

Secure Growth

Quarterly Investment Option Update

30 June 2025

Aim and Strategy

To provide returns (after fees and before tax) which exceed inflation over the longer term, but with lower returns and less 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 and limited exposure to shares and property. Changes to investments can be made according to the outlook for the various investment sectors and the nature of the plan. 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

Investment Option Overview

Investment Category	Multi-Sector
Suggested minimum investment timeframe	No minimum
Relative risk rating	1 / Very low
Investment style	Active
Manager style	Single Manager

Asset Allocation	Benchmark (%)	Actual (%)
Shares & Alternatives	20	Actual asset allocations are broadly in line with long-term benchmarks
Property & Infrastructure	10	
Fixed Interest & Cash	70	

Investment Option & Market Commentary

While the underlying investment portfolios generated small positive aggregate returns for the quarter, they were below long-term expected levels. This was driven primarily by capital losses on both domestic and global equity holdings. Medium to long-term bond yields in Australia were largely unchanged at the start and end of the quarter, while the official cash rate was reduced by 0.25%.

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 2024	1 Jan 2025	1 Apr 2025	1 Jun 2025
Secure Growth – Super	5.10%	5.10%	5.10%	5.00%
Secure Growth – Pension	5.90%	5.90%	5.90%	5.65%

The net crediting rate performance (as at end June 2025) 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 – Super	1.25%	5.22%	5.36%	5.36%	4.54%	4.26%	4.23%
Secure Growth – Pension	1.44%	6.02%	6.15%	6.14%	5.33%	5.14%	4.70%
CPI	0.71%	2.09%	2.95%	3.96%	4.37%	2.80%	
CPI (adjusted for 15% tax)	0.60%	1.78%	2.51%	3.37%	3.72%	2.38%	

Availability

Product Name	APIR Code
SignatureSuper	AMP9096AU*
SignatureSuper – Allocated Pension	AMP6716AU*
SignatureSuper – Term Pension	AMP6716AU*

* Closed to new investors

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