

# Changes to buy / sell margins

Effective March 2020

AMP Life

This document outlines the latest changes in buy / sell margins for various investment options.

For all the fees and costs of your investment option/s, refer to the 'Investment option fees and costs' brochure available at [www.amp.com.au/feesandcosts](http://www.amp.com.au/feesandcosts).

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
<b>Accelerator Savings Plan</b>			
Balanced	23 March 2020	0.14% / 0.14%	0.13% / 0.34%
Capital Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Fully Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Property	23 March 2020	0.13% / 0.13%	0.12% / 0.12%
<b>AMP Children's Investment Linked Insurance Bond</b>			
<b>AMP Investment Linked Insurance Bond</b>			
<b>AMP Investment Linked Children's Plan</b>			
<b>AMP Investment Linked Plan</b>			
<b>AMP Personal Achiever</b>			
AMP Balanced Growth	23 March 2020	0.17% / 0.17%	0.17% / 0.28%
AMP Diversified Share	23 March 2020	0.18% / 0.17%	0.19% / 0.19%
AMP Moderate Growth	23 March 2020	0.16% / 0.15%	0.15% / 0.34%
<b>AMP Children's Investment Plan</b>			
AMP Australian Property	23 March 2020	0.36% / 0.26%	0.44% / 0.28%
AMP Balanced Growth	23 March 2020	0.17% / 0.17%	0.17% / 0.28%
AMP Diversified Share	23 March 2020	0.18% / 0.17%	0.19% / 0.19%
AMP Moderate Growth	23 March 2020	0.16% / 0.15%	0.15% / 0.34%
<b>AMP Children's Portfolio Plan</b>			
Portfolio Plan	23 March 2020	0.17% / 0.17%	0.17% / 0.28%
<b>AMP Growth Bond</b>			
AMP All Growth	23 March 2020	0.18% / 0.17%	0.19% / 0.19%
AMP Australian Bond	23 March 2020	0.10% / 0.10%	0.10% / 0.90%
AMP Balanced Growth	23 March 2020	0.17% / 0.17%	0.17% / 0.28%
AMP Moderate Growth	23 March 2020	0.16% / 0.15%	0.15% / 0.34%
Future Directions Balanced	23 March 2020	0.18% / 0.16%	0.18% / 0.25%

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
<b>AMP Investment Linked Deferred Annuity</b>			
AMP Balanced Growth	23 March 2020	0.23% / 0.23%	0.23% / 0.33%
AMP Conservative	23 March 2020	0.14% / 0.14%	0.13% / 0.38%
AMP Fixed Interest Plus	23 March 2020	0.12% / 0.12%	0.11% / 0.38%
<b>AMP MultiFund Flexible Income Plan - Allocated Annuity</b>			
AMP All Growth	23 March 2020	0.20% / 0.20%	0.22% / 0.22%
AMP Australian Bond	23 March 2020	0.10% / 0.10%	0.10% / 0.90%
AMP Balanced Growth	23 March 2020	0.23% / 0.23%	0.23% / 0.34%
AMP Conservative	23 March 2020	0.14% / 0.14%	0.13% / 0.39%
AMP High Growth	23 March 2020	0.22% / 0.22%	0.23% / 0.28%
AMP International Bond	23 March 2020	0.14% / 0.14%	0.12% / 0.41%
AMP Moderate Growth	23 March 2020	0.15% / 0.15%	0.15% / 0.33%
BlackRock Global Bond	23 March 2020	0.00% / 0.12%	0.25% / 0.92%
Future Directions Australian Bond	23 March 2020	0.10% / 0.10%	0.10% / 0.44%
Future Directions Balanced	23 March 2020	0.18% / 0.16%	0.18% / 0.25%
Future Directions Conservative	23 March 2020	0.14% / 0.13%	0.14% / 0.28%
Future Directions International Bond	23 March 2020	0.14% / 0.14%	0.12% / 0.41%
Future Directions Moderately Conservative	23 March 2020	0.16% / 0.15%	0.16% / 0.32%
Macquarie Income Opportunities	23 March 2020	0.15% / 0.15%	0.00% / 1.39%
Perennial Value Australian Share	23 March 2020	0.11% / 0.11%	0.16% / 0.16%
Schroder Australian Equities	23 March 2020	0.20% / 0.20%	0.25% / 0.70%
Schroder Global Value	23 March 2020	0.17% / 0.15%	0.20% / 0.15%
<b>AMP MultiFund Rollover Deferred Annuity</b>			
AMP Australian Bond	23 March 2020	0.10% / 0.10%	0.10% / 0.90%
AMP Balanced Growth	23 March 2020	0.23% / 0.23%	0.23% / 0.33%
AMP Conservative	23 March 2020	0.12% / 0.12%	0.11% / 0.38%
AMP Moderate Growth	23 March 2020	0.14% / 0.14%	0.14% / 0.33%
Future Directions Balanced	23 March 2020	0.18% / 0.16%	0.18% / 0.25%
Future Directions Conservative	23 March 2020	0.14% / 0.13%	0.14% / 0.28%
<b>AMP MultiFund Trustee Bond</b>			
AMP Australian Bond	23 March 2020	0.10% / 0.10%	0.10% / 0.90%
AMP Australian Property	23 March 2020	0.57% / 0.39%	0.48% / 0.34%
AMP Balanced Growth	23 March 2020	0.23% / 0.23%	0.23% / 0.33%
AMP Conservative	23 March 2020	0.12% / 0.12%	0.11% / 0.38%
AMP High Growth	23 March 2020	0.23% / 0.23%	0.23% / 0.27%
AMP Moderate Growth	23 March 2020	0.14% / 0.14%	0.14% / 0.33%
Future Directions Balanced	23 March 2020	0.18% / 0.16%	0.18% / 0.25%
Future Directions Conservative	23 March 2020	0.14% / 0.13%	0.14% / 0.28%
<b>AMP Personal Investment Plan</b>			
AMP Australian Property	23 March 2020	0.36% / 0.26%	0.44% / 0.28%
AMP Balanced Growth	23 March 2020	0.17% / 0.17%	0.17% / 0.28%
AMP Diversified Share	23 March 2020	0.18% / 0.17%	0.19% / 0.19%
AMP Moderate Growth	23 March 2020	0.16% / 0.15%	0.15% / 0.34%

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
<b>AMP Portfolio Plan</b>			
Portfolio Plan (Ordinary)	23 March 2020	0.17% / 0.17%	0.17% / 0.28%
<b>Corporate Super Bond (Series 1 and Series 2)</b>			
Diversified Fixed Interest	23 March 2020	0.11% / 0.12%	0.11% / 0.72%
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Property	23 March 2020	0.12% / 0.12%	0.08% / 0.08%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.24%
<b>Flexible Annuity Plan (entry fee option, exit fee option and exit fee option - mature)</b>			
Managed	23 March 2020	0.13% / 0.13%	0.13% / 0.25%
Matched	23 March 2020	0.12% / 0.12%	0.11% / 0.31%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Multi-manager Secure	23 March 2020	0.15% / 0.15%	0.15% / 0.27%
Property Biased	23 March 2020	0.10% / 0.10%	0.09% / 0.22%
Secure	23 March 2020	0.09% / 0.09%	0.08% / 0.35%
<b>Flexible Security Plan</b>			
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
<b>FutureGuard (entry fee option, exit fee option and exit fee option - mature)</b>			
Diversified Fixed Interest	23 March 2020	0.11% / 0.12%	0.11% / 0.72%
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Matched	23 March 2020	0.13% / 0.13%	0.12% / 0.34%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Multi-manager Secure	23 March 2020	0.15% / 0.15%	0.15% / 0.27%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.24%
Secure	23 March 2020	0.10% / 0.10%	0.09% / 0.38%
<b>Goldline Savings &amp; Protection Plan</b>			
Balanced	23 March 2020	0.14% / 0.14%	0.13% / 0.34%
Capital Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Fully Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Property	23 March 2020	0.13% / 0.13%	0.12% / 0.12%
<b>Managed Investment Plan</b>			
Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Multi-manager Secure	23 March 2020	0.15% / 0.15%	0.15% / 0.27%
<b>Personal Investment Bond</b>			
Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.23%
<b>Prosperity Bond (entry fee option, exit fee option and exit fee option - mature)</b>			
Diversified Fixed Interest	23 March 2020	0.12% / 0.12%	0.11% / 0.71%
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Matched	23 March 2020	0.14% / 0.14%	0.13% / 0.34%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Multi-manager Secure	23 March 2020	0.15% / 0.15%	0.15% / 0.27%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.23%

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
Secure	23 March 2020	0.10% / 0.10%	0.09% / 0.39%
<b>Provider Protection &amp; Savings Plan Provider Special Purpose Plan</b>			
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Matched	23 March 2020	0.14% / 0.14%	0.13% / 0.34%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Secure	23 March 2020	0.10% / 0.10%	0.09% / 0.39%
<b>Secure Investment Bond</b>			
Guaranteed	23 March 2020	0.06% / 0.06%	0.05% / 0.05%
Managed	23 March 2020	0.15% / 0.15%	0.14% / 0.27%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.23%
<b>SuperGuard II</b>			
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.24%
<b>SuperGuard Managed</b>			
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
<b>SuperGuard Plus</b>			
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Property Biased	23 March 2020	0.12% / 0.12%	0.11% / 0.24%

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