

## Early release of super benefits: Severe financial hardship

### Information sheet

#### When to use this form

Use this form to apply for early release of your super benefits on the grounds of severe financial hardship.

**Important:** Please read this information sheet before you decide on any further action. If you want to go ahead, the following information should help you to provide the correct details so your request can be assessed without delay.

#### Early release due to severe financial hardship

Generally, fund members are unable to withdraw from their super account until they have retired after turning age 60. However, the trustee can approve the early withdrawal of super if you're suffering severe financial hardship.

#### How to apply

To be granted an early release of your super benefit on the grounds of severe financial hardship, the Trustee must be satisfied that you're unable to meet reasonable and immediate family living expenses.

AMP can release:

- a portion of your super benefit (up to \$10,000) if you satisfy the criteria for **Category 1** (see next column)
- any amount (up to your total balance) if you satisfy the criteria for **Category 2** (see next column).

The quickest way to apply to access your super benefit under severe financial hardship is to complete the online form.

Simply log into your **My AMP** account, select your super account and go to 'Withdrawals', then 'Withdraw your super'. Then under 'reason for withdrawal', select 'I'm applying for early release of super due to severe financial hardship'. You can then add all the required information including your identification document(s) for verification.

#### Category 1

You will need to meet the following conditions:

- You have been receiving an eligible government income support payment for 26 weeks in a row;
- You haven't received a financial hardship payment from any superannuation fund within the last 12 months; and
- You can't afford to pay for immediate living expenses like rent or food, to support yourself or your family.

If you're eligible to request the release of your super due to severe financial hardship and your request is approved, the following rules apply:

- The gross **minimum** amount which can be released is no less than \$1,000 (or the balance of your account if it's less than \$1,000).
- The gross **maximum** amount which can be released is \$10,000.
- You can only have money released from your super account/s for financial hardship once in any 12 month period.
- Any amount released to you is after any applicable fees and taxes are deducted. This means these charges and taxes will be deducted from the amount you request.
- If you wish to keep your super account open to maintain insurance benefits, you must leave a balance in your account to cover ongoing insurance and administration fees.

#### Category 2

You will need to meet the following conditions:

- You are 60 years of age or older;
- you are not gainfully employed (or you are employed for less than ten hours a week) on the date of the application;
- You have been receiving an eligible government income support payment for a total period of 39 weeks after turning age 60.



So we can assess your application quickly, please make sure you complete all sections of this form and return the relevant documents to us if applicable (refer to section 10. Checklist).

## Taxation

AMP may be required to deduct tax from your financial hardship benefit. The tax payable will depend on the components of the benefit being released and your age.

If you're aged under 60 you may be subject to income tax on your lump sum withdrawal. For more information read the section 'Tax on withdrawals' in the AMP Super Member Guide. If you're age 60 or over, no tax is payable on your financial hardship benefit.

## Eligible Commonwealth income support payments

The types of eligible Commonwealth income support payments include (as at the date of publication of this form):

### Department of Veterans' Affairs service pensions

- Age service pensions
- Partner service pensions
- Invalidity service pensions
- Carer service pensions.

### Income support supplements

An income support supplement paid by the Department of Veterans' Affairs (effectively replaces any social security age pensions paid to a war widow or widower from March 1995).

### Social security pensions

- Age pension
- Disability support pensions
- Wife pension/Carer payment
- Sole parent pension
- Widow B pension
- Special Benefit.

### Social security benefits

- Jobseeker payment
- Sickness allowance.

### Drought relief from 1 July 1998

- Drought relief payment under the *Farm Household Support Act 1992*
- Exceptional circumstances relief payment under the *Farm Household Support Act 1992*.

## Non-eligible Commonwealth income support payments

Income payments that aren't eligible include:

- Family payments (formerly known as family allowance payments)
- Carer's allowance
- Austudy/Abstudy or other youth allowance payments in relation to full-time study
- Mobility allowance.

Centrelink will be able to tell you whether the particular payment you receive qualifies.

To confirm your eligibility, you will need to provide AMP with your Centrelink Reference Number (CRN) on your application.

## Centrelink Reference Number (CRN) and Customer Confirmation eService (CCeS)

To confirm whether a member has been paid an eligible Commonwealth income support payment, AMP uses the CCeS.

CCeS is an internet based service offered by Centrelink to help AMP verify a member's eligibility electronically and therefore immediately.

To confirm a member's details on CCeS, AMP will use their name, date of birth and CRN.

When accessing a member's details on the CCeS, AMP is bound by the legislative requirements of confidentiality, including the *Privacy Act 1988*.

This means AMP can't disclose a member's CRN to anyone other than Centrelink or use it for any purpose other than to verify whether they have received qualifying Commonwealth income support for the period required to be eligible to access their benefits on the grounds of severe financial hardship.

To obtain your CRN you'll need to access your **myGov** account or contact Centrelink.

## What are immediate living expenses?

One of the conditions to meet the requirements of severe financial hardship is that you're unable to meet immediate living expenses for yourself and your family. You can consider the following:

- You need financial assistance to cover regular expenses, like food, rent, transport or medical prescriptions,
- You have overdue loan or credit card repayments;
- You can't afford to pay general bills like gas, water, electricity, phone, rates and body corporate fees;
- You have overdue premiums for house, contents, car or medical insurance;
- You need to pay car expenses for repairs, registration or insurance,
- You need to pay education expenses for yourself or your family,
- You have overdue or upcoming medical bills,
- You need to buy essential household goods like a fridge,
- You can't pay for mortgage repayments (If you're at risk of defaulting, contact the ATO—they may help release more than \$10,000 on compassionate grounds. See the section below for more information).

## Compassionate grounds

If you're not eligible to access your super benefit on the grounds of severe financial hardship, you may consider applying to the ATO on compassionate grounds.

Benefits may be released on compassionate grounds in limited circumstances – these include:

- medical treatment (or transport) for you or your dependant where:

- the treatment is necessary for a life-threatening illness or injury, and/or
- to alleviate acute or chronic physical pain, and/or
- to alleviate acute or chronic mental disturbance.

**Note:** Where such treatment is not readily available through the public health system.

- modifications to the family home and/or vehicle to meet special needs, if you or your dependant are severely disabled
- palliative care in the case of impending death for you or your dependant
- death, funeral or burial expenses for your dependant
- mortgage assistance:
  - to prevent foreclosure of your mortgage over your principal place of residence, or
  - to prevent the mortgagee (lender) from exercising a power of sale over your principal place of residence.

For further information on accessing your super on compassionate grounds, visit the ATO website at [ato.gov.au](http://ato.gov.au).

### AMP Super Lifetime super feature

If you have the Lifetime Feature in your account, making any type of withdrawal will have an impact on the potential social security advantages that the feature provides in retirement, so you should consider this carefully before doing so.

- A reduction to your super by making any type of withdrawal will also reduce the potential social security advantages the Lifetime feature provides in retirement. This includes:
  - A rollover into a TTR (Transition to Retirement) account,
  - A rollover to another account or fund,
  - A lump sum payment made to you, including for severe financial hardship
- The feature is designed to convert into a Lifetime Pension if you decide to start one in the future. So, when you meet a **'full' condition of release**, you will have 14 days to decide if you want to convert some or all of your balance to a Lifetime Pension, otherwise the Lifetime feature will be turned off and the potential social security advantages the feature provides will expire. 'Full' conditions of release are met when:
  - You are age 60 or over and tell us you have retired
  - You've ceased any employment after age 60 (as notified by you or your employer);
  - You turn age 65; or
  - You've been permanently incapacitated or are terminally ill at any age.

If the Lifetime Pension is not yet available or you are not eligible for a Lifetime Pension when you meet a 'full' condition of release the feature will be turned off in your account. The lifetime feature will also be turned off if your account is closed.

### Collection of Tax File Number (TFN)

We're required to tell you the following details before you provide your TFN for your super products.

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee may disclose your TFN to another super provider when your benefits are being transferred, unless you request in writing that the trustee of your super fund not disclose your TFN to any other super provider.

It's not an offence not to quote your TFN. However, giving your TFN to the fund will have the following advantages (which may not otherwise apply):

- The fund will be able to accept all types of contributions to your account(s).
- The tax on contributions to your super account(s) will not increase.
- Other than the tax that may ordinarily apply, no additional tax will be deducted from your super benefits. This affects both contributions to your super and benefit payments when you start drawing down your super benefits, and
- It will make it easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

If you don't provide your TFN you may also be subject to additional tax including an additional tax on employer contributions.

### Personal contribution tax deduction

If you want to claim a tax deduction for personal member contributions made in the current or previous financial year, you can provide the information in the **personal contributions tax deduction** section of the attached form.

If you've made personal contributions, you should check whether you are eligible to claim a tax deduction. If you don't advise of your intention to claim a tax deduction at the time of making a withdrawal, this may reduce the amount you may be entitled to claim, possibly to zero.

**Note:** If you don't check if you're eligible to claim a tax deduction, or you don't have enough assessable income, the ATO could deny your deduction, and this may mean you exceed your contribution limit(s). Where this is the case, if you have withdrawn any of your benefit or started a pension, you may not be able to reduce the amount you told us you were claiming. This may mean you have to pay additional tax.

### AMP privacy statement

The privacy of your personal information is important to us.

The AMP Privacy Policy provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy, and our process for resolving privacy-related enquiries and complaints.

For further information, please go to [amp.com.au/privacy](http://amp.com.au/privacy).

## Identification requirements

We're required to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. This means we may need to obtain additional identification details when you commence a new account or undertake transactions in relation to your account.

Your identification may need to be verified before we can approve your request. We may decide to delay or refuse any request or transaction, including suspending a withdrawal application if we are concerned that there may be a breach of our legal obligations.

## Verifying a customer's identity

We need to verify or confirm your identity by checking that certain details you provide in this form **match** the details that are in certain documents you need to attach to this form.



If you consent to online identification (ID) verification (see **section 6 - Provide proof of your identification** in this form) you'll still need to provide us with **details** of your ID documents.

However, if you **don't** consent to online ID verification, you'll need to mail us **original certified copies** of your documents (don't send the original documents or email scanned copies to us).

If the document isn't written in English, then you must also attach an English translation prepared by an accredited translator.

## Getting your copies certified

A copy of a document must be certified to be a true and correct copy of the original document. Only certain people can certify copies including:

- police officer or sheriff
- justice of the peace or notary public
- legal practitioner, magistrate, judge or registrar/deputy registrar of a court
- pharmacist, physiotherapist or veterinary surgeon
- optometrist, dentist, medical practitioner or nurse
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

You can see the full list of people who can certify documents or extracts at [amp.com.au/identification](http://amp.com.au/identification).

### Example:

I certify that this is a true and correct copy of the original document.

*John Citizen*

John Citizen, Justice of the Peace  
10 Other Street  
Suburb NSW 2000  
02 9999 9999 30 May 2020

## Identification documents required

So we can verify your identity, you need to send us the document(s) shown under option **A** or **B**:

### Option A – Primary Photographic documents

One of these:

- current Australian state or territory driver licence that has your photo (includes the Mobility Parking Scheme)
- Australian passport that is current or expired within the last two years
- current card issued under a state or territory law to prove your age that has your photo
- current foreign government passport (or similar international travel document) that has your photo and signature
- current foreign driver licence that has your photo
- current national identity card that has your photo.

### Option B

#### Primary Non-photographic documents

Please provide one of the following and one secondary identification document (or two of the following):

- Australian or foreign birth certificate
- Australian or foreign citizenship certificate
- birth certificate extract
- pension card issued by Department of Human Services
- Health Care Card or Commonwealth Seniors Health Card issued by Department of Human Services.
- An Australian Indigenous community identity card
- A marriage certificate or birth extract issued by an Australian State or Territory
- A marriage certificate issued by a foreign government, the United Nations or an agency of the United Nations
- A name change certificate issued by an Australian or foreign government, the United Nations or an agency of the United Nations

### Plus



The documents listed below are only **valid** if they include your full name and residential address.

### Secondary identification documents


- a document issued by the Commonwealth or a state or territory within the last 12 months that shows financial benefits paid to you
- a document issued by the ATO within the last 12 months that shows money to be paid to you or that you need to pay to them (make sure you cross out your TFN)
- a document issued by a local government body or utility provider within the last three months that shows the services provided to you at your address
- if you're under 18 years old, a notice issued by a school principal within the last three months that shows how long you attended that school.

If you don't have any of these documents, you may be eligible to complete the **Know your customer – statement of referee** form. This is available at [amp.com.au](http://amp.com.au).

## Apply for a Super Payment due to Financial Hardship

Use this form to apply for early release of your superannuation benefits on the grounds of severe financial hardship.

Please print in CAPITAL LETTERS and place a cross ✕ in any applicable boxes.

 Super is the money you save for your future when you stop working, so generally you'll need to wait until retirement before you can access it. If you're struggling financially and cannot meet your usual food, rent, or living expenses, you may be able to get some or all of your super paid now to meet your immediate needs, though there are some rules around this.

Some important things to know upfront

**Before you decide to use some of your super money:** Keep in mind that if you take it out now, you may have less money to spend when you finish working.

**Keeping your insurance:** If you have insurance, you'll need to keep some money in your super account to pay for your insurance premiums. If you withdraw your full balance, you will lose any insurance cover.

**Impacts on other payments:** Withdrawing your super now could also impact the money you get from places like Centrelink (such as for your child support) or Work Cover, and/or you might also have to pay extra taxes.

**Claiming a tax deduction:** Did you add some of your own money to your super this year? You may be able to pay less income tax because of that, but you'll need to complete section 8 of this form to advise of your intention to claim a tax deduction.

If you have any questions or need help, call us on 131 267 (Monday to Friday, 8.30am to 7pm Sydney time).

### 1. Check if you're eligible

	Category 1	Category 2
You'll need to meet all the criteria of either Category 1 OR Category 2 to be eligible	a. No matter how old you are, you have been getting money from Centrelink or the Department of Veteran Affairs, for 26 consecutive weeks. The money you have been getting must be an eligible government income support payment. <b>AND</b> b. you're not able to meet reasonable and immediate family living expenses, such as food or rent <b>AND</b> c. you haven't received any other financial hardship payments from this or any other super fund in the past 12 months.	a. You're over 60 years old and have been receiving money from Centrelink or the Department of Veteran Affairs, for a total of at least 39 weeks. <b>AND</b> b. you're in paid employment for less than 10 hours a week, or you're not employed at all.
Tick to indicate which option applies to you	<input type="checkbox"/> Category 1 <input type="checkbox"/> Category 2 <b>If you meet all the criteria of either Category 1 or 2:</b> You're eligible to access your super money to receive a financial hardship payment. <b>If you don't meet the criteria of either category:</b> You may still be able to apply on compassionate grounds via the Australian Taxation Office (ATO). Refer to the Information sheet for details, visit ato.gov.au and search 'compassionate grounds' or call the ATO on 13 10 20.	

## 2. How much would you like to withdraw?

	Category 1	Category 2
The amount you can withdraw depends on which category applies to you	You can only be paid up to \$10,000 (before tax) of your super. The smallest amount you can be paid is \$1,000, but if your money in your super account is less than \$1,000, you can take it all out.	This category has no limit on how much money you can take out of your super due to financial hardship.
Tick one option in the Category that applies to you to indicate how much you'd like to withdraw	<input type="checkbox"/> \$ <input type="text"/> <b>Maximum \$10,000 (before tax)</b> OR <input type="checkbox"/> My full balance if less than \$10,000, but leave \$ <input type="text"/> to keep my account open. OR <input type="checkbox"/> My full balance and close my account. Note that you will be taxed up to a rate of 22%. For example, if you withdraw the maximum of \$10,000 your after-tax amount may be \$7,800.	<input type="checkbox"/> \$ <input type="text"/> OR <input type="checkbox"/> My full balance but leave \$ <input type="text"/> to keep my account open. OR <input type="checkbox"/> My full balance and close my account.

## 3. Personal details

Please use a pen to complete these sections of the form and **don't forget to sign and date** the member declaration at the end. If you need help completing this, you can call us on 131 267.

Account number

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Surname

Given name (s) including middle name(s)

Residential address (a PO Box is not acceptable)


Suburb

State

Postcode

Contact phone number

Mobile number

Email address

Occupation (if retired, please specify)

Industry

Country of residence (please specify if not Australia)

 Australia  Other 

Country of citizenship (please specify if not Australia)

 Australia  Other 

## 3. Personal details continued

### Address for Communications

Please cross **X** if same as residential address.

Address


Suburb

State

Postcode

## 4. Tax File Number (TFN) notification

TFN

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Under the Superannuation Industry (Supervision) Act 1993, you don't have to provide your TFN, but there may be tax consequences and you may end up paying more tax than you need to. Learn more by reading the Collection of TFN section in the attached Information sheet.

## 5. Your Centrelink Customer Reference Number (CRN)


Centrelink Customer Reference Number (CRN)



If you choose not to give us your CRN you'll need to provide us with an original Centrelink income support payment confirmation letter. The date of the confirmation letter must not be more than 21 days before the date of this financial hardship application. By providing your CRN and signing the Member Declaration you're authorising us to electronically verify with Centrelink that you received income support payments from them, for the required period. Your CRN will only be used to confirm your eligibility status and we won't disclose it to anyone other than Centrelink.

## 6. Provide proof of your Identification

We'll need your identification details to help us make sure we're releasing your benefit to you:

 If you cannot provide this documentation, refer to the Information sheet for other documents that can be used, like an Australian Indigenous community identity card.

We may be able to use referee statements if standard IDs aren't available due to structural barriers or difficult circumstances. Visit [amp.com.au](http://amp.com.au) and search for 'Inclusion and diversity' or call us on 131 267.

Tick one of the boxes below to indicate which option you'd prefer:

### Option 1: I choose electronic verification and have Identification details from one of the documents below

I authorise AMP Super Fund to disclose my name, address and date of birth to the credit reporting agency to only verify my identity using my driver licence and/or Australian passport details (and any further identification documents we might request). They will confirm with AMP Super Fund if my information matches their credit file but won't share other details from it. My information will be matched with relevant official records and the results will be provided through third-party systems.

### 1. Current Australian driver licence

Full name as shown on your licence

Address as shown on your licence


Licence number

Card number

State of issue

Expiry date

D	D	M	M	Y	Y	Y	Y
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### 2. Australian passport that is current or expired in the last 2 years

Full name as shown on your passport


Passport number

Place of birth

Country of birth

Expiry date


D	D	M	M	Y	Y	Y	Y
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 Please note that we may need to contact you for additional identification information or documents if electronic verification is not successful.

## 6. Provide proof of your Identification continued

### Option 2: I choose to attach certified paper copies of Identification document

- I have attached a certified photocopy of my driver licence, passport or other document/s as listed in the Information sheet.
- Optional but recommended: I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details as listed in the Information sheet.

 Each page of your photocopied documents must be certified a true copy of the original document. For instructions on how to get your document correctly certified, refer to the Information sheet.

## 7. Provide your bank details

The account listed must be held in your name or jointly held in your name (e.g John Smith or John & Jane Smith)

Account Name


Name of bank/financial Institution

BSB number


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Account number

**Note:** If your claim is approved, your benefits will be paid via Electronic Funds Transfer. Please double check your BSB and account number are correct to ensure the money goes into your account. Incorrectly provided banking details may cause significant delays in the payment of your claim.

 Once processed, payment can take up to 2 business days to be credited to your nominated bank account.

## 8. Personal contribution tax deduction

 This section represents a notice under section 290-170 (1) of the *Income Tax Assessment Act 1997*.

Do you intend to claim a tax deduction for personal contributions made in the current or previous financial year?

- No
- Yes—complete the table below (if eligible).

Refer to **personal contribution tax deduction** in the information sheet for further information. Contact your financial adviser or tax adviser if you're unsure if you're eligible to claim a tax deduction.

### Declaration:

I'm lodging this notice before both of the following dates:

- the day I lodged my income tax return for the year(s) stated in the table below, and
- the end of the income year after the year(s) stated in the table below.

Contribution	Total personal contribution (\$)	Amount you want to claim (\$)
Current financial year		
Previous financial year		

## 9. Authorisation and declaration

### By signing this form, I'm making the following statements:

- I request N.M. Superannuation Proprietary Limited (N.M. Super) to process my withdrawal request and pay the proceeds in accordance with my instructions on this form.
- I understand that N.M. Super can refuse my withdrawal request:
  - if I haven't provided the original certified identification documents as described in the information sheet.
  - if I haven't completed this form correctly or fully.
- I understand N.M. Super will use the unit price next calculated where they receive all relevant information at an AMP processing centre by 3pm Sydney time. If they receive the information after 3pm Sydney time, they will treat it as if they received it the next Sydney business day.
- I authorise AMP to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
  - I understand that the department will use information I have provided to AWM Services Pty Ltd ABN 15 139 353 496 (AWM Services) to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
  - I understand the department will disclose to AWM Services my personal information including my name, date of birth and payment status.
    - I understand this consent, once signed, remains valid while I am a customer of AMP unless I withdraw my consent by contacting AMP or the department. I understand if I withdraw my consent or do not alternatively provide proof of my circumstances or details, I may not be eligible for the service provided by AMP.
  - I understand I can obtain proof of my circumstances or details from the department and provide it to AMP so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined.


### I declare that:

- To the best of my knowledge, the amount I'm requesting is necessary to meet my and my family's reasonable and immediate living expenses. I confirm that I don't have any assets that I could reasonably or realistically sell to meet immediate financial needs. These assets could include money in the bank, share investments, an investment property (not including my family home) or any other similar investments.
- I take full responsibility for my withdrawal/transfer out application. In particular, I have fully read and understood the information attached to this form.
- I'm not commonly known by any names different to those disclosed in this application form, unless I have disclosed otherwise to N.M. Super.
- Any document or information to be used for the purposes of this application (whether or not provided on or with this application):
  - is complete and correct
  - if it is about another person, is provided with the authority of that person (if required) and may be used for any other products, services or benefits offered or provided to me/us by or through N.M. Super or any other company in the AMP group.

## 9. Authorisation and signature continued

**Note:** If you wish to check any information before signing, you may request a copy of this information from your financial adviser or N.M. Super.

- I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
- I'm aware that I may ask N.M. Super for all the information that I need to understand my benefit entitlements in my AMP or N.M. Superannuation account (including information on the fees, insurance cover, investment options and the effect of a transfer) and I do not require any further information.
- I have sought advice from my financial adviser or have decided not to seek advice.
- I have had the opportunity to seek taxation advice and confirm I have either received it or determined that I do not require it in relation to the payment of my lump sum benefit. I acknowledge that the lump sum benefit payment may be taxed and where tax is payable, the trustee, N.M. Superannuation Pty Ltd will generally withhold an estimate of my tax liability and pay it to the ATO.
- I discharge N.M. Super from all further liability in respect of the benefits paid or transferred.

 If you're signing this form digitally, please make sure you attach a **certificate of completion**, otherwise, please print this form and sign it using a pen.

### If signed under a Power of Attorney

You need to submit a notice of non-revocation letter and provide a certified copy of the Power of Attorney to us.

Member's name/ Power of Attorney name

Member's signature/ Power of Attorney signature

Date

D	D	M	M	Y	Y	Y	Y
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## 10. Checklist

- Have you completed all sections of this form?
- Have you provided your Customer Reference Number (CRN) in section 5 so we can verify your eligibility with Centrelink?
- If you have not provided your CRN, have you attached a certified copy of your Centrelink Q230 or Q251 letter? Note: this letter is only valid for 21 days.
- Have you either provided identification document details and your consent for electronic verification in section 6 or provided a certified copy of your identification documents?

### Where to send this form

Mail or email your completed form (and other relevant documents) to:

AMP Limited  
PO BOX 6346  
WETHERILL PARK NSW 1851

ampsuper@amp.com.au

### Any questions?

131 267  
(Monday to Friday,  
8.30am to 7pm  
Sydney time)