

# Brookfield SignatureSuper<sup>®</sup>

*How we're helping our members*

## **Member Outcomes Assessment** Product Determination & Summary Financial Year ending 30 June 2021

### **About this document and assessment**

Issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322 AFSL 234654 RSE L0002523 as Trustee for the AMP Super Fund. Prior to 1 October 2021, the AMP Super Fund was called the Super Directions Fund. AMP SignatureSuper<sup>®</sup> is a registered trademark of AMP Limited ABN 49 079 354 519. Brookfield MySuper Authorisation 78421957449869. SignatureSuper product determination and summary includes personal super, allocated pension and transition to retirement pension products.

# Introduction

AMP began offering life insurance in 1849. AMP has evolved over 170 years to now provide wealth, investment, advice and banking products and services to millions of Australians. We remain committed to helping all Australians achieve their goals, no matter how big or small.

As trustee for SignatureSuper, N.M. Superannuation Proprietary Limited (NM Super) acts independently from AMP and oversees \$116bn in retirement savings across two super funds for over a million members. Our strategy is to deliver sustainable and enhanced outcomes for all members, including SignatureSuper, where your account is held. We're responsible for developing and implementing strategies to manage your super savings.

Our strategy is underpinned by five strategic pillars. These pillars drive our plans and actions to deliver outcomes to members through service, investment performance and product features.



Enhanced member outcomes & experience



Competitive product & investment performance



Autonomous & effective trustee



Member-first culture & capability



Operational excellence



# Product Determination

## Brookfield Australia Superannuation Plan

A plan in SignatureSuper - part of the AMP Super Fund

AMP has designed a MySuper arrangement specifically for members of Brookfield Australia. The plan makes available a range of Choice investment options and the MySuper default investment option which is called **Brookfield Australia MySuper Balanced Index**.

SignatureSuper forms part of the AMP Super Fund, which changed its name from the Super Directions Fund in October 2021. The AMP Super Fund is one of Australia's largest funds, with approximately \$63bn in member funds and over 850,000 member accounts in the financial year ending 30 June 2021.

SignatureSuper is a super plan that can help members lead a better life today, and all the way through retirement. SignatureSuper includes MySuper savings, Choice savings, transition to retirement, pension and defined benefit offers. Through SignatureSuper we help many Australian businesses meet their super obligations for their employees.

## About the product determination

We looked at how the Brookfield Australia Superannuation Plan has performed for MySuper members and for Choice members during the year to 30 June 2021 in the following areas:



**Investment performance** including investment strategy, investment risk & net returns\*



**Fees & Costs** including the basis for setting fees & appropriateness for members



**Scale of the Fund** including operating expenses & benefits to members



**Member experience** including the options, benefits & facilities offered to members



**Insurance offering** for members including the insurance strategy & level of premiums

\* It is important to remember that past performance is not indicative of future performance.

# Summary of the Brookfield Australia Superannuation Plan MySuper product determination:

The Trustee has determined that it is promoting the financial interests of Brookfield Australia MySuper members. The reasons for this include:

- Passing the Australian Prudential Regulatory Authority (APRA) MySuper performance test and delivering above median returns over 1 Year and 3 Year periods.
- Member options, benefits and facilities are appropriate and are being continually improved due to the significant scale of the Fund and our commitment to reducing operating expenses and increasing benefits of scale to members.
- Total fees for Brookfield MySuper Balanced Index are the cheapest against 65 comparative options<sup>1</sup>.
- The investment strategy, the investment risk exposure and Trustee investment objectives are appropriate for members with the Trustee continuing to focus on improved investment performance.
- Insurance arrangements are generally appropriate and in accordance with the insurance strategy. The Trustee is working with the insurer and seeking input from other stakeholders where appropriate, to improve insurance erosion outcomes.

# Brookfield Australia Superannuation Plan Choice product determination:

The Trustee has determined that it is promoting the financial interests of Brookfield Group Choice members. The reasons for this include:

- The investment strategy, investment risk and investment objectives are appropriate for members, and work continues to improve investment returns.
- On 1 October 2021, a range of investment options were closed to simplify the Choice investment menu with investment fees overall reducing<sup>2</sup>.
- Member options, benefits and facilities are appropriate and are being continually improved due to the significant scale of the Fund and our commitment to reducing operating expenses and increasing benefits of scale to members.
- The insurance is generally appropriate in accordance with the insurance strategy. We're working with the insurer and seeking input from other relevant stakeholders, to improve insurance erosion outcomes.

<sup>1</sup> Compared Brookfield MySuper Balanced Index against other single strategy products and appropriate Lifestage MySuper options with similar growth allocation ranges.

<sup>2</sup> We progressed throughout the FY20/21 period to implement changes to improve outcomes for our members on 1 October 2021. These improvements are not reflected in this assessment. The impact of fee reductions will show in FY21/22 assessments and beyond.

# Improvements delivered to members in FY20/21

## Investment returns

Amid the ongoing challenges of COVID-19, we've continued to focus on improving investment returns for members. During the 12 months to 30 June 2021, we delivered 18.21% for members invested in the Brookfield Australia MySuper option. We've also improved how members' money is invested by our investment manager, including portfolio construction and investment strategies.

## Simplification programs

We've recently completed another phase of our strategy to simplify our suite of offers to improve member outcomes. The transformation program occurred throughout FY20/21 and on 1 October 2021<sup>3</sup> the following member benefits were delivered:

- One single product range offer – SignatureSuper Super, Pension and Term Allocated Pension.
- Annual fees to AMP Super Fund members were reduced by around \$125m pa.
- A refined investment menu.
- Other product enhancements and changes.

## Advice fee policy

We introduced an advice fee policy, setting out the rules for charging financial advice fees to members. We're continually monitoring fees and financial advice to protect the best interests of our members.

## Enhanced member services

- To help members access their super during the COVID-19 pandemic, 98% of members received their early release of super payments within 5 business days.
- To help members understand and get the most out of their super account, we improved our newsletters and member communications, as well as the design of member annual statements (to be delivered in 2022).
- To make dealing with us easier, we launched more online services including webchat, courtesy call backs, call centre smart routing and digital processing of member requests and forms via web and mobile app.
- To help achieve a better retirement outcome, we launched new 'intra-fund' retirement advice services at no cost to members, including a Retirement Health Check and Transition to Retirement services.
- To make advice, help and guidance more accessible, we extended our education support to all members through webinars, virtual and face-to-face meetings. These services helped members understand their super, including the challenges of market volatility and COVID-19.

## Governance

Strong governance is always a key priority of the Trustee Board. We have renewed the Trustee Board and Executive Management Teams. For more information see the [SDF Annual Report 2021](#).

## We delivered

**18.21% for members invested in the Brookfield Australia MySuper option.**

12 months to 30 June 2021

<sup>3</sup> We progressed throughout the FY20/21 period to implement changes to improve outcomes for our members on 1 October 2021. These improvements are not reflected in this assessment. The impact of fee reductions will show in FY21/22 assessments and beyond.

# Improvements in FY21/22 and beyond

Our purpose, vision and five strategic pillars remain unchanged for FY21/22. Our key areas of improvement for FY21/22 will include:

**Improving MySuper and Choice investment performance through strategic reviews and changes to our strategies and investing styles**

**Investing in digital services and technology to lower costs and improve member experiences**

**Making sure insurance cover is designed for members needs and delivers the best possible outcomes**

**Retaining and growing membership of the fund**

**The benefits of the fee reductions in late 2021 will start to show in future assessments.**



## Investments

### Fund investment strategy and governance

Our investment governance framework outlines the structures, policies and processes for managing investment options. This is supported by expert independent investment advice provided by JANA Investment Advisers. During FY20/21 we improved how we place investment options 'on watch' and close options that aren't meeting expectations.

### MySuper

#### Strategy

The Brookfield Australia MySuper Balance Index option provides a diversified portfolio of asset classes with a higher allocation toward growth assets, including shares and alternative assets, with some cash and fixed interest. To assess the ongoing suitability of the options, we regularly evaluate investment performance compared to benchmarks and peers, fund managers capabilities, as well as costs and tax outcomes and risk of the option (including market, liquidity, operational and credit risk).

#### Risk

We consider the level of risk and amount of growth assets appropriate because of the membership and it is appropriately positioned relative to the peer median. The risk level is reviewed at least annually.

#### Performance

Over 1,400 Brookfield Superannuation Plan members and over \$148m is invested in Brookfield Australian MySuper Balanced Index option. In the 12 months to 30 June 2021, this option delivered a 18.21% return and ranked in the top 50% of MySuper options for performance against peers in the market.<sup>4</sup>

We used APRA data based on a member balance of \$50,000 to conduct the peer comparison over 1, 3 and 5 years<sup>5</sup>. The MySuper peer group consisted of all other Single Strategy products in the 61-80% growth allocation range and one investment option per Lifestages MySuper product that was also in the 61-80% growth allocation range. The table below shows net returns for 1, 3 and 5-years were above the median when measured against peers.

<sup>4</sup> APRA MySuper Statistics, June 2021 and APRA Heatmaps published December 2021. using a \$50,000 balance. Comparison against all default options with same growth assets range.

<sup>5</sup> While APRA requires analysis over a 10-year investment time horizon the APRA MySuper was only introduced in 2014.

## Single Diversified MySuper 5-Year Net Returns

Level of Risk	1 year		3 year		5 year	
	Return	Median	Return	Median	Return	Median
60% to 80% growth assets	18.21%	17.12%	8.19%	7.54%	8.01%	8.30%
	● Quartile 1 Ranking	● Quartile 2 Ranking	● Quartile 3 Ranking	● Quartile 4 Ranking	● Median	

We assessed the return of the option against the target set by the Trustee. Net returns exceeded the Trustee target over 1,3 and 5 year periods to 30 June 2021. Note the suggested minimum investment timeframe is 5-7 years.

### APRA Performance Test and Heatmaps

The Brookfield Australia MySuper Balanced Index option **passed** the *Your Future Your Super (YFYS)* Annual APRA Performance Test as at 30 June 2021<sup>6</sup>. We also used APRA's MySuper Heatmap to determine performance against peers. This analysis indicated no areas of underperformance for a \$50,000 representative member.

<sup>6</sup> Under new legislation, APRA is required to conduct an annual performance test for MySuper products. For FY20/21 a fund's performance over a 7 year period was compared against a benchmark determined by APRA.

## Choice investments

### Strategy

Members can choose their own options to suit their own risk profiles. We give members exposure to a range of leading Australian and international managers. We offer several different approaches to investing, including active multi-manager, index style and environmental, social and governance (ESG) investing. We also include term deposits.

We regularly evaluate investment performance against benchmarks and similar funds, fund manager capabilities, costs and tax outcomes, and risk (including market, liquidity, operational and credit risk).

### Risk

Using data from independent research and rating company Morningstar, the level of investment risk and return volatility across the investment menu is considered appropriate. The Trustee assesses different risks for each option annually and will remove underperforming options to improve member outcomes.

### Performance

SignatureSuper accumulation and pension members invested in Choice investments are considered to receive appropriate performance given approximately 48% of investment options met the Trustee's return targets, accounting for approximately 88% of member money.

When comparing our returns with similar funds, approximately 47% of options were in the top half of funds<sup>7</sup>.

According to Morningstar, approximately 70% of members' funds invested in SignatureSuper's Choice options were in options that met the Trustee's return targets over the relevant timeframe. These results support member outcomes. For more information on investment strategy, options and risk see the [SignatureSuper Investment Guide Fact Sheet](#).

We regularly monitor investment options and managers to make sure our range continues to suit member needs.

### APRA Choice Heatmap

APRA released the first Choice Heatmap in December 2021, covering multi-sector investment options that include more than one asset category, for example shares and property. The Heatmap included 82 investment options offered by the AMP Super Fund, of which 44 options were identified by APRA as exhibiting areas of poor performance.

Over half of the poorly performing options were either terminated or transitioned into the equivalent options in SignatureSuper on 1 October 2021. Fees and costs were also reduced on 1 October 2021 for the remaining 14 investment options. We're working to continually improve investment performance and outcomes for all members.

### Outlook and actions

Through our product simplification program, we took action to refine our investment menu across SignatureSuper, reducing it to fewer than 30 open choice options on 1 October 2021.

Throughout 2022 we'll commence the transition of members from closed options to this new simpler menu. We'll also continue to improve how we structure underlying investments within our multi-sector options to deliver better outcomes for members through reduced fees and enhanced returns.



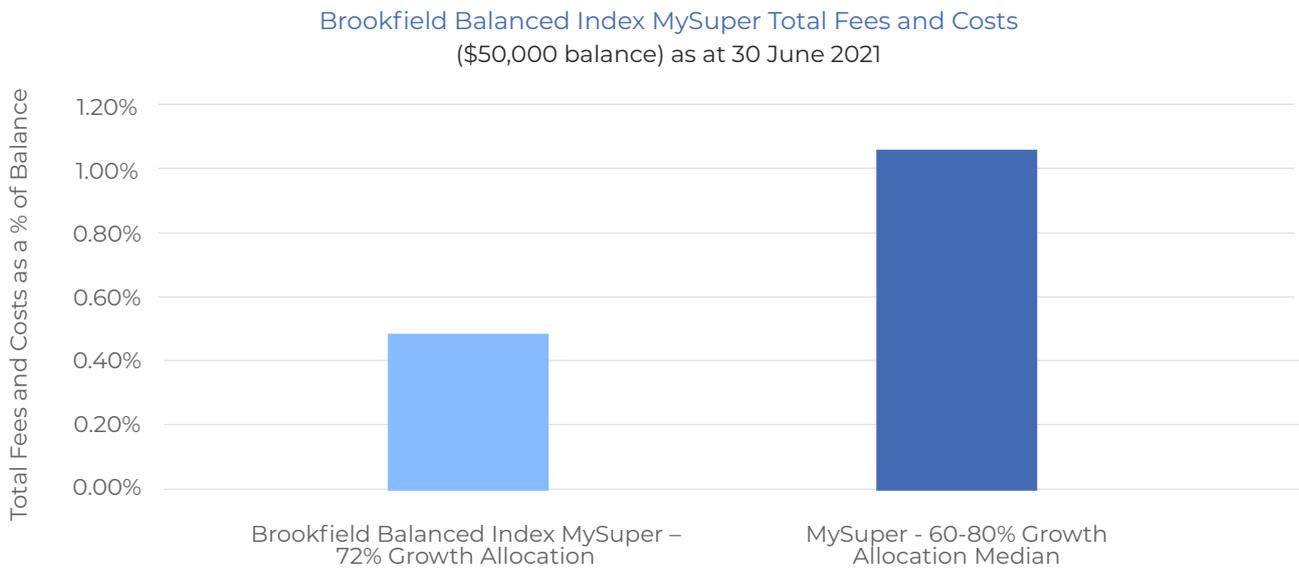
<sup>7</sup> Source: AMP analysis using Morningstar data



## Fees and costs (including the basis for setting fees)

We measured the total fees on the Brookfield Australia MySuper Balanced Index option against all other MySuper options with a similar risk profile<sup>8</sup>, with between a 60%-80% allocation to growth assets.

Using these comparisons, Brookfield MySuper is the cheapest MySuper option against 65 industry peers. The total annual fees a member pays are \$255 on a \$50,000 balance which is equivalent to 0.51% p.a. The below chart shows total fees on the Brookfield Australia MySuper Balanced Index option are over 50% lower than the peer median (middle of the market).



Source: AMP, APRA Quarterly MySuper Statistics 30 June 2021

We also compared the total fees for the Brookfield MySuper Balanced Indexed option against all MySuper offers in the market, including Lifestages offers. Using this method, Brookfield MySuper total fees were the second lowest of all MySuper products in the market. The December 2021 APRA MySuper Heatmap also showed the Brookfield MySuper option as having the second lowest administration and total fees on a \$50,000 account balance of all MySuper products as at 1 October 2021.

In addition to MySuper, Brookfield Superannuation Plan offers a range of Choice options - from cheaper passively managed investments that track market movements through to higher priced active funds.

We compared 22 choice options, representing almost 70% of choice assets within SignatureSuper, against AMP's 14 largest competitors and found that total fees and costs for choice options are generally lower than the peer median (middle of the market) for balances below \$50,000 and higher for balances above \$50,000.

### Outlook and actions

We aim to reduce fees and costs further, as we simplify our investment menu. Our drive to improve investment performance, through portfolio construction and investment strategies across both MySuper and Choice investments, will deliver better outcomes to members.

<sup>8</sup> Compared Brookfield MySuper Balanced Index against other single strategy products and appropriate Lifestage MySuper options with similar growth allocation ranges.



## Scale and operating expenses

### Size and fund growth

The Brookfield Australia Superannuation Plan is part of SignatureSuper, which is in the AMP Super Fund and ranks in the top quartile of super funds in Australia with around \$63bn in member benefits and over 850,000 member accounts. This size enables the Trustee to continually invest in product, service and investment outcomes for members through outsourced service providers and attract and retain high quality employees.

The Plan has approximately \$178m in member benefits, of which over \$148m is invested in a specifically designed MySuper investment option available only to Brookfield employees.

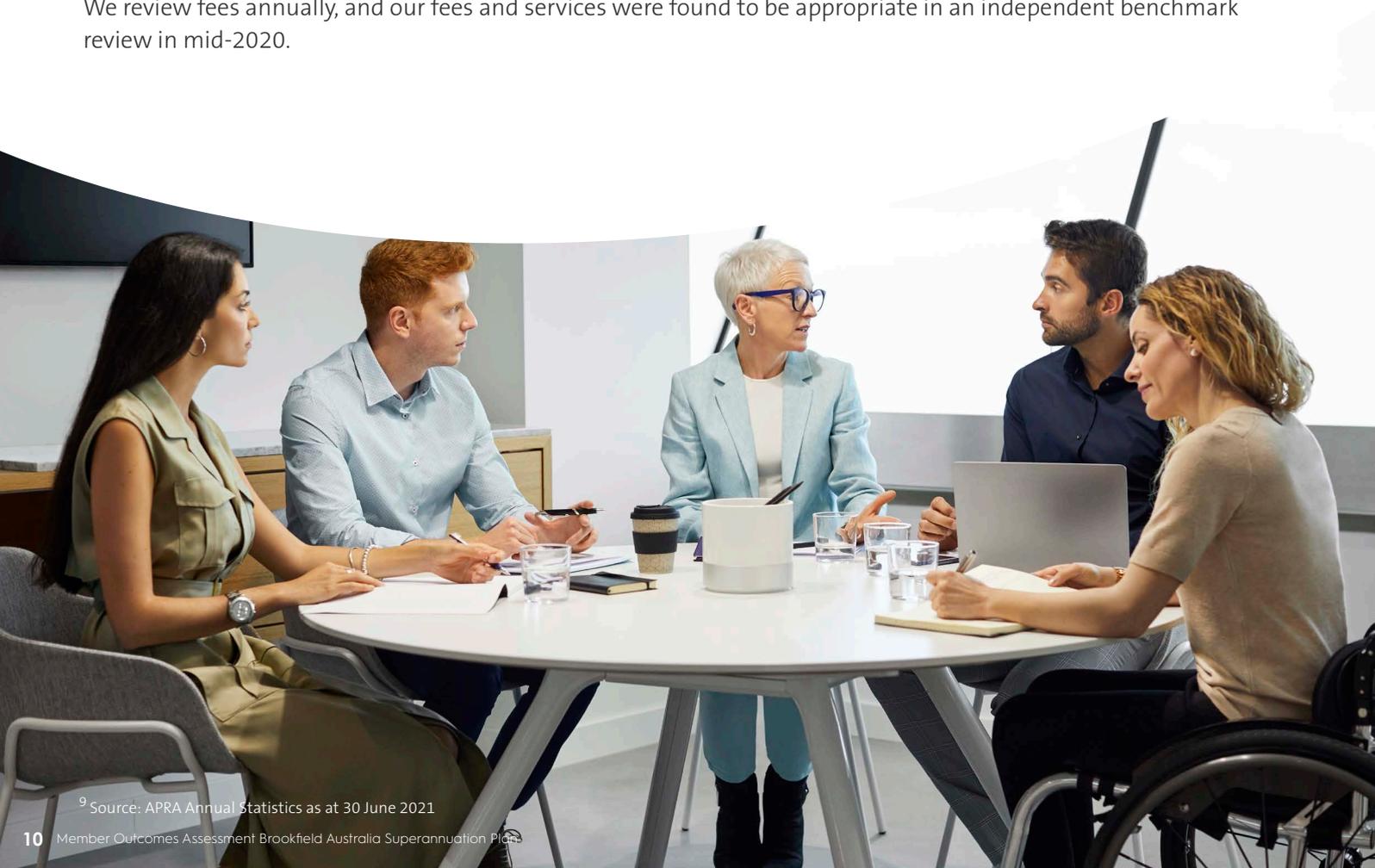
### Operating expenses

The costs of administering the fund are key to the fees our members pay. Our members do not directly pay for operational costs such as errors, fines, remediation, regulatory changes and strategic investments. These costs are incurred by AWM Services, the service provider to the Fund.

We have appointed AWM Services, a related party of AMP, to provide fund administration services. We continually work with our service providers to reduce operating expenses through scale efficiencies, which have a direct impact on member fees.

On 1 October 2021, the Trustee reduced the fund's products from 11 to 3, simplified investment menus and delivered fee savings to members. Using APRA's Annual Statistics, the administration operating cost per member is approximately \$270 or 0.4% of funds under administration, which is in line with the industry average<sup>9</sup>.

We review fees annually, and our fees and services were found to be appropriate in an independent benchmark review in mid-2020.



<sup>9</sup> Source: APRA Annual Statistics as at 30 June 2021



## Member options, benefits and facilities

### Member satisfaction, advocacy and complaints

We monitor member feedback in a number of ways including member satisfaction, Net Promoter Scores (NPS) and complaints. We use member feedback to improve our products and services. Our NPS scores indicate that 32% of SignatureSuper members have rated the interaction with AMP either a 9 or 10 out of 10 based on the experience they've received.

Our overall external measurement of fund member satisfaction improved from 62% to 65%<sup>10</sup> during the 12 months to 30 June 2021. We're working to improve this rating and we've invested heavily in initiatives to improve member satisfaction. But we know more work needs to be done, including rebuilding trust in the AMP brand. Complaints made by members have fallen during the period, highlighting the improvement in our products and services.

### Administration, contact centre and digital services

Members of the Brookfield Superannuation Plan and SignatureSuper have access to a range of services which are paid for by member and administration fees. These include:



#### The MyAMP mobile app and online portal

Where members can transact, view balances, download statements, switch investments, and much more. Within MyAMP members can see their whole financial wallet and can add and view their banking, mortgage and investment information, giving them a broader perspective of their financial wealth.



#### Calculators and tools

To project retirement balances and retirement income.



#### Webchat

Member call back services.



#### Online digital forms

Enabling tracking and faster completion of member requests.



#### Speaking to a real person

Via our contact centre in Australia.

<sup>10</sup> Investment Trends, 2021 Superannuation Member Engagement Report.

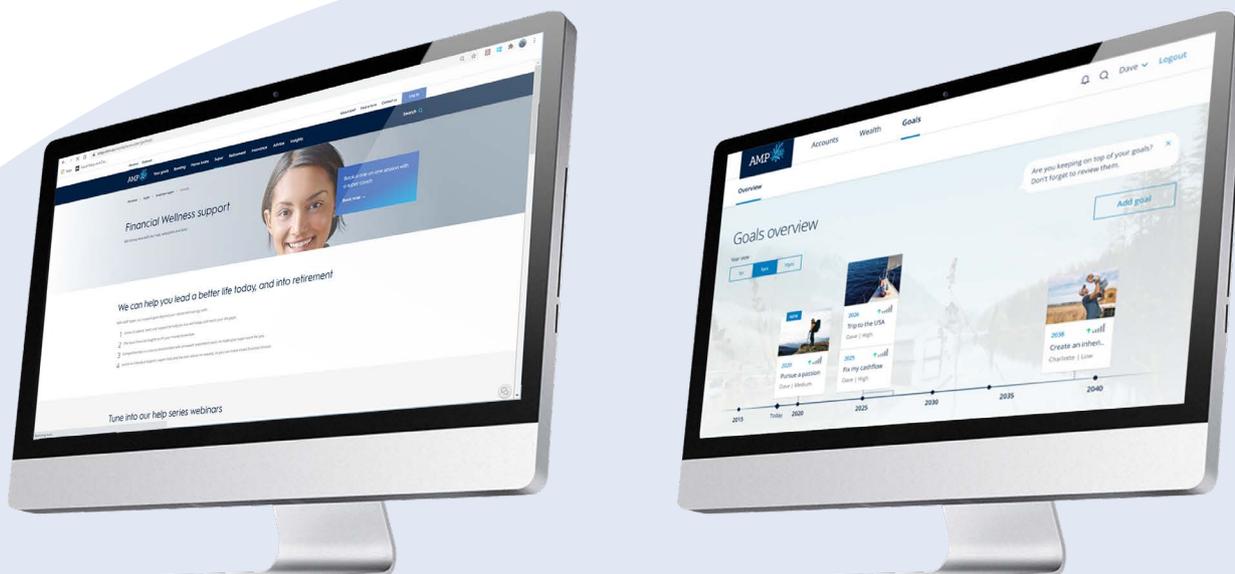
We regularly monitor the performance standards of our administration provider, AWM Services, to make sure transactions and requests meet our members' expectations. Despite high volumes of phone calls and transaction requests as a result of COVID-19, there were no significant performance standard failures. But there were periods where member experiences were not at a level that members expect, and we're continually working to improving these standards. We met around 98% of requests for early release of super payments within 5 business days, providing payments to approximately 89,000 members, \$730m in payments in FY20/21. We improved the design of our member statements (members will receive these in their next statements after mid 2020), and we also made more transactions digital, making it quick and easy for our members to complete online requests.

## Education, engagement and advice

Through account fees, members also have access to a range of education, help and financial advice at no extra cost. FY20/21 was a challenging year for our members throughout the COVID-19 pandemic. To support our members we adapted our engagement programs and provided members with access to more help and advice. To help members achieve better outcomes in FY20/21, we delivered the following:

- To help members make more informed decisions about their super, we increased communications through newsletters, podcasts and webinars.
- To make things easier, we implemented proactive messages to members (we call them next best interactions) through MyAMP, the contact centre or the mobile app.
- To help members get more out of their super account and make more informed decisions, we delivered virtual and in person one-on-ones with members through the workplace as well as education webinars and seminars. All members can book a session via amp.com.au.
- To increase member engagement, we offered account specific 'intra-fund' advice services with five topics, including choosing investments and the right level of insurance, as well as member retirement health checks.

In addition, our members have access to comprehensive financial advice through one of Australia's oldest and largest financial advice networks. We've implemented an advice fee policy to protect our members' balances from unnecessary erosion.



## Industry recognition

SignatureSuper continues to be well rated by research and ratings agencies. During the FY20/21, SignatureSuper has been recognised with the following:

### SuperRatings



The rating is issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. Visit [superratings.com.au](https://www.superratings.com.au) for ratings information and to access the full report. © 2022 SuperRatings. All rights reserved.

### Chant West

AMP SignatureSuper was finalist for two Chant West Industry Awards; *Corporate Solutions Fund of the Year 2021* and *Best Fund: Member Services 2021*.



© Zenith CW Pty Ltd ABN 20 639 121 403 (Chant West), AR of Zenith Investment Partners Pty Ltd ABN 27 103 132 672, AFSL 226872/AFS Rep No. 1280401, 2022. Chant West ratings (assigned January 2022) are limited to General Advice only. Individuals should seek their own independent financial advice, read the PDS or offer document and consider the appropriateness of any financial product in light of their own circumstances and needs before making any investment decision. The advice has been prepared without considering the objectives, financial situation or needs of any individual, including target markets of financial products, where applicable, and subject to change at any time without prior notice. It is not a specific recommendation to purchase, sell or hold the relevant product(s). Past performance is not an indication of future performance. Chant West does not make any representation or give any guarantee or assurance as to the performance or success of any financial product based on the ratings. Chant West may charge the product issuer, fund manager or related party for use of ratings. Chant West does not accept any liability whether direct or indirect, arising from use of the information. Chant West ratings and research are prepared by Chant West and are not connected in any way to research and ratings prepared by any of our related entities. Go to [www.chantwest.com.au](https://www.chantwest.com.au) for full information on Chant West's research methodology, processes, ratings definitions and FSG.

### Heron Partnership

The Heron Partnership has awarded AMP SignatureSuper with 5 Stars in its Quality Ratings for 2022. The award recognises AMP SignatureSuper as an “outstanding product with a great depth of features and flexibility”.



For details about The Heron Partnership's ratings methodology refer to [www.heronpartners.com.au](https://www.heronpartners.com.au).



## Insurance

We have made insurance cover available for Brookfield Superannuation Plan members through MLC Life. Our Insurance Strategy and Management Framework sets out how we ensure appropriate outcomes through the cost of insurance, cover design, range of definitions and overall service standards, such as claims processing times and acceptance rates.

### **Insurance affordability (cost of insurance)**

It's important members' super balances aren't inappropriately eroded by insurance premiums. We have developed guidelines to manage premium erosion and communicate with members considered at risk. Overall, our insurance affordability (balance erosion) target has been met, with 63.3% of members paying premiums below 1% of their salary.

### **Claims acceptance rates, processing times and disputes**

Compared to the APRA industry average, the default insurer's claim acceptance rate meets the target for death cover at 98.1% (better than average)<sup>11</sup> and also has acceptable acceptance rates for total and permanent disability (TPD) and income protection (IP). To improve member outcomes, we're improving communications and education, as well as reviewing policy terms and conditions—for example the recent changes we made to TPD on 1 December 2021 should see improvements in claims acceptance rates.

### **Outlook and actions**

Insurance is considered overall to be acceptable with the majority of members meeting the erosion threshold targets, Death claims acceptance being above industry average and all claims processing being above industry best practice. There is a strong focus to ensure the level of disputes and acceptance rates for TPD and IP claims are improved. Importantly, the Trustee reviews all declined claims, so members can generally be confident that legitimate claims are being admitted and paid by the insurer within an acceptable timeframe.

A significant focus on insurance simplification and product improvements will continue throughout 2022.

<sup>11</sup> ASIC Money Smart Life Insurance Comparison Tool, Insurance through super 1 July to 30 June 2021 and APRA Life Insurance Claims Statistics, 30 June 2021.

## Key fund and product profile at 30 June 2021

SignatureSuper excludes the transition of AMP Flexible Super, CustomSuper, Flexible Lifetime Super and SuperLeader effective October 2021.



**\$178m**

in Brookfield Plan with \$148m in MySuper

**\$17bn**

total member assets in SignatureSuper®

**\$63bn**

total member assets in the AMP Super Fund



**Over 1,600**

member accounts in Brookfield Plan with over 1,400 in MySuper

**Over 850,000**

member accounts in the fund with over 126,000 in SignatureSuper



### Brookfield Plan MySuper member profile

**66%**

male

**34%**

female

**39**

average age



**12%**

annual growth in total member assets in Brookfield MySuper

**5%**

annual growth in AMP Super Fund



**\$101k**

average account balance in Brookfield Group MySuper

**\$73k**

average account balance in the AMP Super Fund



**63.3%**

of members paying below the 1% of salary insurance erosion standards<sup>13</sup>



**64%**

accounts in Brookfield Group MySuper. Active accounts in the fund is over **70%**

<sup>13</sup> Based on the Insurance in Super Voluntary Code of Practice. Premiums and benefit design is based on the type of membership

## Further information

For more information about the investment objectives, fees and costs and level of risk associated with investing in superannuation please refer to the relevant [Product Disclosure Statement](#) and [Target Market Determination](#).

For information on the Super Directions Fund of which SignatureSuper is part of, please refer to the [SDF Annual Report 2021](#). The Super Directions Fund changed its name to the AMP Super Fund on 1 October 2021.

The information provided in this Product Determination is general information only. It is not financial product advice nor is it a substitute for obtaining proper financial advice that is tailored to your personal circumstances, financial goals and needs. It's important to consider your own circumstances before making any decisions and remember that past performance is not an indicator of future performance.

All information in this determination was obtained from sources the Trustee considers are reliable, however it does not guarantee it is accurate, free of errors or complete. You shouldn't rely upon it. The Trustee doesn't accept any liability for any resulting loss or damage whatsoever to a reader or any other person.

NM Super and AWM Services Pty Limited (who NM Super has appointed to provide fund administration services) are both subsidiaries of AMP Limited (ABN 49 079 354 519) and related parties of each other.

## Contact us

**phone** 131 267  
8am to 7pm (Sydney time)  
Monday to Friday

**web** [amp.com.au/signaturesuper](http://amp.com.au/signaturesuper)

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

**mail** PO Box 300  
PARRAMATTA NSW 2124