



AMP Growth Bond® as at 30 June 2020

The table below sets out the investment option returns for the investment options in AMP Growth Bond. Past performance is not necessarily an indicator of future performance. Investment option returns are calculated from changes in the unit price of the investment option over the period shown and are after the deduction of management fees and after tax. The impact of marginal tax rates is not taken into account. Investment option returns assume a sum of money is invested at the beginning of the time period and neither drawn upon nor added to throughout that period. Your actual rate of return of your account will vary from those displayed depending on the timing of contributions, switches or withdrawals that you have made over the period and any fees and rebates charged directly to your account.

UNITISED INVESTMENT OPTIONS	1 mth (% flat)	3 mth (% flat)	6 mth (% flat)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception*	Inception date
Diversified Investment Options									
Conservative									
AMP Moderate Growth	0.89	5.20	-3.71	-1.28	3.09	3.08	4.71	3.75	15/08/2008
Balanced									
AMP Balanced Growth	0.97	6.52	-4.65	-1.46	3.96	3.75	5.39	4.09	15/08/2008
Future Directions Balanced	1.22	4.99	-4.02	-1.27	3.04	3.64	5.52	4.07	15/08/2008
Aggressive									
AMP All Growth	1.60	8.05	-5.28	-1.51	4.44	4.35	6.04	4.28	15/08/2008
Multi Sector Specialist Investment Options									
AMP Capital Dynamic Markets	-0.23	4.47	-13.17	-10.24	-3.65	n/a	n/a	-1.97	1/07/2015
Single Sector Investment Options									
Cash									
AMP Cash Plus	0.00	0.00	0.00	0.04	0.34	0.46	1.16	1.30	15/08/2008
Australian Fixed Interest									
AMP Australian Bond	0.80	0.59	1.90	2.16	3.13	2.58	3.39	3.62	15/08/2008
Property and Infrastructure									
Specialist Property and Infrastructure	-0.40	6.92	-14.09	-10.58	1.20	2.05	6.00	3.34	15/08/2008
Australian Share									
Specialist Australian Share	1.79	13.27	-5.71	-2.51	4.55	4.82	6.32	5.19	15/08/2008
Multi-Manager Australian Small Companies ^{1,2}	1.06	18.87	-7.79	-3.24	5.26	7.22	7.04	5.63	15/08/2008

Footnotes:

"% flat" returns are for periods less than 1 year and are not annualised.

* "Since inception" returns are annualised if the inception date was over 12 months prior to the report date. Otherwise, they are not annualised returns.

1. Closed to new members

If you are already invested in this option, you may continue to contribute to it. Once all funds have been withdrawn from this option you will not be able to contribute to it again.

2. Replacement investment options:

- Multi-Manager Australian Small Companies replaced UBS Australian Small Companies on 01/04/2019, which replaced AMP Small Companies on 13/11/2010

Note: Investment option returns shown for the period prior to the date of change reflect those of the previous investment option.

IMPORTANT NOTES:

You should exercise extreme caution in making any judgements about the quality of a superannuation fund or investment option based on past performance because past performance is not indicative of future performance. There are many factors that can cause any performance comparisons to be different, including:

- Typically the strongest explanation of performance differences between investment options is the amount allocated to different asset classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their different investment objectives. Different asset allocations have different levels of risk. Typically growth assets can be more volatile, as an 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. Infrequent pricing and/or allocation of returns can cause performance to be distorted over time (i.e. not reflect the actual price you would receive if the underlying asset was sold on that day), which can give rise to inequities between members.

- Your returns may differ substantially to those shown – the returns you receive in your account may vary substantially to the past investment option returns, due to the timing of your contributions, the timing and amount of any deductions or switches from your account (including any fees not incorporated into the unit price).

Other things you should also consider when comparing performance is your ability to access superannuation when you want it (i.e. the frequency the provider allows redemptions, and the amount by which they can suspend or freeze any redemptions, 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.

What you need to know

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