Contents

Understanding changes to the MySuper Option and fees

Background

We're making changes to some AMP Super fees and costs, as well as changes to the AMP MySuper Option. The fee and cost changes may affect a range of AMP Super members, including some members invested in Choice investment options and Pension products. These changes include reductions to standard administration fee rates (both percentage and dollar-based fees), an increase to the administration fee cap, and changes to investment fees for MySuper and selected Choice investment options. The MySuper Option changes only apply to members invested in the AMP MySuper Option.

- **Explaining the MySuper Option changes** outlines the changes to the AMP MySuper Option, including the move from the current decade-based structure to a single age-based lifecycle investment approach. These changes are expected to apply on or around **20 November 2026**.

- **Explaining the fee changes** outlines the changes to administration fees and investment fees, including when the changes take effect and how they may affect different members. The new AMP MySuper Cash investment fee is expected to apply from **23 November 2026**, with other investment fee and administration fee changes applying from **1 December 2026**.

The FAQs below explain what is changing, what it may mean for your account, and whether you need to do anything.

Explaining the MySuper Option changes

1. How is the MySuper Option changing?

Currently, AMP Super's MySuper Option is structured around broad age groups, with members placed into an investment based on their year of birth – for example, the 1970s, 1980s or 1990s.

Under the new structure, your MySuper Option may include one or more investments at the same time, depending on your age. The mix changes gradually over time and is adjusted automatically. As part of this change, you may see:

- a name change to your MySuper Option
- a switch in your transaction history to move your MySuper Option to the new structure, where applicable
- cash shown differently in your account, because some investments can include cash as part of the underlying structure even where your overall investment approach remains growth focused.

The illustration shows how existing Lifestages will transition to the updated MySuper Option.

AMP Super

Age	Current Lifestage	Long-Term Growth Previously MySuper 1990s	High Growth Previously MySuper 1980s	Balanced Previously MySuper 1970s	Cash New
		Future Allocation			
0-36	MySuper 1990s	100%			
37-42	MySuper 1980s	100%			
43-46	MySuper 1980s		100%		
47-52	MySuper 1970s		100%		
53	MySuper 1970s		87%	13%	
54	MySuper 1970s		73%	27%	
55	MySuper 1970s		60%	40%	
56	MySuper 1970s		47%	53%	
57	MySuper 1960s Replaced		33%	67%	
58	MySuper 1960s Replaced		20%	80%	
59	MySuper 1960s Replaced		7%	93%	
60	MySuper 1960s Replaced			99%	1%
61	MySuper 1960s Replaced			96%	4%
62-66	MySuper 1960s Replaced			93%	7%
67-76	MySuper 1950s Replaced			93%	7%
77+	MySuper Capital Stable Replaced			93%	7%

2. When will this change take effect?

The change is expected to happen **on or around 20 November 2026**. Around that time, you may see updates to your MySuper Option, account balance or transaction activity as your account moves to the new structure.

3. Will this affect my insurance, beneficiaries or account details?

No. There are no changes to your insurance cover, premiums or claims process as part of these MySuper Option changes. These changes also won't affect your beneficiaries or your other account details.

4. Why are you changing the MySuper Option?

We're updating the MySuper Option to introduce an age-based lifecycle design that adjusts more gradually as members get older. This is designed to provide a more consistent MySuper Option experience, with a mix that is more tailored to age.

Under the current structure, members are grouped by decade of birth, which means their investment option depends on the age group they fall into. The updated design allows changes to be introduced more gradually, while still following the same long-term lifecycle approach AMP Super already uses. It also creates a simpler and clearer MySuper Option that is easier to understand.

5. What if I'm not comfortable with the change to my investment mix?

It's understandable to have questions if the investments that make up your MySuper Option are changing. While the asset mix may look different under the new structure, the overall approach is still based on AMP Super's long-term lifecycle philosophy. The changes support the new age-based MySuper Option, where your investment mix is tailored to your age and adjusts gradually over time. If you'd like to learn more or review the other investment options available, you can:

- Access digital advice by logging in to AMP Super online or via the app.
- Book an appointment with our Simple Super Advice team
- Book a super health check
- Speak to a financial adviser

Note: For more information about the different advice channels available, visit Member Advice Options.

6. Why does my MySuper Option change as I get older?

The MySuper Option is designed as a long-term, age-based investment option that adjusts automatically over time. Under the new design, your investment mix changes gradually as you move through different life stages. For younger members, the MySuper Option is invested in AMP MySuper Long-Term Growth. From age 43, part of your balance starts to move to AMP MySuper High Growth. From age 53, the investment mix begins to gradually include more defensive assets through AMP MySuper Balanced and later AMP MySuper Cash. This approach is designed to provide a more tailored investment mix based on age while avoiding large or sudden changes to how your super is invested. This doesn't mean your investment suddenly becomes low risk. The changes are gradual, and members will continue to have most of their balance invested in growth assets for many years. The aim is to balance long-term growth opportunities with a gradual reduction in investment risk as members get closer to retirement. If you'd like more control over how your super is invested, you can review the other investment options available to you or consider seeking financial advice.

7. Who's impacted by the MySuper Option changes?

These changes only affect members invested in the MySuper Option. Members with Choice investments won't be impacted by the MySuper Option changes, unless they switch into MySuper.

8. What if I have an insurance claim or benefit currently under review?

If an insurance claim or benefit is already under review, it will continue to be assessed in the usual way. These MySuper Option changes don't change the claims process or how existing claims or benefit assessments are handled.

9. Will my account number or login details change?

No, your account number and login details will stay the same.

10. Will I be able to see the historical performance of my MySuper Option?

Yes. Historical performance information will continue to be available after the change.
To help minimise disruption when moving to the new MySuper design, AMP is repurposing the existing Lifestages rather than creating entirely new investments. This means some investments will continue under a new name, while others will transition into the new structure.
As a result, the previous decade-based MySuper names won't be retained. When viewing historical statements or reports, the same investment may appear under a different name depending on when the document was generated. Members can continue to access historical performance information through their past statements and reports by referring to the MySuper investment they were invested in at that time. The examples below show how investment names may appear before and after the change.

For a member aged 38 in 2026:

- Statements generated **before the change**, would show as: **AMP MySuper 1980s**
- Statements generated **after the change**, would show as: **AMP MySuper Long-Term Growth**
- Statements generated **after the change, but covering a period before the change**, would show as: **AMP MySuper High Growth**

11. What could these changes mean for my super over time?

Your investment returns may be different over time because your MySuper Option may change under the new structure. As with any super investment, returns will still depend on market performance and how your super is invested at any point in time. It's not possible to know whether you'll be better or worse off, because that will depend on future market performance and your individual circumstances. When making decisions like this, the Trustee must act in members' best financial interests.

12. Do I need to do anything?

No, you don't need to take any action. The changes will be applied automatically. It may still be a good time to review your account, check your insurance cover and make sure your beneficiaries are up to date. If you want to make changes to how your super is invested, you can review the options available to you or speak to a financial adviser.

13. Can you do this without my permission?

Yes. If you're invested in the MySuper Option, changes like this can be made without your individual permission. The MySuper Option is designed as a default investment option that is managed on members' behalf and can adjust automatically over time.

The Trustee is responsible for deciding how the MySuper Option is designed and managed and must act in members' best financial interests when making decisions about the fund. Changes of this nature are subject to governance, review and oversight, and are made in line with regulatory requirements. We have also engaged with regulators as part of the process, which helps provide confidence that changes are considered, appropriate and not made on a short-term or arbitrary basis. We'll let you know about significant changes in advance, so you understand what's changing and what it means for you.

14. Will I incur buy/sell costs or CGT as a result of the changes?

No. You won't incur buy/sell costs or capital gains tax (CGT) as a result of these MySuper Option changes.

15. Can I stay in my current investment option?

No. As part of these changes, the MySuper Option will move to the new structure. If you don't want to stay in the MySuper Option, you can switch to another investment option available to you before the changes take effect.

16. Can I change my investment option before the changes take effect?

Yes. If you want to make a change before the new MySuper Option starts, you can switch to another investment option available to you. If you're unsure what's right for you, we recommend you speak to a financial adviser.

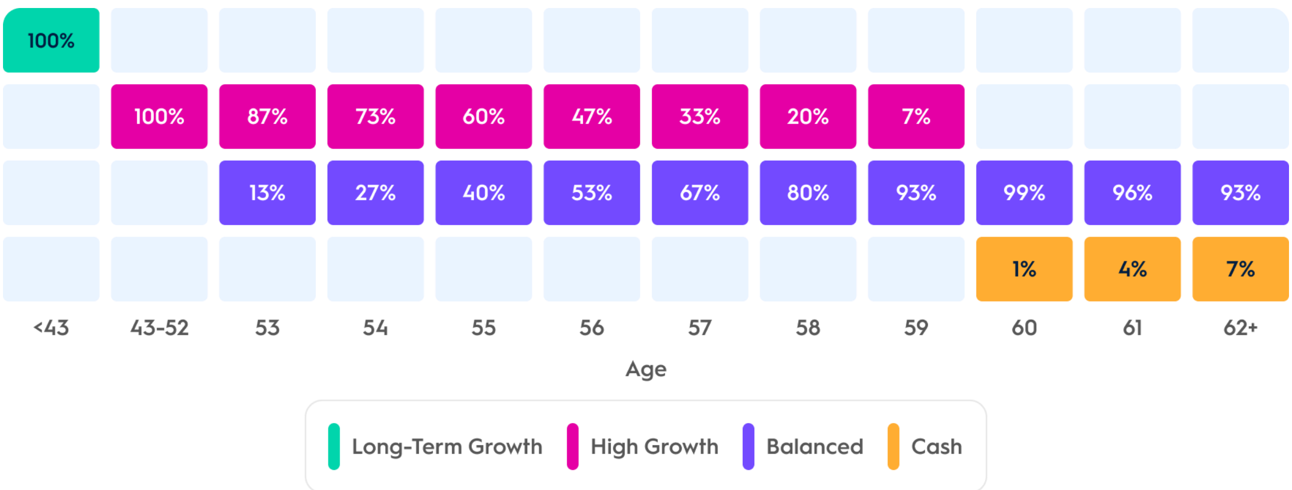
17. Will the change still go ahead if there is a period of market volatility?

The change is currently expected to go ahead on or around 20 November 2026. The MySuper Option is designed as a long-term investment, so short-term market movements don't change the long-term approach.

18. How will my investment mix change as I get older?

The illustration below shows how your investment mix gradually changes over time as you get older.

It starts with a higher allocation to growth investments, and then gradually shifts towards more balanced and lower-risk investments as you approach retirement.



Here's what the investment strategy names mean:

- **Long-Term Growth** – Focused on long-term growth, with most investments in growth assets. Designed for members with a long investment horizon who are comfortable with more market ups and downs.
- **High Growth** – Focused on growth while introducing more diversification to help manage risk. Still growth-oriented, but with a broader mix of investments.
- **Balanced** – A mix of growth and defensive investments, aiming to balance growth potential with greater stability and lower risk.
- **Cash** – Focused on preserving capital and providing stability. Typically, lower risk, but with lower expected returns over the long term.

This example is indicative only and is provided to help explain how MySuper Option generally adjusts over time based on age. Actual investment allocations may change in the future. Investments are adjusted automatically based on age, and members cannot choose, change or stop how these adjustments are applied. This information does not guarantee future investment outcomes.

19. What is birthday auto-rebalancing?

Auto-rebalancing means your MySuper Option is adjusted automatically over time, so it stays aligned to your age. Under the new MySuper Option, this generally happens on or around your birthday, where your investment mix may be adjusted as you move through the age-based lifecycle approach. You don't need to do anything for this to happen.

20. I didn't receive a letter before my birthday. Did my account still rebalance?

If your birthday is between **20 November 2026 and 17 December 2026**, your MySuper Option may still have been rebalanced even if you didn't receive a letter before your birthday. This is because the timing of the first birthday-based rebalancing after the MySuper Option changes may be close to when your notification would usually be sent. After this initial transition period, members can expect to receive a notification email/letter before future birthday-based rebalancing occurs.

21. Why didn't I receive a birthday rebalance letter after my date of birth was corrected?

If we correct your date of birth less than four weeks before your birthday, you may not receive a birthday rebalance letter before your MySuper Option is updated. This is because the letter is prepared in advance, and there may not be enough time to issue it once the correction is made. Your MySuper Option will still be updated automatically using your corrected date of birth, so your investment mix reflects the age-based MySuper Option that applies to you.

22. How is my money invested now?

Your super is now invested in one MySuper Option that applies to your age. For some members, this will be a name change only. For others, it may mean their balance is now split across two investment options, please refer to question 1 for more information.

23. Is the investment mix changing?

Yes. As part of these changes, the way the MySuper Option is invested will also change. This means the mix of investments may be adjusted to support the new age-based MySuper Option. While the investment mix may look different, the overall approach is still based on the same long-term lifecycle philosophy AMP Super already uses. The table illustrates the proposed strategic asset allocations for each of the investment options, for further information please refer to the Investment Guide dated 30

September 2026:

Name	Cash	Balanced	High Growth	Long-Term Growth
Australian Equities	0.0%	25.0%	31.0%	38.0%
Global Equities	0.0%	39.0%	48.0%	52.0%
Property	0.0%	4.0%	4.0%	2.0%
Infrastructure	0.0%	8.0%	7.0%	2.0%
Alternatives	0.0%	0.0%	0.0%	0.0%
Fixed Income and Cash	100.0%	24.0%	10.0%	6.0%
Growth	-	75.0%	89.0%	94.5%
Defensive	100.0%	25.0%	11.0%	5.5%

24. Why can I see two investments instead of one?

You may see two investments because under the new MySuper Option, your money can be spread across two investment lines at the same time from age 53. This doesn't mean you have chosen two separate products. It means your MySuper Option is being adjusted gradually as part of the age-based investment approach.

25. Why do my Choice and AMP MySuper Options have similar names?

If you have both a Choice and a MySuper Option, you may see names in your account that look similar after the MySuper Option changes. This is because some MySuper Option names are changing from decade-style names, such as AMP MySuper 1980s, to names that describe the investment approach, such as AMP MySuper High Growth.

If you already hold a Choice Option such as Future Directions Growth or Future Directions Balanced, you may now see both options listed in your account. They are not the same investment. One is your Choice Option, which you selected or already held, and the other is your AMP MySuper Option, which is managed within the MySuper Option structure. Even if the names sound similar, they are separate investments with different product structures and rules. This doesn't mean anything has been duplicated or added by mistake.

26. Can I choose how my MySuper Option balance is split?

No. If your MySuper Option balance is split across more than one investment mix, you can't choose or change the percentage split yourself. The mix is set automatically based on your age under the MySuper Option. However, if you'd prefer more control over how your super is invested, you can switch to another investment option available to you at any time. If you're unsure what's right for you, you may wish to seek financial advice.

27. If a contribution is received on or around my birthday, will it be invested using the old or new MySuper Option?

A contribution received on or around your birthday will be invested based on the MySuper Option you're in at the time it's processed.

28. Will there be any processing delays as a result of the change?

No, there will be no processing delays as a result of the change.

29. Why can I see a negative or positive amount in my transaction history around the time of the change?

Around the time of the change, you may see a transaction in your history as your MySuper Option is moved to the new structure. This can show as a negative or positive amount which represents the investment return up to the date of the switch. A negative amount does not mean an extra amount has been taken from your account – it is just reflecting the investment return up to the date of the switch. Your displayed balance already reflects the value of your investment, including changes in daily unit prices.

30. Why does my balance look different/incorrect?

Your balance or unit holdings may look different because your MySuper Option may have been renamed, split across two investments, or moved into a new mix as part of the transition. This can change the number of units you see in your account, but it doesn't mean money is missing.

31. Will I see these changes in the AMP Super app and on my statements?

Yes. You will see these changes in your AMP Super app, in your account information and on future statements, depending on the timing and how your MySuper Option is updated.

32. Why can't I see the switch transaction online straight away?

You may not see the switch transaction in your online account straight away. Because a large number of accounts are being updated over the weekend, it may take extra time for the transaction details to flow through to online display.

33. How does this benefit me?

The changes are designed to give you a more personalised and consistent MySuper Option experience over time. In practice, this means your MySuper Option will be more tailored to your age, with smoother changes as you get older. The new structure makes it easy to see how your MySuper Option works and how it changes over time.

34. Do I need to tell my employer about these changes?

No. You don't need to tell your employer about these changes. If you're a member of a corporate super plan, your employer will continue to make contributions to your account in the usual way.

35. Will future contributions still be paid into the MySuper Option?

Yes. Future contributions paid into the MySuper Option will continue to be invested. You don't need to do anything.

36. Who can I talk to for advice on if this is right for me?

If you'd like to learn more or review your options, you can:

- Access digital advice via My AMP
- Book an appointment with our Simple Super Advice team
- Book a super health check
- Speak to a financial adviser

Note: For more information about the different advice channels available, visit Member Advice Options.

Explaining the fee changes

37. How are fees changing?

We review our fees regularly to make sure they remain appropriate for the services provided to members, including administering accounts and managing investments. From **1 December 2026**, standard administration fees (percentage and dollar based) will reduce, while some investment fees will increase. The administration fee cap will also increase. The following fees help cover the cost of managing your account. Here's what's changing:

- The weekly administration fee will reduce from $1.50 to $0.99 per week.
  - The member fee will now be spread across all your investment options (excluding any term deposits), rather than being deducted from your MySuper investment first and then any Choice investment options.
- The percentage-based administration fee will reduce from 0.19% per year to 0.18% per year.
- The administration fee cap will increase for members with large account balances, so the maximum amount you might pay will move from $950 a year to $1,080 a year.

Some corporate plans will continue to receive a discount on the standard administration fees. These may have been reviewed.

38. What do these fees cover?

Administration fees help cover the cost of running your account, including account administration, member services and managing the fund. Investment fees help cover the cost of managing and investing your super and can vary depending on the investment option you hold.

39. When do the fee changes start?

The fee changes start on different dates. The new AMP MySuper Cash investment fee will change from **23 November 2026**, with the other investment fees changing from **1 December 2026**. Some administration fees will change from **1 December 2026**.

40. Why are fees changing?

We review our fees regularly to make sure they remain fair, competitive and aligned with the cost of running AMP Super. This review considered the costs of administering member accounts and managing investments on members' behalf. As a result, we're updating the fee structure, so it better reflects the services provided and how those costs apply across AMP Super.

41. What are the new fees?

The table shows the current and new (from **1 December 2026**) administration fees.

	Ongoing annual fees and costs	
Administration Fees and Costs	Current Fee	New Fee
Member fee	$1.50 per week.	$0.99 per week.
Percentage administration fee	Plus 0.19% pa (up to a maximum of $950 pa).	Plus 0.18% pa (up to a maximum of $1,080 pa).
Trustee fee	Plus 0.014% pa (this reduced from 0.015% on 1 July 2026)	Plus 0.014% pa
Paid from the super fund's assets (not deducted from your account balance)	Plus 0.042% pa (this reduced from 0.049% pa on 30 Sept 2026)	Plus 0.042% pa

Refer to the **additional explanation of fees and costs** in the **member guide** for more information.

The table shows the changes to investment fees (from **1 December 2026**, except for AMP MySuper Cash which is effective **23 November 2026**), for further information, please refer to the Investment Guide dated 30 September 2026:

	Investment Name	Investment fee %pa	Performance fees % pa	Other investment costs %pa	Transaction costs %pa
MySuper	**Current MySuper Investments**				
MySuper	AMP MySuper 1990s	0.26%	0.12%	0.08%	0.05%
MySuper	AMP MySuper 1980s	0.26%	0.12%	0.08%	0.05%
MySuper	AMP MySuper 1970s	0.26%	0.13%	0.08%	0.05%
MySuper	AMP MySuper 1960s	0.26%	0.10%	0.07%	0.05%
MySuper	AMP MySuper 1950s	0.26%	0.03%	0.03%	0.05%
MySuper	AMP MySuper Capital Stable	0.26%	0.03%	0.03%	0.05%
MySuper	**New MySuper Investments (Effective 1 Dec 2026)**				
MySuper	AMP MySuper Long-Term Growth	0.31%	0.10%	0.04%	0.04%
MySuper	AMP MySuper High Growth	0.31%	0.11%	0.04%	0.04%
MySuper	AMP MySuper Balanced	0.31%	0.11%	0.05%	0.04%
MySuper	AMP MySuper Cash **(Effective 23 Nov 2026)**	0.07%	-	-	-

The following table lists all changes to other investment options that will apply from **1 December 2026** (applicable across both Super and Pension options).

	Investment Option	Current Investment Fee % pa	New Investment Fee % pa
Open Super/Pension	**Multi–Sector investment options**		
	Conservative		
	Conservative Index	0.17%	0.20%
	Future Directions Conservative	0.30%	0.36%
	Moderately Conservative		
	Moderately Conservative Index	0.19%	0.20%
	Future Directions Moderately Conservative	0.35%	0.40%
	Moderately Aggressive		
	Future Directions Growth	0.45%	0.42%
	Aggressive		
	Future Directions High Growth	0.50%	0.42%
	Single–Sector investment options		
	Global Shares		
	Specialist International Share	0.50%	0.59%
	Specialist International Share (Hedged)	0.50%	0.59%

42. Why are the investment fees changing for MySuper?

The investment fees on MySuper are changing for 3 main reasons;

- **To better reflect where the cost of the services provided are incurred** — this includes the administration costs relative to investment management of the MySuper options
- **To support access to broader growth opportunities** — including investment opportunities outside traditional asset classes, where these are expected to help support long-term member outcomes.
- **To reflect the more tailored MySuper design** — the updated age-based lifecycle approach is more personalised, with members' investment mix adjusting over time based on an individual's age.

43. Do the fee changes affect Choice and Pension members too?

Yes. Choice members and Pension members who hold one of the selected Choice investment options with a fee change will have a change to the investment fee for that option from **1 December 2026**. Administration fee changes may also apply from **1 December 2026**, depending on the account.

44. Why did my investment fee increase if my administration fee decreased?

Administration fees and investment fees cover different things and are reviewed separately. Administration fees help cover the cost of running your account. Investment fees help cover the cost of managing the investments your super is held in. This means your administration fees may reduce while the investment fee for your investment option may increase, depending on the option you hold. The updated fee structure will better reflect the services provided and how those costs apply across AMP Super.

45. Will I be charged a part-month member fee when the administration fee changes start?

No. Because the administration fee changes will apply from **1 December 2026**, you won't be charged a part-month member fee. The new monthly administration fee will apply from the start of that month.

46. I have more than one Choice investment. Will the investment fee changes affect each one differently?

If you hold more than one Choice investment, the fee changes may affect each investment differently. Investment fees are set at the individual investment option level, not across your account as a whole. Different investment options have different costs to manage depending on things like the assets they invest in and how they're run. As part of the fee review, some investment fee rates are increasing, and some are decreasing from **1 December 2026**. This means if you hold more than one Choice investment, you may see different fee outcomes across the options you hold.

47. If I have a mix of High Growth and Balanced in my MySuper Option, am I paying fees twice?

No. You won't pay double fees just because your MySuper Option balance is split across more than one investment. Administration fees are charged at the account level, not separately for each investment line you see. Investment fees apply at the rate for the investment option or options your money is invested in. The investment fee that applies will depend on the investments that make up your MySuper Option at the time.

48. What will I pay now?

What you pay will depend on your account balance and the investments you hold. You'll be able to check the fees that apply to your account in your AMP Super account or in the relevant Product Disclosure Statement and member guide.

49. Can you show me an example of how fees will be calculated?

The example shows how fees and costs may apply if you had a $50,000 account balance and were invested in a MySuper investment option. The actual amount you pay will depend on your account balance and the investment option or options you hold. Investment fees and costs and transaction costs are indicative only at this stage.

– **Administration fees and costs**	– **$51.48 pa ($0.99 per week)** – **+0.18% pa** – **+0.014% pa** – **+0.042% pa**	– You will be charged $51.48 regardless of your balance. Plus, for every $50,000 of your account balance you will be charged $90 (up to a maximum of $1,080) in administration fees. Plus, for every $50,000 you will be charged a trustee fee of $7 and $21 will be paid from super fund assets (this is not deducted from your account).
– **Investment fees and costs**	– **0.47% pa**	– **And**, you will be charged or have deducted from your investment $235 in investment fees and costs.
– **Transaction costs**	– **Plus 0.04% pa**	– **And**, you will be charged or have deducted from your investment $20 in transaction costs.
– **Cost of product**	– **$424.48**	– If your balance was $50,000 at the beginning of the year, then for that year you will be charged fees and costs of $424.48[(i)(ii)] for the super product.

- [i] Additional member activity related fees may apply, such as the transaction cost allowance, advice fees for personal advice, or insurance fees. Refer to the **fees and costs** section of the **member guide** for more information.
- [ii] 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**.

50. Are you charging me more overall?

The overall amount you pay may increase, decrease or stay about the same, depending on your account balance and the investment option or options you hold. The weekly and percentage-based administration fees are reducing, but the administration fee cap is increasing. Some investment fees are increasing and others are decreasing. This means the overall impact will be different for different members.

51. What is the administration fee cap?

The administration fee cap is the yearly maximum that applies to the percentage-based administration fee. From **1 December 2026**, this cap is increasing from $950 to $1,080 per year. This means the percentage-based administration fee will still be limited, but the maximum amount that can be charged each year will be higher. Because of this, some members with higher account balances may pay more for this fee, even though the percentage rate is reducing from 0.19% to 0.18% per year.

52. Is this just to make AMP more money?

No. Fee changes are not made casually or for short-term reasons. They follow a structured review process that considers the cost of administering member accounts, managing investments, the services provided to members and the Trustee's obligations to act in members' best financial interests. Any changes to AMP Super's fee structure are subject to governance, review and approval before they're made. The impact will depend on the member's account balance and investments held.`

53. Will fees be pro-rated for my birthday month?

Your fees won't be pro-rated just because your MySuper Option is rebalanced on or around your birthday. MySuper *administration* fees are the same across all MySuper investments and will continue to be calculated and charged under the normal monthly process. MySuper *investment* fees and costs will continue to be reflected in the unit price under the normal daily process and will therefore align with any rebalancing.

Current MySuper Names	New MySuper Names
AMP MySuper 1990s	AMP MySuper Long Term Growth
AMP MySuper 1980s	AMP MySuper High Growth
AMP MySuper 1970s	AMP MySuper Balanced
AMP MySuper 1960s	Replaced
AMP MySuper 1950s	Replaced
AMP MySuper Capital Stable	Replaced
–	AMP MySuper Cash New

What you need to know

This document provides general information about changes to AMP Super. It does not take into account your personal objectives, financial situation or needs. Information in this notice is based on the current design and may change in the future. There are no changes to insurance cover, premiums or claims processes as part of these updates. This notice relates to AMP Super and is issued by the Trustee of the AMP Superannuation Fund. The Trustee is N.M. Superannuation Proprietary Limited ABN 31 008 415 785, AFSL 234654. You should read the Product Disclosure Statement and Target Market Determination available at amp.com.au for further information about AMP Super. Issue date: 30 September 2026.