.29		
Guaranteed ³	2.86	2.95	2.84	3.82		
High Growth	23.19	9.16	9.41	9.24		
Managed	16.15	7.26	7.22	7.47		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. The investment option is closed to new investors.

3. These portfolios accrue interest at the declared crediting rate.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Super Directions Personal Super Plan (entry fee option and exit fee (mature) option)						
AMP's Wholesale Australian Equity - Value Fund	19.93	4.27	7.63	7.66		
AMP's Wholesale Global Equity - Index Fund ²	26.04	11.99	11.91	-	10.20	21/01/14
Australian Equities	23.95	9.64	9.29	-	8.69	30/04/12
Cash	0.07	0.34	0.10	0.46		
Colonial First State Wholesale Imputation Fund	23.57	10.32	10.02	8.97		
Diversified Fixed Interest	-0.23	2.32	1.24	2.16		
Listed Property	20.55	6.96	4.30	8.18		
Multi-manager Australian Equities	24.63	8.58	8.67	8.45		
Multi-manager Balanced	17.04	6.99	6.86	7.21		
Multi-manager Growth	21.12	7.94	8.09	8.26		
Multi-manager High Growth	24.29	9.04	9.30	9.30		
Multi-manager International Equities	27.29	11.02	11.78	11.98		
Multi-manager Secure	6.59	3.51	3.10	3.85		
Multi-manager Secure Growth	12.16	5.16	4.92	5.52		
Shielded	15.67	6.53	6.45	6.64		
Super Directions Personal Super Plan (exit fee option)						
AMP's Wholesale Australian Equity - Value Fund	19.67	3.82	6.89	6.74		
AMP's Wholesale Global Equity - Index Fund ²	25.93	11.18	10.99	-	5.90	21/01/14
Australian Equities	24.08	9.01	8.48	-	7.77	30/04/12
Cash	0.05	0.35	-0.30	-0.26		
Colonial First State Wholesale Imputation Fund	23.68	9.70	9.22	8.03		
Diversified Fixed Interest	-0.22	1.75	0.49	1.26		
Listed Property	20.59	6.38	3.57	7.26		
Multi-manager Australian Equities	24.70	8.05	7.97	7.53		
Multi-manager Balanced	17.05	6.37	6.07	6.29		
Multi-manager Growth	21.16	7.35	7.32	7.34		
Multi-manager High Growth	24.36	8.46	8.53	8.38		
Multi-manager International Equities	27.25	10.36	10.95	11.00		
Multi-manager Secure	6.60	2.91	2.34	2.94		
Multi-manager Secure Growth	12.22	4.59	4.17	4.62		
Shielded	15.72	5.96	5.64	5.69		
Super Directions Personal Super Plan (nil entry / nil exit fee option)						
AMP's Wholesale Australian Equity - Value Fund	19.86	4.20	7.49	7.38		
AMP's Wholesale Global Equity - Index Fund ²	26.06	11.71	11.56	-	7.79	21/01/14
Cash	0.07	0.34	-0.06	0.17		
Colonial First State Wholesale Imputation Fund	23.59	9.96	9.65	8.55		
Diversified Fixed Interest	-0.22	2.11	0.95	1.80		
Listed Property	20.51	6.67	3.95	7.79		
Multi-manager Australian Equities	24.73	8.30	8.32	8.04		
Multi-manager Balanced	16.99	6.75	6.53	6.84		
Multi-manager Growth	21.10	7.65	7.74	7.86		
Multi-manager High Growth	24.37	8.77	8.96	8.92		
Multi-manager International Equities	27.35	10.23	11.13	11.44		
Multi-manager Secure	6.62	3.47	2.92	3.54		
Multi-manager Secure Growth	12.13	4.91	4.60	5.16		
Shielded	15.62	6.29	6.16	6.31		

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2. The investment option is closed to new investors.