

Monthly Investment Performance

as at 31 January 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 earnings 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	Since Inception ¹	Inception Date ¹
AMP Children's Investment Linked Insurance Bond (ULNSP)						
AMP Investment Linked Insurance Bond (ULASP)						
AMP Investment Linked Insurance Bond (no entry fee) (ULAN)						
AMP Australian Share	-1.98	4.32	5.95	4.77		
AMP Balanced Growth	0.25	4.28	5.26	5.07		
AMP Capital Guaranteed Fixed Interest	0.00	0.00	0.04	0.56		
AMP Cash Based	-0.98	-0.48	-0.35	0.29		
AMP Diversified Share	1.45	4.82	6.81	5.73		
AMP International Share	-2.64	5.25	7.45	8.08		
AMP Moderate Growth	-0.23	3.30	3.96	4.30		
AMP Children's Investment Plan (ULEN)						
AMP Personal Investment Plan (ULEJ)						
AMP Australian Property	-7.90	6.38	5.38	6.92		
AMP Australian Share	-1.98	4.32	5.95	4.77		
AMP Balanced Growth	0.25	4.28	5.26	5.07		
AMP Capital Guaranteed Fixed Interest	0.00	0.00	0.04	0.56		
AMP Cash Based	-0.98	-0.48	-0.35	0.29		
AMP Diversified Share	1.45	4.82	6.81	5.73		
AMP International Share	-2.64	5.25	7.45	8.08		
AMP Moderate Growth	-0.23	3.30	3.96	4.30		
AMP Children's Portfolio Plan (ULC)						
AMP Portfolio Plan (UL)						
Portfolio Plan	1.30	5.36	6.34	6.15		
AMP Growth Bond						
AMP All Growth	2.19	5.34	7.39	6.29	4.89	15/08/08
AMP Australian Bond	1.19	3.37	2.52	3.33	3.53	15/08/08
AMP Balanced Growth	0.76	4.82	5.80	5.58	4.53	15/08/08
AMP Cash Plus	-	0.26	0.38	0.99	1.24	15/08/08
AMP Moderate Growth	0.29	3.77	4.46	4.81	4.07	15/08/08
Future Directions Balanced	0.95	3.66	5.26	5.53	4.43	15/08/08
Specialist Australian Share	2.76	6.44	8.25	6.42	5.93	15/08/08
Specialist Property and Infrastructure	-11.57	1.85	3.27	5.26	3.57	15/08/08
AMP Investment Linked Children's Plan (ULN)						
AMP Investment Linked Plan (ULA and ULJ)						
AMP Balanced Growth	0.25	4.28	5.26	5.07		
AMP Cash Based	-0.98	-0.48	-0.35	0.29		
AMP Diversified Share	1.45	4.82	6.81	5.73		
AMP Moderate Growth	-0.23	3.30	3.96	4.30		
AMP Investment Linked Deferred Annuity (ULK)						
AMP Investment Linked Deferred Annuity (no entry fee) (ULKN)						
AMP All Growth	0.23	6.16	8.03	7.59		
AMP Australian Share	2.02	7.57	8.41	7.03		
AMP Balanced Growth	-0.34	4.97	6.16	6.57		
AMP Capital Guaranteed Fixed Interest	0.00	0.17	0.26	0.95		
AMP Conservative	-0.20	3.46	3.62	4.30		
AMP Direct Property	4.04	5.13	6.02	6.13		
AMP International Share	-0.43	8.08	10.04	10.69		

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

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
AMP MultiFund Flexible Income Plan (ULMA & ULMAN)				
AMP All Growth	0.14	6.37	8.53	7.90
AMP Australian Bond	1.52	4.37	3.15	4.27
Australian Share Index	-2.37	7.05	9.82	7.46
AMP Australian Share	-1.87	6.94	8.48	7.19
AMP Balanced Growth	0.14	5.43	6.91	7.17
AMP Cash	0.00	0.19	0.26	1.04
AMP Conservative	0.30	3.88	3.95	4.72
AMP High Growth	0.36	6.10	7.98	7.89
AMP International Bond (closed to new investors)	1.60	3.03	2.36	3.53
AMP International Share (closed to new investors)	-0.61	8.09	10.18	11.27
International Share Index	-0.84	8.38	9.40	10.44
AMP Listed Property Trusts	-9.92	7.49	6.61	9.41
AMP Moderate Growth	1.36	4.68	5.58	6.12
AMP Secure Growth (closed to new and existing investors)	3.86	4.28	4.64	4.08
Ironbark Karara Australian Share	-6.43	3.40	7.88	5.97
Macquarie Income Opportunities	-0.24	0.55	1.43	2.81
Alphinity Australian Share	-2.45	7.38	9.77	8.31
BlackRock Global Bond	2.55	3.14	2.56	3.98
BlackRock Scientific Hedged International Share	8.75	4.80	10.35	9.71
Future Directions Australian Bond	2.04	4.20	2.70	3.64
Future Directions Balanced	0.92	3.96	5.97	6.49
Future Directions Conservative	-0.06	2.40	3.00	3.96
Future Directions Growth	0.28	4.27	6.96	7.25
Future Directions High Growth	-1.71	4.23	7.20	7.38
Future Directions International Bond	1.57	2.82	2.10	3.27
Future Directions Moderately Conservative	-0.12	3.02	4.50	5.11
Perennial Value Australian Share	-2.98	4.13	7.60	6.22
Perpetual Industrial Share	-1.56	2.93	5.41	8.22
Schroder Australian Equities	-4.13	5.65	10.40	6.92
Schroder Global Active Value	-5.22	1.30	5.21	6.69
Specialist Australian Share	3.78	8.09	10.52	7.74
Specialist International Share	-1.05	7.47	9.53	10.26
Specialist Property and Infrastructure	-14.63	1.72	3.33	5.88
Yarra Australian Equities	-7.31	2.76	6.47	6.49
Zurich American Century Global Growth	4.70	13.06	12.22	10.78

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
AMP MultiFund Rollover Deferred Annuity (ULMD and ULMDN)				
AMP All Growth	0.14	5.88	7.72	7.24
AMP Australian Bond	0.44	3.02	2.00	2.78
AMP Australian Share	1.92	7.29	8.09	6.69
AMP Balanced Growth	-0.43	4.70	5.85	6.23
AMP Capital Guaranteed Fixed Interest	0.00	0.00	0.04	0.66
AMP Conservative	-0.27	2.91	3.17	3.86
AMP International Share	-0.33	8.00	9.93	10.55
AMP Listed Property Trusts	-9.52	7.08	6.24	8.21
AMP Moderate Growth	0.99	4.04	4.78	5.17
Future Directions Balanced	-0.17	3.19	5.10	5.45
Future Directions Conservative	-1.17	1.39	1.95	2.76
Macquarie Australian Enhanced Equities (closed to new investors)	-3.57	5.63	8.17	6.13
AMP MultiFund Trustee Bond (ULMT)				
AMP All Growth	0.14	5.88	7.72	7.24
AMP Australian Bond	0.44	3.02	2.00	2.78
AMP Australian Property	9.80	5.56	6.51	4.51
AMP Balanced Growth	-0.43	4.70	5.85	6.23
AMP Capital Guaranteed Fixed Interest	0.00	0.00	0.04	0.66
AMP Conservative	-0.27	2.91	3.17	3.86
AMP High Growth	-2.16	4.79	4.14	6.80
AMP International Share	-0.33	8.00	9.93	10.55
AMP Listed Property Trusts	-9.52	7.08	6.24	8.21
Future Directions Balanced	-0.17	3.19	5.10	5.45
Future Directions Conservative	-1.17	1.39	1.95	2.76
Macquarie Australian Enhanced Equities	-3.57	5.63	8.17	6.13
AMP Personal Achiever (ULTJ)				
AMP Australian Share	-2.11	4.10	5.71	4.52
AMP Balanced Growth	0.11	4.06	5.02	4.82
AMP Cash Based	-1.12	-0.69	-0.57	0.06
AMP Diversified Share	1.31	4.60	6.57	5.48
AMP International Share	-2.59	5.24	7.42	8.03
AMP Moderate Growth	-0.37	3.08	3.73	4.05
AMP Super Rollover Plan Investment Linked Deferred Annuity (ULKR)				
Superannuation Rollover - Short Dated Fixed Interest	-0.77	-0.25	0.01	0.81
Accelerator Savings Plan				
Australian Equities	1.39	6.70	7.38	5.84
Balanced	0.62	4.01	4.62	4.63
Cash	1.30	0.78	0.76	1.29
Fully Guaranteed ¹	0.30	0.78	0.88	2.17
Guaranteed ¹	0.15	0.77	0.88	2.16
Managed	0.42	4.55	5.60	5.38
Property	-4.51	3.33	4.35	5.45
Corporate Super Bond (Series 1)				
Australian Equities	0.14	7.41	8.51	6.37
Cash	-0.32	0.06	0.16	0.90
Guaranteed Plus ¹	0.31	0.96	0.87	2.11
Managed	-0.56	4.91	6.39	6.01
Corporate Super Bond (Series 2)				
Guaranteed Plus ¹	0.28	0.82	0.71	1.93
Managed	-0.76	4.70	6.21	5.82
Flexible Annuity Plan (entry fee option)				
Cash	1.08	0.51	0.40	1.12
Listed Property	-12.96	4.26	5.24	7.95
Managed	-0.76	4.97	6.85	6.63
Matched	-0.63	4.40	5.47	5.62
Multi-manager Balanced	1.05	5.47	7.22	6.91
Multi-manager Secure	0.14	3.07	3.75	4.28
Property Biased	-3.81	3.37	5.18	6.27
Secure	-0.36	3.25	3.89	4.37
Flexible Annuity Plan (exit fee option - mature)				
Australian Equities	0.29	8.33	9.66	-
Cash	1.01	0.49	0.39	1.11
Managed	-0.74	4.98	6.85	6.62
Matched	-0.65	4.43	5.47	5.63
Multi-manager International Equities	2.47	7.99	10.64	10.58
Multi-manager Balanced	1.04	5.45	7.20	6.89
Multi-manager Secure	0.16	3.07	3.75	4.27
Property Biased	-3.79	3.37	5.18	6.26
Secure	-0.37	3.29	3.91	4.37

1. 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
Flexible Security Plan						
Cash	0.05	-0.56	-0.59	-0.12		
Guaranteed ²	0.16	0.24	0.22	1.26		
Managed	-0.98	3.04	4.11	3.86		
Flexipol Ordinary Plan						
Guaranteed ¹	0.16	0.47	0.66	2.18		
FutureGuard (entry fee option)						
Australian Shares	-0.24	6.91	7.94	5.81		
Cash	-0.37	-0.06	0.01	0.75		
Diversified Fixed Interest	1.15	2.94	2.22	2.82		
Listed Property	-13.15	2.52	3.75	6.41		
Managed	-0.71	4.66	6.10	5.73		
Matched	-0.44	3.91	4.75	4.71		
Multi-manager Balanced	0.30	4.50	6.22	5.95		
Multi-manager Secure	0.05	2.60	3.20	3.58		
Property Biased	-2.78	3.58	4.78	5.25		
Secure	-0.27	2.98	3.39	3.72		
FutureGuard (exit fee option)						
Australian Shares	-0.82	5.95	6.90	4.73		
Diversified Fixed Interest	0.51	1.94	1.17	1.75		
Listed Property	-14.08	1.42	2.64	5.27		
Managed	-0.96	3.85	5.22	4.74		
Matched	-1.02	3.09	3.83	3.70		
Multi-manager Balanced	-0.15	3.63	5.13	4.81		
Multi-manager Secure	1.36	4.08	4.70	-3.78		
Property Biased	-3.35	-	-	-	2.16	20/12/17
Secure	-0.85	2.12	2.49	2.76		
FutureGuard (exit fee option - mature)						
Australian Shares	-0.25	7.08	8.04	5.85		
Cash	-0.37	-0.05	0.01	0.75		
Diversified Fixed Interest	1.10	2.88	2.22	2.82		
Managed	-0.72	4.66	6.10	5.73		
Matched	-0.46	3.86	4.72	4.69		
Multi-manager Balanced	0.30	4.50	6.24	5.92		
Multi-manager Secure	-0.01	2.60	3.18	3.56		
Property Biased	-2.80	3.58	4.80	5.26		
Secure	-0.26	2.99	3.40	3.73		
Goldline Savings and Protection Plan						
Australian Equities	1.39	6.70	7.38	5.84		
Balanced	0.62	4.01	4.62	4.63		
Cash	1.30	0.78	0.76	1.29		
Fully Guaranteed ²	0.30	0.89	1.00	2.32		
Guaranteed ²	0.30	0.92	1.03	2.32		
Managed	0.42	4.55	5.60	5.38		
Property	-4.51	3.33	4.35	5.45		
Guaranteed Investment Bond						
Guaranteed ²	0.17	0.22	0.15	1.00		
Managed Investment Plan						
Australian Equities	0.07	5.20	5.90	4.33		
Cash	0.10	-0.55	-0.58	-0.12		
Guaranteed ²	0.34	0.72	0.69	1.62		
International Equities	3.16	10.36	10.68	7.87		
Managed	-0.97	3.04	4.11	3.86		
Multi-manager Secure	-0.61	1.45	1.94	2.30		
Personal Investment Bond						
Australian Equities	0.07	5.20	5.90	4.33		
Cash	0.10	-0.55	-0.58	-0.12		
Diversified Fixed Interest	0.20	1.83	1.19	1.71		
Guaranteed ²	0.34	0.72	0.69	1.62		
International Equities	3.16	10.36	10.68	7.87		
Managed	-0.97	3.04	4.11	3.86		
Multi-manager Balanced	0.09	3.26	4.42	4.22		
Property Biased	-2.14	2.39	3.26	3.60		

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

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

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Prosperity Bond (entry fee option)				
Australian Equities	0.52	5.68	6.39	4.85
Cash	0.49	0.10	0.08	1.06
Diversified Fixed Interest	0.99	2.54	1.94	2.46
Managed	-0.38	3.79	4.76	4.55
Matched	-0.17	3.28	3.85	3.87
Multi-manager Balanced	0.61	3.83	4.95	4.78
Multi-manager Secure	-0.07	2.06	2.64	2.99
Property Biased	-1.62	3.07	3.89	4.29
Prosperity Bond (exit fee option)				
Australian Equities	0.31	5.04	5.59	3.89
Diversified Fixed Interest	0.52	1.70	0.96	1.40
Managed	-0.67	2.88	3.81	3.49
Matched	-0.64	2.32	2.84	2.74
Multi-manager Balanced	0.06	2.90	4.04	3.74
Secure	-0.50	1.58	1.79	1.96
Prosperity Bond (exit fee option - mature)				
Australian Equities	0.57	5.74	6.46	4.89
Cash	0.76	0.17	0.13	0.63
Diversified Fixed Interest	1.17	2.84	2.09	2.53
Managed	-0.28	3.73	4.77	4.52
Matched	-0.07	3.24	3.84	3.84
Multi-manager Balanced	0.59	3.80	4.98	4.77
Multi-manager Secure	-0.07	2.06	2.57	2.93
Property Biased	-1.56	3.02	3.88	4.25
Secure	0.00	2.49	2.79	3.02
Provider Protection and Savings Plan				
Cash	0.87	0.30	0.25	0.76
Managed	0.01	4.04	5.08	4.84
Matched	0.19	3.51	4.10	4.10
Multi-manager Balanced	0.46	3.64	4.80	4.60
Secure	0.29	2.72	3.01	3.23
Provider Special Purpose Plan				
Cash	-0.19	-0.32	-0.28	0.28
Managed	-0.23	3.67	4.67	4.41
Matched	-0.05	3.13	3.70	3.67
Multi-manager Balanced	0.19	3.26	4.40	4.17
Secure	0.06	2.51	2.73	2.91
Secure Investment Bond				
Guaranteed ¹	0.17	0.22	0.15	1.00
Managed	-1.53	2.19	3.20	2.91
Property Biased	-2.71	1.49	2.32	2.61
SuperGuard				
Guaranteed ¹	0.15	0.60	0.47	1.69
SuperGuard Plus (included SuperGuard Managed)				
Capital Guaranteed ¹	0.38	1.18	1.36	2.26
Managed	-1.16	4.45	5.81	5.49
Property Biased	-3.22	3.29	4.46	4.95
SuperGuard II				
Capital Guaranteed ¹	0.16	0.58	0.68	1.52
Capital Guaranteed ¹ - mature	0.38	1.18	1.36	2.27
Managed	-1.70	3.43	4.81	4.41
Managed - mature	-1.06	4.38	5.82	5.45
Property Biased	-3.69	2.35	3.50	3.91
Property Biased - mature	-3.15	3.25	4.47	4.93

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