

Super Easy Cash

Quarterly Investment Option Update

31 December 2020

Aim and Strategy

To achieve competitive cash based returns before fees and taxes by investing in a wholesale deposit with an Australian bank (currently AMP Bank). This is a crediting rate investment option.

Investment Option Performance

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

Investment Option Overview

Investment category	Cash
Suggested minimum investment timeframe	None
Relative risk rating	Very Low
Investment style	Index
Manager style	Single

Asset Allocation	Benchmark (%)
Cash	100
Actual Allocation	%
Cash	100.00

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 Flexible Super - Retirement	AMP1331AU
AMP Flexible Super - Super	AMP1249AU

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What you need to know

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