![AMP logo]

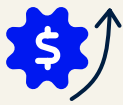# Your super, your tomorrow.

Join a super fund that supports you at every stage of life

AMP Super Fund

As you work hard to create your tomorrow, you need a super plan that can support you at every stage of life—from starting out in the workforce all the way through to enjoying a well-earned retirement.

AMP has worked closely with your employer to develop an AMP Super plan that can help you achieve whatever wealthy you want.

Flexible investing
Choose from a range of investment options or let us do the work for you.

Competitive fees
Easy to understand, competitive fees.

Automatic insurance
Enjoy specially negotiated insurance cover, if you're eligible.

Financial wellbeing
Access education, super programs and advice.

Account access
Stay on top of your super and money using My AMP.

Family benefits
Take advantage of special fees on some plans.

Financial wellbeing
Your financial wellness is at the heart of our service, so we've developed a range of tools to support you. Find out more at **amp.com.au/whyamp**

Super health checks, at no extra cost

Regular insights to your inbox

Educational webinars covering a range of topics

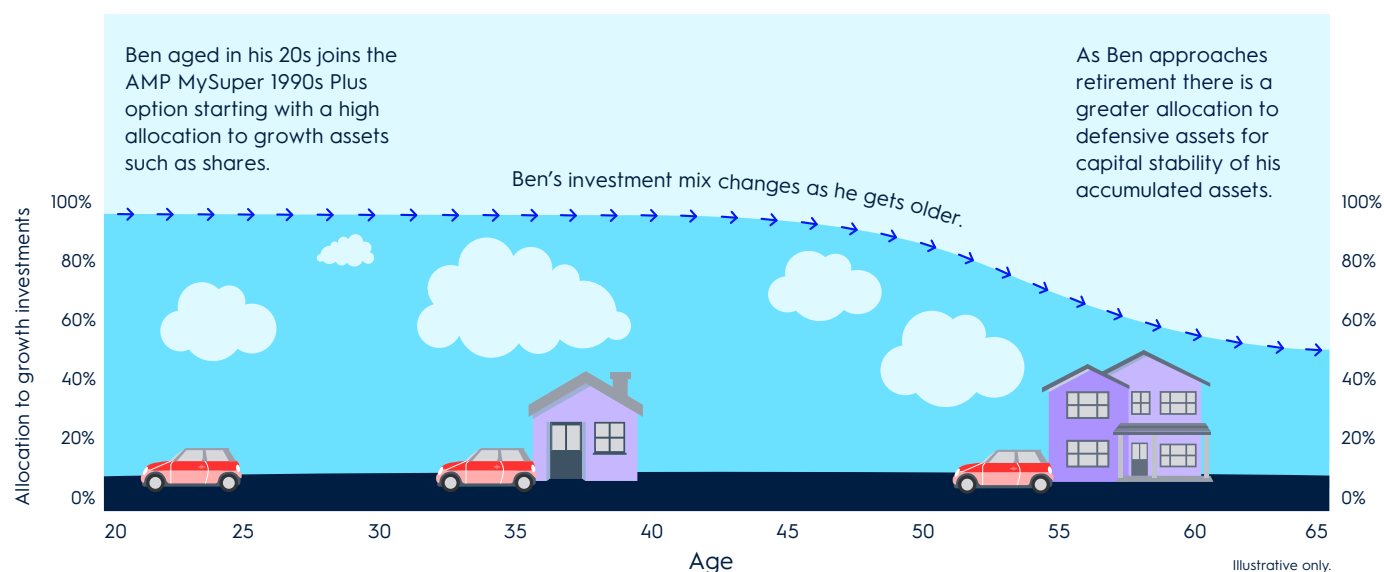Self-serve online learning and calculators

Flexible investment options - Let us do the work for you

AMP MySuper Lifestages is designed to evolve and align with the changing stages of your life. It takes the hard work out of deciding how to invest your super, by offering a single investment option tailored for your age. When you're younger it seeks higher returns through growth assets such as shares. And then as you approach retirement, the mix shifts to more defensive assets like fixed interest to help reduce risk.

...or choose your own investment options

Set your own level of risk to match your goals and stage of life. Select from our range of 27 options—including single-sector and multi-sector investment options utilising active multi-manager or index style investing. We also offer cash and term deposits.

Here's how MySuper Lifestages works

Ben aged in his 20s joins the AMP MySuper 1990s Plus option starting with a high allocation to growth assets such as shares.

As Ben approaches retirement there is a greater allocation to defensive assets for capital stability of his accumulated assets.

Ben's investment mix changes as he gets older.

Illustrative only.

You can switch between investment options at any time—a list of available options can be found in your **Investment Guide**. The performance of your super fund can make a big difference to your lifestyle when you retire. You can see how all of your investment options are performing by visiting **amp.com.au/performance**

Competitive fees[(i)(ii)]

The administration and investments fees in your plan are summarised as follows. To understand all other fees and costs which may apply, such as transaction cost allowances, performance-based fees and insurance fees you should read your **welcome letter** in conjunction with the **fees and other costs** section of the **Product Disclosure Statement (PDS)**, **Member Guide and Investment Guide**.

		When you leave employment
	MySuper and Choice options	**MySuper and Choice options**
Administration Fee		
	We cap our % based administration fee to the first $500,000 in your account. If you have been a super member with SignatureSuper for at least 12 months, we will waive the % administration fee in a new pension account for the first six months.	
	Fees not deducted from your account There are other administration costs paid by the super fund's assets. See the PDS for more details.	
Investment Fee		

(i) You may receive a tax deduction on your Superannuation fees and costs. For details refer to the Tax section of the PDS or Member guide.
(ii) For details on the Total Cost of Product refer to your Investment Guide.

Automatic insurance

Insurance through super can help protect you and your family if something happens to you. Eligible* members have access to the following insurance.

Insurer	

For more details about your levels or cost of insurance, please refer to your Welcome Letter in conjunction with the insurance section of the PDS and Insurance Guide. You can also log in to My AMP.

How to join

①
Get to know the benefits
Take some time to understand what comes with your employer's AMP Super plan.

②
Join online
If you've chosen the AMP Super plan, **join online in just 2 minutes**.

③
Tell your employer
Once you've joined make sure you let your employer know.

Scan to join online

About AMP

AMP Limited provides banking, super, retirement and advice services in Australia and New Zealand. We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 170 years. As part of AMP's commitment to support the financial wellbeing of Australians, the AMP Foundation, AMP's independently funded philanthropic arm, has invested more than $110 million to help organisations and individuals bring about positive change since its inception in 1992.

Book a 1:1 super health check session with a super coach today

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SUSTAINABLE RECOGNISED 2024

SUPERRATINGS PLATINUM 2024 MYCHOICE SUPER

7 YR PLATINUM PERFORMANCE 2017–2024

Call
Monday to Friday 8.30am–7pm (Sydney time)

Email

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What you need to know

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APPENDIX

Age Based Scale

Your default insurance cover

One (1) time your standard insurance cover

Age next birthday	Standard insurance cover (commonly referred to as one unit)	Age next birthday	Standard insurance cover (commonly referred to as one unit)
Up to age 35	$50,000	51	$7,000
36	$35,000	52	$7,000
37	$35,000	53	$7,000
38	$35,000	54	$7,000
39	$35,000	55	$7,000
40	$35,000	56	$7,000
41	$20,000	57	$4,000
42	$20,000	58	$4,000
43	$20,000	59	$4,000
44	$20,000	60	$4,000
45	$20,000	61	$2,000
46	$14,000	62	$2,000
47	$14,000	63	$2,000
48	$14,000	64	$2,000
49	$14,000	65	$2,000
50	$14,000	65 and over	Nil