



Changes to buy / sell margins

Effective March 2020

AMP Life

This document outlines the latest changes in buy / sell margins for various investment options. Notification of these changes is provided to members of the National Mutual Retirement Fund (ABN 76 746 741 299) on behalf of AMP Life Limited (ABN 84 079 300 379, AFSL No. 233671).

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.

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
Accelerator Personal Superannuation Plan			
Balanced	23 March 2020	0.13% / 0.13%	0.12% / 0.34%
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Property	23 March 2020	0.12% / 0.12%	0.08% / 0.08%
AMP Flexible Income Plan			
AMP Balanced Growth	23 March 2020	0.22% / 0.22%	0.21% / 0.31%
AMP Conservative	23 March 2020	0.14% / 0.14%	0.13% / 0.39%
AMP Investment Linked Personal Super Bond AMP Investment Linked Personal Superannuation Plan AMP Investment Linked Superannuation Plan AMP Personal Superannuation Plan			
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 MultiFund Flexible Income Plan - Allocated Pension			
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%

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
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%
AMP MultiFund Superannuation Bond			
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%
AMP Portfolio Plan			
Portfolio Plan (Super)	23 March 2020	0.23% / 0.23%	0.23% / 0.33%
Flexible Income Plan (entry fee option, exit fee option and nil entry/exit fee option)			
Diversified Fixed Interest	23 March 2020	0.12% / 0.12%	0.11% / 0.71%
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%
Flexible Pension Plan (entry fee option, exit fee option and exit fee option - mature)			
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%
Goldline Personal Superannuation Plan			
Balanced	23 March 2020	0.13% / 0.13%	0.12% / 0.34%
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Property	23 March 2020	0.12% / 0.12%	0.08% / 0.08%
Personal Superannuation Bond			
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Provider Personal Retirement Plan Provider Top Up Retirement Plan			
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%
Secure	23 March 2020	0.10% / 0.10%	0.09% / 0.38%
Retirement Bond (entry fee option, exit fee option and exit fee option - mature)			
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%

Product / Investment options	Effective date of change	Previous buy / sell margin	New buy / sell margin
Multi-manager Growth	23 March 2020	0.20% / 0.17%	0.19% / 0.20%
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%
Retirement Directions Allocated Pension Plan (entry fee option, exit fee option, exit fee option - mature and nil entry/exit fee option)			
Diversified Fixed Interest	23 March 2020	0.12% / 0.12%	0.11% / 0.71%
Managed	23 March 2020	0.13% / 0.13%	0.13% / 0.25%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Multi-manager Growth	23 March 2020	0.20% / 0.17%	0.19% / 0.20%
Multi-manager Secure	23 March 2020	0.15% / 0.15%	0.15% / 0.27%
Multi-manager Secure Growth	23 March 2020	0.17% / 0.15%	0.17% / 0.26%
Retirement Security Plan			
Growth	23 March 2020	0.16% / 0.16%	0.16% / 0.23%
Guaranteed	23 March 2020	0.11% / 0.11%	0.10% / 0.10%
Managed	23 March 2020	0.14% / 0.14%	0.14% / 0.27%
Super Directions Personal Super Plan (entry fee option, exit fee option, exit fee option - mature and nil entry/exit fee option)			
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%
Multi-manager Balanced	23 March 2020	0.19% / 0.18%	0.19% / 0.25%
Multi-manager Growth	23 March 2020	0.20% / 0.17%	0.19% / 0.20%
Multi-manager Secure	23 March 2020	0.15% / 0.15%	0.15% / 0.27%
Multi-manager Secure Growth	23 March 2020	0.17% / 0.15%	0.17% / 0.26%

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