Flexible Lifetime® - Investments (Series 2)
Monthly Performance as at 31 August 2025

The table below sets out the investment option returns for the Series 2 investment options in Flexible Lifetime - Investments. Past performance is not a reliable indicator of future performance. Returns may vary considerably over time. The value of investments may go up or down and you may not get back the amount you invested. Investment option returns are calculated from changes in the unit price of the investment option over the period shown and are after the deduction of management fees and before tax. The impact of marginal tax rates is not taken into account. Investment option 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.

Flexible Lifetime – Investments was closed to new investment from 20 November 2020.

UNITISED INVESTMENT OPTIONS	1 mth (% flat)	3 mth (% flat)	6 mth (% flat)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception*	Inception date
Multi-Sector (Traditional) Investment Options									
Conservative									
Conservative Index	0.89	2.74	3.55	6.53	5.76	3.23	3.16	4.16	1/07/2010
Professional Conservative	0.94	2.97	3.33	6.38	5.57	2.90	3.05	3.13	1/07/2014
Moderately Conservative									
Professional Moderately Conservative	1.34	3.95	4.54	8.66	7.74	5.31	4.72	4.75	1/07/2014
Balanced									
AMP Balanced Growth[1]	1.67	5.16	5.91	11.34	9.61	7.22	6.36	7.16	1/07/2010
Balanced Index	1.55	5.03	5.92	11.31	9.88	7.53	6.25	7.11	1/07/2010
Professional Balanced	1.59	4.80	5.41	10.81	9.58	7.34	6.08	6.08	1/07/2014
Moderately Aggressive									
Professional Growth	1.86	5.61	6.18	12.57	11.41	9.39	7.45	7.38	1/07/2014
Aggressive									
Professional High Growth	2.12	6.11	6.73	14.03	12.79	10.69	8.47	8.37	1/07/2014
Single Sector Investment Options									
Fixed Interest									
Future Directions Australian Bond	0.34	1.64	2.60	3.12	3.01	-1.30	0.91	2.31	1/07/2010
Schroder Fixed Income	0.42	1.73	2.03	2.98	2.87	-1.02	0.96	1.04	1/07/2015
Specialist Diversified Fixed Income	0.46	1.63	1.73	2.36	2.32	-1.05	1.00	1.29	1/07/2014
Australian Shares									
AMP Equity[1]	2.98	7.10	11.12	14.60	12.03	11.08	7.87	8.17	2/07/2010
Specialist Australian Share	2.52	7.72	7.32	11.04	10.46	9.82	8.13	7.92	1/07/2010
Specialist Australian Small Companies	7.05	13.72	14.95	19.63	8.99	7.98	9.03	8.29	1/07/2010
Specialist Geared Australian Share	4.12	6.37	1.54	1.40	7.51	13.09	8.12	8.82	1/07/2010
Global Shares									
AMP International Share Enhanced Index	0.80	6.45	3.95	20.10	19.66	14.93	11.35	12.50	1/07/2010
Future Directions Emerging Markets	0.64	6.28	11.38	23.63	12.61	7.09	6.32	5.05	1/07/2010
Specialist Hedged International Share	1.90	7.23	7.30	12.78	15.00	10.25	9.35	11.02	1/07/2010
Specialist International Share	0.77	6.03	4.25	18.00	18.71	13.65	10.84	11.88	1/07/2010

Footnotes

"% flat" returns are for periods less than 1 year and are not annualised.
* "Since inception" returns are annualised if the inception date was over 12 months prior to the report date. Otherwise, they are not annualised returns.

1. Renamed investment options:
- AMP Capital Balanced Growth was formerly named AMP Balanced Growth prior to 17/12/2011.
- AMP Capital Equity was formerly named AMP Equity prior to 01/07/2015.

Important Notes

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

What you need to know

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