

Secure Growth Plus

Quarterly Investment Option Update

30 September 2023

Aim and Strategy

To provide returns which exceed inflation over the longer term, but with lower variability of returns than would be expected from an investment option with the same exposure to bonds, cash, shares and property. The investment strategy is to invest in a diversified portfolio with a core of cash and bonds with exposure to shares and property to enhance returns.

Changes to investment allocations, including the use of derivatives, can be made according to the outlook for the various investment sectors and the nature of the investment. This is a crediting rate investment option.

Investment Option Performance

To view the latest investment performances for each product please visit amp.com.au/performance

Investment Option Overview

Investment Category	Multi-Sector
Suggested minimum investment timeframe	No minimum
Relative risk rating	1 / Very low
Investment style	Active
Manager style	Single Manager

Asset Allocation	Benchmark (%)	Actual (%)
Shares & Alternatives	30	Actual asset allocations are broadly in line with long-term benchmarks
Property & Infrastructure	15	
Fixed Interest & Cash	55	

Investment Option & Market Commentary

Aggregate returns on the underlying investment portfolios were broadly flat over the quarter, with rising returns from cash and fixed interest assets largely offsetting modest decreases in the values of listed equity and real assets. Medium to long-term bond yields in Australia continued their recent increases, rising by around 20-40bps over the period.

The table below sets out the net crediting rates (after tax and before fees) that applied at the start of the last four quarters.

Investment Option	1 Jan 2023	1 Apr 2023	1 Jul 2023	1 Oct 2023
Secure Growth Plus	5.50%	5.50%	5.50%	5.50%

The net crediting rate performance (as at end September 2023) is detailed in the table below.

Investment Option	3-month	1 yr. (% p.a.)	2 yr. (% p.a.)	3 yr. (% p.a.)	5 yr. (% p.a.)	10 yr. (% p.a.)	Inception (% p.a.)
Secure Growth Plus	1.35%	5.50%	5.26%	4.52%	4.15%	3.81%	6.11%
CPI	1.20%	5.37%	6.32%	5.20%	3.58%	2.67%	
CPI (adjusted for 15% tax)	1.02%	4.57%	5.37%	4.42%	3.04%	2.27%	

Availability

Product Name	APIR Code
SignatureSuper	AMP3390AU*

* Closed to new investors

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