



Your super, your tomorrow.

Join a super fund that supports you at every stage of life

AMP Super Fund

As you work hard to create your tomorrow, you need a super plan that can support you at every stage of life—from starting out in the workforce all the way through to enjoying a well-earned retirement.

AMP has worked closely with your employer to develop an AMP Super plan that can help you achieve whatever wealthy you want.



Flexible investing

Choose from a range of investment options or let us do the work for you.



Competitive fees

Easy to understand, competitive fees.



Automatic insurance

Enjoy specially negotiated insurance cover, if you're eligible.



Financial wellbeing

Access education, super programs and advice.



Account access

Stay on top of your super and money using My AMP.



Family benefits

Take advantage of special fees on some plans.

Financial wellbeing

Your financial wellness is at the heart of our service, so we've developed a range of tools to support you. Find out more at amp.com.au/whyamp



Super health checks, at no extra cost



Regular insights to your inbox



Educational webinars covering a range of topics



Self-serve online learning and calculators

We've partnered with TAL as our default insurer. As one of Australia's leading life insurers, TAL protect five million Australians and their families. TAL provides contemporary insurance cover as well as innovative digital services, online claims processes and holistic health and wellbeing programs to help you stay healthy, and if you do become ill, to return to your best health and return to work.



Insurance cover for SignatureSuper is provided by TAL Life Limited (TAL) ABN 70 050 109 450 AFSL No. 237848

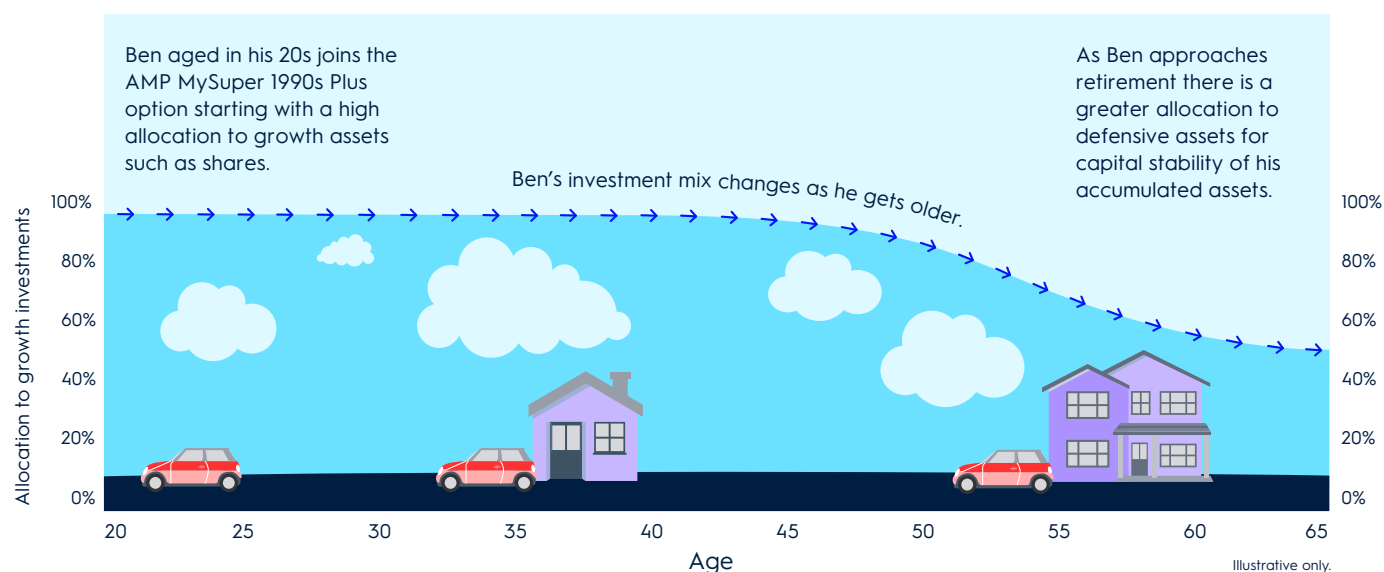
Flexible investment options - Let us do the work for you

AMP MySuper Lifestages is designed to evolve and align with the changing stages of your life. It takes the hard work out of deciding how to invest your super, by offering a single investment option tailored for your age. When you're younger it seeks higher returns through growth assets such as shares. And then as you approach retirement, the mix shifts to more defensive assets like fixed interest to help reduce risk.

...or choose your own investment options

Set your own level of risk to match your goals and stage of life. Select from our range of 27 options—including single-sector and multi-sector investment options utilising active multi-manager or index style investing. We also offer cash and term deposits.

Here's how MySuper Lifestages works



You can switch between investment options at any time—a list of available options can be found in your [Investment Guide](#). The performance of your super fund can make a big difference to your lifestyle when you retire. You can see how all of your investment options are performing by visiting amp.com.au/performance

Competitive fees⁽ⁱ⁾⁽ⁱⁱ⁾

The administration and investments fees in your plan are summarised as follows. To understand all other fees and costs which may apply, such as transaction cost allowances, performance-based fees and insurance fees you should read your **welcome letter** in conjunction with the **fees and other costs** section of the **Product Disclosure Statement (PDS)**, **Member Guide** and **Investment Guide**.

	MySuper and Choice options	When you leave employment MySuper and Choice options
Administration Fee	We cap our % based administration fee to the first \$500,000 in your account. If you have been a super member with SignatureSuper for at least 12 months, we will waive the % administration fee in a new pension account for the first six months.	
	Fees not deducted from your account There are other administration costs paid by the super fund's assets. See the PDS for more details.	
Investment Fee		

(i) You may receive a tax deduction on your Superannuation fees and costs. For details refer to the Tax section of the PDS or Member guide.

(ii) For details on the Total Cost of Product refer to your Investment Guide.

Automatic insurance

Insurance through super can help protect you and your family if something happens to you. Eligible* members have access to the following insurance.

Insurer

For more details about your levels or cost of insurance, please refer to your Welcome Letter in conjunction with the insurance section of the PDS and Insurance Guide. You can also log in to My AMP.

How to join

1

Get to know the benefits

Take some time to understand what comes with your employer's AMP Super plan.

2

Join online

If you've chosen the AMP Super plan, **join online in just 2 minutes.**

3

Tell your employer

Once you've joined make sure you let your employer know.

Scan to join online

About AMP

AMP Limited provides banking, super, retirement and advice services in Australia and New Zealand. We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 170 years. As part of AMP's commitment to support the financial wellbeing of Australians, the AMP Foundation, AMP's independently funded philanthropic arm, has invested more than \$110 million to help organisations and individuals bring about positive change since its inception in 1992.

Book a 1:1 super health check session with a super coach today

Call

Monday to Friday 8.30am-7pm (Sydney time)

Email

Visit

What you need to know

If there is any inconsistency between information in this document and information in the product disclosure statement, the product disclosure statement will prevail. Any advice and information provided in this flyer is general in nature, and is provided by AWM Services Pty Ltd ABN 15 139 353 496, AFSL No. 366121 (AWM Services). It doesn't consider your personal goals, financial situation or needs. It's important you consider the appropriateness of any advice and read the relevant product disclosure statement and target market determination available at amp.com.au, before deciding what's right for you. AWM Services is part of the AMP group and can be contacted on 131 267 or askamp@amp.com.au. AMP Super refers to SignatureSuper® which is issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322 and is part of the AMP Super Fund (the Fund) ABN 78 421 957 449. NM Super is the trustee of the Fund. The super coach session is a super health check and is provided by AWM Services and is a general advice conversation only. It does not consider your personal circumstances. *SignatureSuper is a registered trademark of AMP Limited ABN 49 079 354 519. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. Ratings issued by SuperRatings Pty Ltd (AFSL 311880) are general advice only. Rating is not a recommendation to purchase, sell or hold any product and subject to change without notice. SuperRatings may receive a fee for the use of its ratings and awards. Visit SuperRatings.com.au for ratings information.

APPENDIX

Age Based Scale

Your default insurance cover

Three (3) time your standard insurance cover

Age next birthday	Standard insurance cover (commonly referred to as one unit)	Age next birthday	Standard insurance cover (commonly referred to as one unit)
16 to 36	\$75,000	49	\$14,800
37	\$68,300	50	\$14,000
38	\$61,000	51	\$11,300
39	\$54,000	52	\$9,900
40	\$47,800	53	\$8,800
41	\$42,500	54	\$7,600
42	\$37,500	55	\$7,000
43	\$32,800	56	\$7,000
44	\$28,500	57	\$5,100
45	\$25,000	58	\$4,600
46	\$21,800	59	\$4,000
47	\$19,100	60	\$4,000
48	\$16,800	61 to 65	\$2,000