

AMP Cash Plus

Quarterly investment option update

Aim and Strategy

To provide a return above the Bloomberg AusBond Bank Bill Index on a rolling 12-month basis, subject to the provision of the guarantee as described below. The portfolio invests in a diversified range of investment grade Australian money market securities, including cash-like securities with short-term maturities such as prime bank bills, commercial paper and term deposits. The portfolio may also invest in medium-term securities including floating rate notes and asset-backed securities. The portfolio may use derivatives such as options, futures or forward rate agreements to protect against risks, enhance returns or increase or reduce exposure to physical investments where this is consistent with the investment objectives. Guarantee: AMP Life guarantees that the unit price will never fall. This may mean that at times the unit price will not immediately rise with upward movements in asset values.

Investment Option Performance

To view the latest investment performances for each product, please visit www.amplife.com.au/growthbond

Investment Option Overview

Investment category	Cash
Suggested minimum investment timeframe	1 year
Relative risk rating	Very Low
Investment style	Active
Manager style	Single

Asset Allocation	Benchmark (%)
Cash	0

Actual Allocation	%
International Fixed Interest	14.65
Australian Fixed Interest	67.10
Cash	18.25



Market Review

During the December quarter, the RBA cut the official cash rate by 0.15%, to a record low of 0.10%. It also announced a quantitative easing program, which involves the RBA purchasing around A\$100 million in government bonds in a bid to further stimulate spending and growth. Negative rates are still seen as very unlikely, although the possibility remains. In Australian money markets, three-month bank bill rate ending the month at 0.01% (down from 0.90%), while the six-month rate closed at 0.03% (down from 1.24%).

Availability

Product name	APIR
AMP Growth Bond	AMP1187AU

Contact us

web amplife.com.au/growthbond
email askamplife@amplife.com.au
phone 133 731

What you need to know

This product is issued by AMP Life Limited ABN 84 079 300 379 (AMP Life) which is part of the Resolution Life Group. The information in this publication has been derived from sources believed to be accurate and reliable as at the date of this document. This information reflects the views of the underlying Investment Manager only and not necessarily the views of the Resolution Life Group. No representation is given in relation to the accuracy or completeness of any statement contained in it. Whilst care has been taken in the preparation of this publication, to the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information.

The information in this document is of a general nature only and does not take into account your financial situation, objectives and needs. Before you make any investment decision, you should consider your personal circumstances and the relevant product disclosure statement available from the issuer or your financial adviser. If you decide to purchase or vary a financial product, AMP Life and/or other companies within the Resolution Life Group may receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments.

The investment option referred to in this publication is available through products issued by AMP Life. Any references to the 'Fund', strategies, asset allocations or exposures are references to the underlying managed fund that the investment option either directly or indirectly invests in (AMP All Growth). No other company in the Resolution Life Group nor the Underlying Fund Manager guarantees the repayment of capital or the performance of any product or particular rate of return referred to in this document. The investment option's aim and strategy mirrors the objective and investment approach of the Underlying Fund. An investment in the investment option is not a direct investment in the Underlying Fund. Past performance is not a reliable indicator of future performance.