



5 July 2014

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AMP Life Limited  
PO Box 300 PARRAMATTA NSW 2124

### Member details

John Citizen

ACCOUNT NUMBER	TAX FILE NUMBER (TFN)
989002368	Supplied

## Flexible Lifetime<sup>®</sup> – Super

### Member statement 12 March 2014 to 30 June 2014

ACCOUNT BALANCE AT 12 MARCH 2014	+	FUNDS IN*	+	INVESTMENT RETURN	-	FUNDS OUT* (includes Govt Taxes, Fees and Premiums)	=	ACCOUNT BALANCE AT 30 JUNE 2014
\$0.00		\$25,056.99		\$158.71		\$216.25		\$24,999.45

\*Refer to the **Transaction summary** for the breakdown of these amounts.

### Account summary

Account start date	12/03/2014
Extra Death Benefit (EDB)	\$126,070.50
Total and Permanent Disablement (TPD) Benefit	\$126,070.50
Temporary Salary Continuance (TSC) Benefit (monthly)	\$1,465.93
Your personal net rate of return	0.65%

### Important information

Please refer to the [Annual Product Update](#) and [Annual Report](#) (available at [amp.com.au/edocs](http://amp.com.au/edocs)) for details of recent changes to your superannuation product.

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and we'll do the rest.



## Your personalised investment return

Transaction	Value \$
Investment return	158.71
<b>Net investment return</b>	<b>\$158.71</b>
<b>Personal net rate of return</b>	<b>0.65%</b>

- Your **personal net rate of return** takes into account not only investment performance, but also any transactions made (and their timings) during the reporting period. Transactions may include member fees and rebates which apply to your plan.
- The **Net rate of return** is for the reporting period of this statement—it is not an annualised rate.

## Your investment summary at 30 June 2014

Investment option	Allocation %		No. of units	Unit price \$	Investment value \$
	Current	Future			
MySuper option					
AMP MySuper 1980s	100.00	100.00	23,828.74	1.04913	24,999.45
Total	100%	100%			\$24,999.45

- The latest product **dashboard** will help you understand the level of risk and rate of return for your MySuper option. Please refer to [amp.com.au/fls](http://amp.com.au/fls).
- Some investment options have been renamed (effective 1 July 2014). For more information, refer to the **Renamed investment options** section at the back of this Statement or in the **Annual Product Update**.

## Long term returns for investment options at

Investment option	Inception date	Compound average returns %		
		Since inception <sup>‡</sup>	5 years	10 years
MySuper option				
AMP MySuper 1980s <sup>†</sup>	-	-	-	-

- †There is no current information available for the long term performance of this investment. For the latest investment returns visit our website at [amp.com.au/figures](http://amp.com.au/figures) or contact your financial planner.
- \*Returns for periods that are less than one year, except for crediting rate options (including cash) are not annualised.
- Refer to the **Additional information** section at the back of this statement for further information about the calculation of long term returns.
- Past performance is not an indication of future performance. The investment returns are for the investment options shown—they are not the returns of your own personal investment.
- The investment returns shown are after the deduction of any tax and fees, other than advice fees.
- Further information on investment options for your product is available at [amp.com.au/figures](http://amp.com.au/figures) or contact your financial planner.

## Withdrawal benefit

Withdrawal benefit details	Amount \$
Account balance at 30 June 2014	24,999.45
MySuper Exit Fee (Net amount deducted on a partial or full withdrawal from your superannuation fund)	-29.75
Withdrawal benefit — made up of:	<b>24,969.70</b>
• Preserved*	0.00
• Restricted non-preserved*	0.00
• Unrestricted non-preserved*	24,999.45
<b>Withdrawal value at 30 June 2014</b>	<b>\$24,969.70</b>

- \*See your **Product Disclosure Statement (PDS)** for an explanation of these terms.
- You can only access your super after you reach preservation age and/or retire, or in other special circumstances. Please refer to **Accessing your super** in your **PDS** for further details on when you can access your super.

## Death benefit

Benefit details	Amount \$
Account balance at 30 June 2014	24,999.45
Extra Death Benefit (EDB)	126,070.50
<b>Total death benefit</b>	<b>\$151,069.95</b>

## Your insurance details at 30 June 2014

Insurance type	Insured amount \$	Expiry date	Monthly charge \$ (from 1 July 2014)
Extra Death Benefit (EDB)	126,070.50	03/01/2084	15.27
Terminal Illness Benefit	Up to 100% of EDB	03/01/2084	-
Total and Permanent Disablement (TPD) Cover	126,070.50	03/01/2084	12.96
Temporary Salary Continuance (TSC) Cover (monthly) - 2 years	1,465.93	03/01/2050	24.71
<b>Total</b>			<b>\$52.94</b>



- **Smoker Status:** Unknown
- If you are a non-smoker and you have not told us, your monthly charge may reduce if you complete a **Non-smoker statement**.
- On 1 July each year, we increase your Extra Death Benefit to reflect any increase in the Consumer Price Index (CPI). From 1 July 2014, your EDB cover is \$126,070.50.
- Currently, we don't charge an additional amount for the Terminal Illness Benefit—it is covered by your EDB monthly charge.
- The monthly charge for your insurance cover is made up of the monthly premium plus any applicable stamp duty.
- On 1 July each year, we increase your TPD benefit to reflect any increase in the Consumer Price Index (CPI). From 1 July 2014, your new TPD benefit is \$126,070.50.
- The waiting period for your TSC benefit is 13 weeks. The benefit period is 2 years.
- On 1 July each year, we increase your TSC benefit to reflect any increase in the Consumer Price Index (CPI). From 1 July 2014, your new TSC Benefit is \$1,465.93 each month.

## Payments received




Payment type	Description	Date	Amount \$
Rollovers	Transfer from other plan	19/03/2014	25,027.77
	<b>Total rollovers</b>		<b>\$25,027.77</b>
<b>Total payments received</b>			<b>\$25,027.77</b>

- The contribution date on this statement is the date we purchased investment units for your account. This may be different to the date we received your contribution if we did not have all the necessary information to complete the transaction. **Note:** For Superannuation Contribution reporting purposes, we report contribution information to the Australian Taxation Office using the date the contribution was received.
- If you have made any member contributions and want to claim a personal tax deduction on your member contributions, send us a completed ATO **Notice of Intent to claim or vary a tax deduction for personal contributions** form. You can go to [amp.com.au/forms](http://amp.com.au/forms) to download a form—alternatively, call us for a copy.

## Making additional contributions




Payment type	Payment details										
<b>BPAY</b> 	<p>Additional contributions may be made to your account (where eligible) using BPAY®.</p> <p><b>Note:</b> We can only accept BPAY payments from a Cheque or Savings account. We do not accept BPAY payments from a Credit Card account.</p> <p>When making your payment, use the applicable biller code (below) and your Customer Reference Number (CRN): <b>9890023683</b></p> <table> <tr> <th>Contribution type</th><th>Biller code</th></tr> <tr> <td>• Member</td><td>879080</td></tr> <tr> <td>• Spouse</td><td>879098</td></tr> <tr> <td>• Super Guarantee (SG) and Award</td><td>879072</td></tr> <tr> <td>• Salary sacrifice and additional employer</td><td>443721</td></tr> </table>	Contribution type	Biller code	• Member	879080	• Spouse	879098	• Super Guarantee (SG) and Award	879072	• Salary sacrifice and additional employer	443721
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<b>InvestEasy</b>	<p>InvestEasy makes adding to your super even easier. By providing us with your bank account details, you can make additional contributions to your account without having to complete more forms.</p> <p>You can then make ad-hoc direct debit contributions by phone or online using <b>My portfolio</b>.</p>										
<b>Cheque</b>	<p>Make your cheque payable to: AMP Life Limited Flexible Lifetime - Super.</p> <p>Post your cheque payment to: AMP Life Limited PO Box 300 PARRAMATTA NSW 2124.</p> <p><b>Note:</b> Please include your name, member number, type of contribution and any other relevant details with your payment.</p>										
<b>Credit Card</b>	<p>You and/or your spouse can make an adhoc one-off additional contribution via credit card. Contributions made using a credit card will incur a processing fee of 0.88%. This processing fee will be applied each time a credit card contribution is made.</p> <p>Adhoc contributions may be made by calling us on 131 267.</p> <p><b>Note:</b> Acceptable credit cards are Visa or MasterCard only.</p>										
<b>Australia Post</b> 	<p>Pay in person by cash, eftpos or cheque at any Australia Post Office with the Payment Slip on your Payment Notice.</p> <p>To request a monthly or quarterly Payment Notice containing the Payment Slip and nominated payment allocation details, please contact us.</p> <p><b>Note:</b> Please allow up to 5 working days for payments made at Australia Post to reach AMP. This is most important when payments need to be received by a cut-off date.</p>										

## Transaction summary

Transaction type	Transaction description	Amount \$
	Opening balance at 12 March 2014	0.00
 Funds in	Transfer from other plan	25,027.77
	Contributions tax	29.22
	<b>Total funds in</b>	<b>\$25,056.99</b>
 Investment return	Investment return	<b>158.71</b>
 Funds out	MySuper Member Fee	-21.47
	Temporary Salary Continuance Benefit premium - 2 years	-80.30
	Stamp duty for Temporary Salary Continuance Benefit - 2 years	-4.81
	Extra Death Benefit premiums	-56.39
	Total and Permanent Disablement Benefit premiums	-51.76
	Stamp duty for Total and Permanent Disablement Benefit	-1.52
	<b>Total funds out</b>	<b>-\$216.25</b>
<b>Closing balance at 30 June 2014</b>		<b>\$24,999.45</b>

- The **MySuper Member Fee** has been deducted from your account after allowing for the 15% tax deduction that is available to AMP Life.

## Fee summary

Fee type	Description	Amount \$
 Rebates	The fee rebates applicable to your account — paid directly into your account.	0.00
 Direct fees	The fees and costs deducted directly from your account. See the Transaction summary for details.	-21.47
 Other management costs	This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.  Please note that the accuracy of this estimate can be affected by transactions on your account during a month.	0.00
<b>Total fees you paid</b>	This approximate amount includes all the fees and other management costs that affected your investment during the period.	<b>-\$21.47</b>

- The **Total fees you paid** amount shown allows for a 15% tax deduction that is available to AMP Life and passed on to you.
- Other management costs** do not appear in your **Account summary** or **Transaction summary** sections of this statement. These are costs that relate to management of the investments within your super fund, which are deducted before the calculation of unit prices and/or crediting rates. Refer to [amp.com.au/statements](http://amp.com.au/statements) for further information.

### Action required

#### You have not nominated a beneficiary

You have not nominated a beneficiary for your account. You can lodge your nomination details at any time by completing a **Death Benefit Nomination Form**. Please contact us for a form or visit our website at [amp.com.au](http://amp.com.au) to download a form.

Refer to the **Additional information** section for important information about beneficiaries.



## Important

We are required to provide you with the information you need to understand your account and benefit entitlements. The additional information below supports and explains the details contained in your annual statement.

If you have any questions about any aspect of your account, including investment performance, benefits (including insurance benefits), costs that apply or how to make contributions to your account, please call your financial planner, refer to [amp.com.au/statements](http://amp.com.au/statements), refer to your **Product Disclosure Statement (PDS)** or contact a Customer Service Officer at AMP.

Please note that some of the information below may not apply to your account.

## Statement notes

The following topics are referenced in your statement:

### Investment options

You can invest in up to 15 investment options at any time. You can also switch between investment options at any time.

For more information on investment features, or other investment options that may be available to you, please refer to the **PDS**.

### Investment allocation

The **Allocation %** shows how your current investments have been allocated and how your future contributions or transfers will be allocated across your investment options (current as at 30 June 2014).

### Calculation of long term returns

Returns are calculated from changes in the unit price (or crediting rate) over a period.

Investment fees and any applicable taxes payable have been deducted from the returns shown. However, fees that are directly charged from your account, such as member fees, have not been deducted. Returns on your account may vary from those displayed, depending on the timing of any contributions, rebates, fees, withdrawals or switches made to your account.

### Withdrawal benefit

Your withdrawal benefit may be made up of one (or both) of the following amounts:

- i. for non-unitised investment options (if applicable), the balance of these options, including investment return
- ii. for other investment options (if applicable), the number of units you have, multiplied by their unit price.

Your withdrawal benefit amount may change as a result of any transactions after the statement date—eg contributions, withdrawals, fees and costs, insurance premiums, and earnings (which may be positive or negative).

Before leaving this account, you should seek an up-to-date benefit value by contacting your financial planner or by contacting us at AMP.

### Insurance benefits

**Extra Death Benefit (EDB)** – If you die, we pay the Extra Death Benefit **plus** your account balance that applies at the time.

We may need to deduct contributions tax and surcharge tax if they apply to your account.

**Terminal illness benefit** – If you are diagnosed as terminally ill, we pay in advance up to 100% of the Extra Death Benefit.

We pay this money into your account—you can only access the money if you are eligible to receive superannuation benefits. If not, the money stays invested in your account.

### Total and Permanent Disablement (TPD) Benefit

– If you are totally and permanently disabled, we pay your disability benefit into your account—you can only access the money if you are eligible to receive superannuation benefits. If not, the money stays invested in your account.

If we pay you under this benefit, we reduce the Extra Death Benefit (if any) by the amount paid.

### Temporary Salary Continuance (TSC) Benefit

– If you are unable to work, or you earn less due to illness or injury, we pay your income protection benefit monthly (in arrears) after any waiting period has passed. TSC benefits are only payable while you are employed. If you leave employment, you should contact us to stop your cover.

While you are receiving this benefit, we pay your income protection benefit premium (and stamp duty) for you.

If your monthly income changes, you should contact us to change your maximum monthly benefit.

## Investment options

### MySuper Option

MySuper is an investment option available for people who don't make an investment choice or are seeking a cost effective solution for their super needs. MySuper has its own set of fees that are charged against the MySuper investment option. For further information about MySuper, please refer to the **PDS** and [amp.com.au/mysuper](http://amp.com.au/mysuper).

### Beneficiaries

For the trustee to pay your benefit to your beneficiary, your nomination must be valid and your beneficiary must be your legal personal representative (or qualify as a dependant under superannuation law).

You can confirm, change or cancel your nomination details at any time by completing a **Death Benefit Nomination Form**. You can download a form at [amp.com.au/forms](http://amp.com.au/forms).

You can also update non-binding beneficiary details on **My Portfolio** ([amp.com.au/myportfolio](http://amp.com.au/myportfolio)). Otherwise, please contact us for a form.

Refer to your **PDS** for further information on beneficiaries.

### Notional investment earnings

Prior to term deposit investment earnings being credited to your account, notional investment earnings are calculated and included in your **Withdrawal benefit** and your **Death benefit**.

This estimated amount:

- has not been processed to your account
- is not included in your investment return.

## Complaints handling

If you have a problem or complaint, please contact a Customer Service Officer at AMP.

We want to resolve your problems or complaints and have set up a special process to do this.

However, if you are not satisfied with the outcome to a complaint, you may seek an independent resolution by referring it to the Superannuation Complaints Tribunal.

Contact them by phone on 1300 884 114.

## Disclaimer

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **Product Disclosure Statement (PDS)** for the Flexible Lifetime – Super product. The PDS is available from AMP or your financial planner.

Any advice in this document is provided by AMP Superannuation Limited (ASL), ABN 31 008 414 104, AFSL No. 233060, which is part of the AMP group of companies.

ASL is the trustee of the AMP Superannuation Savings Trust, ABN 76 514 770 399, of which Flexible Lifetime – Super is a part.

## Personal details

If any of your details in this statement are incorrect or missing, please advise us by contacting a Customer Service Officer at AMP—our details are in the **Contact details** box.

Your MySuper investment option will be referred to as your **MySuper option**.

### Choice Options

Any investment options you have that are not MySuper (including the previous default investment option for your plan), are referred to as **Choice options**. Your Choice options have specific fees, charges and rebates that may differ to MySuper. Please refer to the **PDS** and **Fact sheets** for further information.





## Renamed investment options

Investment option name as at 30 June 2014	Investment option name as at 1 July 2014
Future Directions Property	Specialist Property and Infrastructure
Future Directions Australian Share	Specialist Australian Share
Future Directions Australian Small Companies	Specialist Australian Small Companies
Future Directions Hedged International Share	Specialist Hedged International Share
Future Directions International Share	Specialist International Share
Future Directions Geared Australian Share	Specialist Geared Australian Share
Alternative Enhanced Index	Alternative Index
AMP Australian Share Enhanced Index	Australian Share Index
AMP Balanced Enhanced Index	Balanced Index
AMP Cautious Enhanced Index	Cautious Index
AMP Conservative Enhanced Index	Conservative Index
AMP Growth Enhanced Index	Growth Index
AMP High Growth Enhanced Index	High Growth Index
AMP International Share Enhanced Index	International Share Index
AMP Moderately Conservative Enhanced Index	Moderately Conservative Index

Note: If you are invested in any of the investment options above and you would like more information about the investment option changes, please refer to your **Annual Product Update**, the **PDS** and the **Fact Sheets** for your AMP product or contact us at AMP.