

# Secure Growth Plus

Quarterly Investment Option Update

30 June 2024

## 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](https://amp.com.au/performance)

## Investment Option Overview

<b>Investment Category</b>	Multi-Sector
<b>Suggested minimum investment timeframe</b>	No minimum
<b>Relative risk rating</b>	1 / Very low
<b>Investment style</b>	Active
<b>Manager style</b>	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 slightly negative over the quarter, driven mainly by decreases in the values of direct property and listed real asset holdings. Medium to long-term bond yields in Australia increased by 30-40bps, dampening returns from fixed interest holdings over the period, while the official cash rate remained unchanged.

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 Oct 2023	1 Jan 2024	1 Apr 2024	1 Jul 2024
Secure Growth Plus	5.50%	5.20%	5.20%	5.50%

The net crediting rate performance (as at end June 2024) 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	1.27%	5.34%	5.42%	5.13%	4.35%	4.04%	6.09%
CPI	1.02%	3.81%	4.91%	5.32%	3.87%	2.74%	
CPI (adjusted for 15% tax)	0.87%	3.24%	4.18%	4.52%	3.29%	2.33%	

## Availability

Product Name	APIR Code
SignatureSuper	AMP3390AU*

\* Closed to new investors

## Contact Details

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