

SignatureSuper® - Allocated Pension & Term Pension Performance as at 31 December 2024



This table sets out the returns for SignatureSuper's Allocated Pension & Term Pension investment options.

Returns are calculated from changes in the unit price (or crediting rate declared) over the periods shown. They are after the deduction of investment fees, tax, administration fees and costs (excluding the dollar based member fee, fees paid from the super fund's assets and any member activity related fees and costs).

CREDITING RATE OPTIONS		Current (% pa)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception ¹	Inception date	
Super Cash		4.86	4.85	3.47	2.09	1.47	2.01	12/09/2008	
Term Deposits	Please refer to the published crediting rates for SignatureSuper - Allocated Pension available at amp.com.au/performance								
Secure Growth ³		5.71	5.98	5.82	4.98	5.07	4.61	22/05/2010	
UNITISED OPTIONS	1 mth (%) ²	3 mth (%) ²	6 mth (%) ²	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception ¹	Inception date
Multi-Sector									
Conservative									
Conservative Index	-0.80	0.61	5.04	7.84	2.52	2.85	3.51	3.94	1/09/2007
Future Directions Conservative	-0.69	0.65	4.56	7.38	2.15	2.80	3.41	3.89	31/10/2006
Moderately Conservative									
Moderately Conservative Index	-1.14	0.85	6.03	10.30	3.38	4.32	5.01	5.91	24/05/2010
Future Directions Moderately Conservative	-0.80	1.34	5.90	10.31	3.41	4.39	4.98	4.50	1/09/2007
Balanced									
Balanced Index	-1.16	1.84	7.61	13.58	5.05	6.33	6.74	5.19	1/09/2007
Future Directions Balanced	-0.77	2.06	7.06	13.20	4.52	6.30	6.63	5.75	30/09/2006
Pendal Sustainable Balanced	-1.27	1.30	6.28	10.84	3.60	n/a	n/a	5.57	7/05/2021
Growth									
Growth Index	-1.16	2.57	8.71	16.15	6.34	7.88	7.99	8.55	24/05/2010
Future Directions Growth	-0.83	2.76	8.28	15.93	5.91	7.52	7.76	5.96	1/09/2007
Aggressive									
High Growth Index	-0.87	3.52	9.36	18.39	7.71	8.95	8.90	9.31	24/05/2010
Future Directions High Growth	-0.77	3.28	9.21	18.48	6.94	8.37	8.50	6.50	31/10/2006
Single Sector									
Australian Shares									
Australian Share Index	-2.92	-0.50	7.40	12.71	7.87	8.40	8.81	6.36	1/09/2007
Specialist Australian Share	-3.64	-1.66	6.80	14.27	7.13	9.27	9.16	6.90	1/09/2007
Specialist Australian Small Companies	-2.56	-0.89	4.44	11.01	-1.90	6.24	8.89	5.36	1/09/2007
Specialist Geared Australian Share	-7.29	-3.59	9.38	15.54	8.60	11.31	12.08	5.59	1/09/2007
Global Shares									
International Share Index	2.57	12.21	14.37	30.44	11.84	13.42	12.19	8.17	1/09/2007
International Share Index (Hedged)	-2.11	1.60	5.86	19.16	5.77	n/a	n/a	7.50	1/10/2021
Specialist International Share (Hedged)	-3.59	0.42	3.45	19.78	6.32	8.65	8.86	6.39	1/09/2007
Specialist International Share	1.02	10.70	11.46	30.33	11.90	12.32	11.93	7.71	1/09/2007
Property and Infrastructure									
Global Property Index (Hedged)	-7.15	-8.08	4.99	1.91	-6.43	n/a	n/a	-3.29	1/10/2021
Australian Property Index	-5.81	-6.03	7.39	17.46	2.85	4.97	7.20	9.23	15/11/2010
Global Listed Infrastructure Index (Hedged)	-5.80	-2.55	8.68	11.42	n/a	n/a	n/a	5.71	14/10/2022
Australian Fixed Interest									
Australian Fixed Interest Index	0.44	-0.40	2.55	2.57	-1.16	-0.75	1.15	2.78	13/11/2009
Global Fixed Interest									
Global Fixed Interest Index (Hedged)	-0.96	-1.33	2.52	1.88	-2.26	-1.06	0.97	2.78	13/11/2009
Diversified Fixed Interest									
Specialist Diversified Fixed Income	0.02	-0.82	2.86	2.51	-1.01	-0.28	1.30	1.58	1/07/2014

Footnotes

1. Returns are annualised if the inception date was over 12 months before the report date. Otherwise, they are not annualised.
2. Returns are for periods less than 1 year and are not annualised.

3. Closed to new members

If you are already invested in this option, you may continue to contribute to it and include it in any auto-rebalance or switch requests. If you withdraw or switch out in full from one of these options, you will not be able to contribute or switch to it again.

Important Notes

The 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 charged and rebates credited directly to your account.

Some members may qualify for discounted administration fees, which would effectively increase the returns shown above. This discount is not applicable to Super Cash or Term Deposits and is subject to change.

If your account is a "Transition to Retirement", you will need to review the unit prices, performance reports and crediting rates for SignatureSuper. You can find your account type in MyAMP within the account information section, simply visit amp.com.au/myamp and log in. Transition to Retirement options commenced from July 2017, so long-term performance prior to this is not applicable.

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 option has a defined strategy and objective. Asset allocations differ between 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 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 option to another by the trustee.

What you need to know

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