

# Super Easy Cash

Quarterly Investment Option Update

31 March 2021

## 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](http://www.amp.com.au/performance)

## Investment Option Overview

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

<b>Asset Allocation</b>	<b>Benchmark (%)</b>
Cash	100

  

<b>Actual Allocation</b>	<b>%</b>
Cash	100.00

## Market Review

The RBA held the official cash rate at the record low of 0.10% through the March quarter, while continuing its \$200 billion quantitative easing program, which involves the central bank purchasing government bonds in a bid to further stimulate spending and growth. The RBA has been very clear it will not increase the cash rate until actual inflation is sustainably within the 2 to 3 percent target range, which will require materially higher wages growth and a tight labour market, a situation the central bank does not expect to occur until around 2024. In Australian money markets, the three-month bank bill rate ended the month at 0.035% (up from 0.01%), while the six-month rate closed at 0.085% (up from 0.03%).

## Availability

Product Name	APIR
AMP Flexible Super - Retirement	AMP1331AU
AMP Flexible Super - Super	AMP1249AU

## Contact Details

**Web:** [www.amp.com.au](http://www.amp.com.au)

**Email:** [askamp@amp.com.au](mailto:askamp@amp.com.au)

**Phone:** 131 267



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