

Flexible Lifetime® - Investments (Series 1) Performance as at 30 June 2024



The table below sets out the investment option returns for the Series 1 investment options in Flexible Lifetime - Investments. Past performance is not a reliable indicator of future performance. Returns may vary considerably over time. The value of investments may go up or down and you may not get back the amount you invested. 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 before 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.

Flexible Lifetime – Investments was closed to new investment from 20 November 2020.

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
Multi-Sector (Traditional) Investment Options									
Conservative									
Conservative Index	0.51	-0.27	2.16	5.57	0.66	1.31	2.59	3.38	3/09/2005
Balanced									
AMP Balanced Growth ¹	1.01	-0.45	5.27	9.90	2.25	4.37	5.45	6.05	11/01/1990
Balanced Index	0.95	-0.20	5.01	9.84	2.96	4.34	5.49	4.65	3/09/2005
Single Sector Investment Options									
Fixed Interest									
Future Directions Australian Bond	0.24	-1.57	-0.91	2.65	-3.14	-1.95	0.57	2.62	31/07/2003
Australian Shares									
AMP Equity ¹	1.16	-1.24	4.03	11.55	4.96	5.51	5.98	8.68	31/05/1988
Future Directions Australian Share Original	0.21	-1.51	5.89	12.85	4.76	6.50	6.42	8.05	31/05/1988
Specialist Australian Share	0.21	-1.51	5.88	12.84	4.77	6.47	6.34	7.00	21/04/2004
Specialist Australian Small Companies	-0.87	-3.09	5.23	10.98	-1.39	5.45	6.49	6.05	30/04/2005
Specialist Geared Australian Share	1.89	-5.24	1.68	11.75	2.67	5.09	6.35	6.41	21/04/2004
Global Shares									
AMP International Share Enhanced Index	1.89	0.67	15.26	20.56	10.51	11.69	11.61	7.75	30/04/2005
Future Directions Emerging Markets	3.12	2.50	11.49	13.23	-2.38	2.61	4.55	2.03	30/06/2007
Future Directions International Share Original	1.82	0.45	17.16	22.86	9.55	11.03	11.51	6.63	31/05/1988
Specialist Hedged International Share	2.17	2.74	15.55	22.81	5.48	8.76	8.22	7.01	30/04/2005
Specialist International Share	1.82	0.45	17.16	22.85	9.55	10.97	11.36	7.14	21/04/2004

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.

Performance returns also apply to the Original Series versions of these options.

1. Renamed investment options:

- AMP Capital Balanced Growth was formerly named AMP Balanced Growth prior to 17/12/2011.

- AMP Capital Equity was formerly named AMP Equity prior to 01/07/2015.

Important Notes

Warning: You should exercise caution in comparing investment performance across investment options or superannuation funds based on past performance because past performance is not a reliable indicator of future performance. There are many factors that can cause any performance comparisons to be inaccurate, including:

- Each investment option has a defined strategy and objective set by the specific investment manager. Asset allocations differ between investment options. The level of risk can vary depending on the assets that make up the strategy. Typically growth assets can be more volatile than defensive assets, as an example, Australian Equities tend to be more volatile than Australian Bonds.
- The returns you receive in your account may vary substantially to the past investment option returns shown, due to the timing of your contributions as well as the timing and amount of any deductions or switches from your account (including any fees not incorporated into the unit price) and also where you have been transferred from one investment option to another by the trustee.

What you need to know

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