



AMP Personalised Portfolio Investment Options

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This document outlines the investment options available through AMP Personalised Portfolio.

Within your Professionally Managed Portfolio, you can access a range of quality managed funds across the major asset classes such as Australian and international shares, property, alternative assets, fixed interest and cash.

The investment options on the following pages includes a list of the available investment options and some key information about them. The investment options available are managed according to a range of objectives and strategies set by the relevant investment managers.

AMP Personalised Portfolio offers a range of investment options featuring:

- Over 150 managed funds
- Model Portfolios (refer to the AMP Personalised Portfolio PDS - Part 2)
- exchange traded funds (ETFs) and exchange traded commodities (ETCs)
- listed investment companies (LICs) and listed investment trusts (LITs)
- Real estate investment trusts (REITs)
- Listed securities on the Australian Securities Exchange (ASX)

The underlying fees and costs for each investment option disclosed in this document have either been sourced from an external research provider or directly from the relevant fund manager and have not been independently verified by the Operator or the Administrator.

For more information on fees and costs please refer to the **AMP Personalised Portfolio - PDS Part 1.**

For a copy of the most up to date PDS please go to **amp.com.au/personalisedportfolio.**

Investment options

Managed funds

APIR Code	Managed Investment	Management Costs (%)	Transactional & Operational Costs (%)^	Borrowing Costs (%)	Buy/Sell Spread (%)
Multisector					
Moderately Conservative					
HLR0003AU	Experts' Choice Balanced Fund	1.00	0.18	0.01	0.20/0.20
IPA0076AU	ipac Income Generator	0.80	0.07	0.00	0.15/0.15
Balanced					
AMP0453AU	AMP Capital International Bond - Class A	0.90	0.38	0.04	0.19/0.19
Moderately Aggressive					
HLR0005AU	Experts' Choice Growth Fund	1.04	0.13	0.01	0.24/0.24
VAN0110AU	Vanguard Growth Index Fund	0.29	0.01	0.00	0.11/0.11
Aggressive					
VAN0111AU	Vanguard High Growth Index Fund	0.29	0.00	0.00	0.10/0.10
Specialist					
CRS0001AU	Aberdeen Multi-Asset Income Fund	0.87	0.00	0.00	0.15/0.20
AMP1932AU	AMP Capital Dynamic Markets Fund	0.61	0.42	0.00	0.15/0.15
AMP1685AU	AMP Capital Multi Asset Fund - Class A	1.26	0.23	0.26	0.14/0.15
MAL0018AU	BlackRock Global Allocation Fund Class D	1.20	0.08	0.00	0.30/0.30
BLK0009AU	BlackRock Global Multi-Asset Income Fund	0.75	0.00	+	0.00/0.00
PER0556AU	Perpetual Diversified Real Return Fund	0.94	0.25	0.00	0.12/0.12
SCH0047AU	Schroder Real Return Fund Wholesale Class	0.90	0.05	0.00	0.20/0.20
Cash					
Cash and Deposits					
SBC0811AU	UBS Cash Fund	0.25	0.01	0.00	0.00/0.00
Short Term Fixed Interest					
HLR0007AU	Experts' Choice Short Term Money Market	0.30	0.00	0.00	0.00/0.00
MAQ0060AU	Macquarie TermCash Fund	0.62	0.02	0.00	0.00/0.00
Fixed Interest					
Annuities					
MLT0007AU	Challenger GIF 5.15 cents p.a Mar 2020	0.00	0.00	0.00	0.00/0.00
MLT0010AU	Challenger GIF 4.00 cents p.a Mar 2022	0.00	0.00	0.00	0.00/0.00
Australian Fixed Interest					
AMP0981AU	AMP Capital Wholesale Australian Bond Fund	0.37	0.12	0.00	0.10/0.10
WFS0377AU	BT Wholesale Enhanced Cash Fund	0.25	0.00	0.00	0.03/0.03
SSB0122AU	Legg Mason Western Asset Australian Bond Trust	0.42	0.02	0.00	0.08/0.08
IOF0145AU	Janus Henderson Tactical Income Fund	0.45	0.02	0.00	0.00/0.00
ETL0015AU	PIMCO Australian Bond Fund - Wholesale Class	0.50	0.14	0.00	0.00/0.10
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	0.24	0.01	0.00	0.10/0.10
Diversified Fixed Interest					
HLR0001AU	Experts' Choice Div Interest Income Fund	0.77	0.46	0.00	0.12/0.12
HOW0052AU	Kapstream Wholesale Absolute Return Income Fund	0.70	0.06	0.00	0.00/0.00
SLT0010AU	MCG Endowment Strategy Fund	3.30	1.15	+	0.10/0.10

APIR Code	Managed Investment	Management Costs (%)	Transactional & Operational Costs (%)^	Borrowing Costs (%)	Buy/Sell Spread (%)
ETL0016AU	PIMCO Diversified Fixed Interest Fund (W)	0.51	0.31	0.00	0.00/0.00
SCH0028AU	Schroder Fixed Income Fund Wholesale Class	0.50	0.06	0.00	0.12/0.12
AMP1992AU	AMP Capital Specialist Diversified Fixed Income Fund	0.79	0.45	0.00	0.12/0.12
Global Fixed Interest					
AMP0254AU	AMP Capital International Bond - Class A	0.84	1.21	0.00	0.15/0.15
ETL0018AU	PIMCO Global Bond Fund (W)	0.50	0.47	0.00	0.00/0.10
GSF0008AU	Payden Global Income Opportunities	0.73	0.00	0.00	0.20/0.20
ETL0398AU	T. Rowe Price Dynamic Global Bond	0.51	0.71	0.00	0.25/0.25
VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)	0.26	0.07	0.00	0.10/0.10
Credit					
AMP0557AU	AMP Capital Corporate Bond Fund - Class A	0.61	0.06	0.00	0.20/0.20
CSA0038AU	Bentham Wholesale Global Income Fund	0.77	0.00	0.00	0.35/0.35
CNA0805AU	Invesco Wholesale Senior Secured Income Fund	0.75	0.00	0.00	0.10/0.10
MAQ0277AU	Macquarie Income Opportunities Fund	0.50	0.06	0.00	0.15/0.15
PMC0103AU	PM CAPITAL Enhanced Yield Fund	1.17	0.00	0.00	0.10/0.10
SCH0103AU	Schroder Credit Securities Fund	0.54	0.25	0.00	0.20/0.20
UBS0003AU	UBS Income Solution Fund	0.60	0.04	0.00	0.08/0.18
Specialist					
ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund	0.55	0.26	0.00	0.15/0.15
FRT0011AU	Franklin Templeton Global Multisector Bond	0.93	0.35	0.00	0.00/0.00
PER0727AU	J.P. Morgan Global Strategic Bond Fund	0.72	0.26	0.00	0.15/0.15
ETL0458AU	PIMCO Income Fund - Wholesale Class	0.78	0.35	0.00	0.00/0.00
Property					
Australian Property					
AMP0255AU	AMP Capital Listed Property Trusts - Class A	0.97	0.02	0.00	0.25/0.25
NML0001AU	AMP Capital Wholesale Australian Property Fund [^]	1.12	1.02	0.50	0.00/0.00
NFS0209AU	Antares Listed Property Fund	0.72	0.01	0.00	0.15/0.15
APN0008AU	APN AREIT Fund	0.85	0.00	0.00	0.25/0.25
MAQ0842AU	Charter Hall Direct Office Fund - Wholesale A units [^]	0.64	2.70	1.48	0.00/2.50
CRM0018AU	Cromwell Direct Property Fund [^]	2.05	0.95	0.00	0.00/0.00
PAL0002AU	Ironbark RREEF Paladin Property Securities Fund	0.86	0.00	0.00	0.25/0.25
SSB0026AU	Legg Mason Martin Currie Real Income Fund	0.85	0.00	0.00	0.25/0.25
SSB0128AU	Legg Mason Martin Currie Property Securities Fund - Class A	0.72	0.00	0.00	0.25/0.25
SBC0816AU	UBS Property Securities Fund	0.85	0.00	0.00	0.25/0.25
VAN0004AU	Vanguard Property Securities Index Fund	0.23	0.00	0.00	0.08/0.08
Diversified Property					
AMP1015AU	AMP Capital Core Property Fund - Class A [^]	1.28	0.63	0.48	0.13/0.13
HTH0020AU	Heathley Aged Care Property Fund No. 1				
Diversified Property and Infrastructure					
HLR0022AU	Experts' Choice Property & Infrastructure Fund	1.25	0.13	0.09	0.24/0.24
Global Property					
AMP0974AU	AMP Capital Global Property Securities Fund - Class A	0.99	0.29	0.00	0.30/0.30
MGL0010AU	Ironbark RREEF Global (Ex Aus) Property Security Fund	1.21	0.06	0.00	0.30/0.30

APIR Code	Managed Investment	Management Costs (%)	Transactional & Operational Costs (%)^	Borrowing Costs (%)	Buy/Sell Spread (%)
HML0016AU	UBS Clarion Global Property Securities	0.90	0.01	0.00	0.25/0.25
VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	0.43	0.05	0.00	0.12/0.12
Australian Equities					
Income					
AMP1905AU	AMP Capital Australian Equity Income Generator	0.90	0.33	0.00	0.20/0.20
IML0005AU	Investors Mutual Equity Income Fund	0.99	0.18	0.00	0.25/0.25
SSB0043AU	Legg Mason Martin Currie Equity Income Fund A	0.85	0.00	0.00	0.25/0.25
WHT0039AU	Plato Australian Shares Income Fund	0.90	0.00	0.00	0.20/0.20
ZUR0538AU	Zurich Investments Equity Income Fund	1.39	0.17	0.00	0.10/0.10
Large Cap					
AMP0257AU	AMP Capital Enhanced Index Share A	0.46	0.07	0.00	0.20/0.20
AMP0681AU	AMP Specialist Australian Share Fund - Wholesale	0.81	0.12	0.00	0.25/0.25
PPL0106AU	Antares High Growth Share Fund	1.05	0.94	0.59	0.15/0.15
AAP0103AU	Ausbil Australian Active Equity Fund	0.90	0.07	0.00	0.30/0.30
BFL0017AU	Bennelong Twenty20 Australian Equities Fund	0.74	0.15	0.00	0.25/0.25
HLR0002AU	Experts' Choice Australian Shares Fund	0.95	0.22	0.00	0.27/0.27
FID0008AU	Fidelity Australian Equities Fund	0.85	0.03	0.00	0.20/0.20
HOW0034AU	Greencape Wholesale Broadcap Fund	0.95	0.12	0.00	0.20/0.20
BNT0003AU	Hyperion Australian Growth Companies Fund	0.95	0.05	0.00	0.30/0.30
IML0010AU	Investors Mutual Concentrated Australian Share Fund	0.99	0.07	0.00	0.25/0.25
PER0102AU	Perpetual Wholesale Concentrated Equity	1.10	0.06	0.00	0.15/0.15
SCH0101AU	Schroder Wholesale Australian Equity Fund	0.92	0.03	0.00	0.25/0.25
HOW0020AU	WaveStone Wholesale Australian Share Fund	0.97	0.32	0.00	0.20/0.20
Mid/Small/Micro Cap					
CSA0131AU	Aberdeen Australian Small Companies Fund	1.26	0.00	0.00	0.25/0.25
CRS0003AU	Aberdeen ex-20 Australian Equities Fund	0.95	0.00	0.00	0.25/0.25
AMP0973AU	AMP Capital Specialist Australian Small Companies Fund - Class A	1.15	0.69	0.00	0.35/0.35
BFL0004AU	Bennelong ex-20 Australian Equities Fund	1.87	0.25	0.00	0.25/0.25
HLR0023AU	Expert's Choice Small Companies Fund	1.16	0.20	0.00	0.22/0.22
FID0026AU	Fidelity Future Leaders Fund	1.20	0.86	0.00	0.25/0.25
HOW0016AU	NovaPort Wholesale Smaller Companies Fund	0.90	0.00	0.00	0.30/0.30
OPS0002AU	OC Premium Small Companies Fund	1.20	0.27	+	0.30/0.30
ETL0062AU	SG Hiscock ICE	1.18	0.27	0.00	0.35/0.35
Specialist					
AAP0008AU	Ausbil 130/30 Focus Fund	1.83	0.64	0.06	0.30/0.30
FSF0043AU	Colonial First State Wholesale Geared Share Fund	2.30	0.18	3.28	0.43/0.43
KAM0101AU	K2 Australian Fund	2.68	0.44	0.00	0.25/0.25
ETL0490AU	L1 Capital Long Short Fund - Retail Class	6.82	1.17	0.00	0.25/0.25
PCL0005AU	Pengana Australian Equities Fund	2.10	0.01	0.00	0.25/0.25
IOF0228AU	Perennial Value Wealth Defender Australian Shares Trust	0.98	0.06	0.00	0.30/0.30
PER0116AU	Perpetual Wholesale Ethical SRI Fund	1.18	0.22	0.00	0.15/0.15
PER0046AU	Perpetual Wholesale Industrial Fund	1.03	0.11	0.00	0.30/0.00
PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short [#]	1.15	0.17	0.14	0.20/0.20

APIR Code	Managed Investment	Management Costs (%)	Transactional & Operational Costs (%)^	Borrowing Costs (%)	Buy/Sell Spread (%)
AMP0969AU	Specialist Geared Australian Share Fund	2.50	1.05	1.95	0.40/0.40
SST0048AU	State Street Australian Equity Fund	0.79	0.00	0.00	0.35/0.35
FHT0030AU	The Montgomery Fund	1.36	0.37	0.00	0.25/0.25
Global Equities					
Alternatives					
ETL0046AU	K2 Select International Absolute Return Fund	2.31	0.52	0.00	0.40/0.40
Large Cap					
AMP0455AU	AMP Capital Responsible Investment Leaders 6 High International Share Fund - Class A	1.20	0.35	0.01	0.25/0.25
AMP0824AU	AMP Capital Specialist International Share Fund – Class A	1.37	0.36	0.00	0.20/0.15
NML0348AU	AMP Capital Wholesale Global Equity Value Fund	1.03	0.19	0.00	0.20/0.20
MAQ0464AU	Arrowstreet Global Equities Fund (Unhedged)	1.28	0.26	0.00	0.16/0.11
BGL0106AU	BlackRock Indexed International Equities Fund	0.20	0.00	0.00	0.15/0.10
BAR0817AU	BlackRock Scientific International Equities Fund	0.89	0.01	0.00	0.17/0.17
HLR0006AU	Experts' Choice International Shares Fund	1.16	0.01	0.00	0.25/0.20
FID0023AU	Fidelity Global Demographics Fund	1.15	0.00	0.00	0.30/0.30
FID0007AU	Fidelity Global Equities Fund	1.15	0.05	0.00	0.30/0.30
GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25	0.00	0.00	0.20/0.20
MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	1.00	0.01	0.00	0.20/0.20
PER0719AU	JPMorgan Global Research Enhanced Index Equity Fund	0.35	0.04	0.00	0.00/0.00
MGE0001AU	Magellan Global Fund	1.48	0.00	0.00	0.10/0.10
SUN0031AU	Nikko AM Global Share Fund	1.25	0.22	0.00	0.20/0.20
PMC0100AU	PM CAPITAL Global Companies Fund	2.75	0.05	0.46	0.25/0.25
SCH0030AU	Schroder Global Value Fund (Unhedged)	0.98	0.38	0.00	0.20/0.15
SST0050AU	State Street Global Equity Fund	0.98	0.00	0.00	0.16/0.11
ETL0071AU	T. Rowe Price Global Equity Fund	1.18	0.05	0.00	0.25/0.20
VAN0003AU	Vanguard International Shares Index Fund	0.18	0.00	0.00	0.08/0.08
MAQ0410AU	Walter Scott Global Equity Fund	1.28	0.00	0.00	0.14/0.09
ZUR0061AU	Zurich Global Thematic Share Fund	0.99	0.00	0.00	0.08/0.08
ZUR0580AU	Zurich Investments Global Growth Share Fund	1.01	0.00	0.00	0.08/0.08
Large Cap (Currency Hedged)					
MAQ0079AU	Arrowstreet Global Equities Fund (Hedged)	1.28	0.33	0.00	0.21/0.16
BGL0109AU	BlackRock Scientific Hdg International Equity Fund	0.94	0.06	0.00	0.18/0.18
GSF0001AU	Grant Samuel Epoch Global Equity Share Yield Fund (Hedged)	1.30	0.14	0.00	0.20/0.20
SCH0032AU	Schroder Global Value Fund Wholesale Hedged	0.98	0.64	0.00	0.23/0.18
AMP0825AU	Specialist Hedged International Share Fund	1.36	0.43	0.00	0.20/0.15
VAN0105AU	Vanguard International Shares Index Fund (Hedged)	0.21	0.09	0.00	0.10/0.10
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	1.28	0.05	0.00	0.19/0.14
Mid/Small/Micro Cap					
LAZ0012AU	Lazard Global Small Caps Fund - W Class	1.12	0.07	0.00	0.40/0.40
Regional					
ETL0032AU	Aberdeen Emerging Opportunities Fund	1.56	0.00	0.00	0.55/0.55
BTA0054AU	BT Wholesale Asian Share Fund	1.00	0.09	0.00	0.50/0.00
BTA0124AU	BT Wholesale European Share Fund	1.00	0.06	0.00	0.30/0.00

APIR Code	Managed Investment	Management Costs (%)	Transactional & Operational Costs (%)^	Borrowing Costs (%)	Buy/Sell Spread (%)
FID0011AU	Fidelity China Fund	1.22	0.00	0.00	0.40/0.40
FID0015AU	Fidelity India Fund	1.20	0.00	0.00	0.40/0.40
LAZ0003AU	Lazard Emerging Markets Equity - I Class	1.15	0.06	0.00	0.40/0.40
MAQ0640AU	Macquarie Asia New Stars No.1 Fund	1.24	0.83	0.00	0.50/0.50
PER0731AU	PineBridge Global Dynamic Asset Allocation Fund	1.06	0.10	0.00	0.20/0.20
PLA0004AU	Platinum Asia Fund	1.45	0.32	0.00	0.25/0.25
PLA0003AU	Platinum Japan Fund	1.45	0.03	0.00	0.25/0.25
ETL0381AU	Robeco Emerging Conservative	0.96	0.05	0.00	0.30/0.35
SCH0006AU	Schroder Asia Pacific Fund	1.37	0.10	0.00	0.35/0.35
SCH0034AU	Schroder Global Emerging Markets Fund	1.40	0.14	0.00	0.40/0.40
Specialist					
IOF0045AU	Antipodes Global Fund	1.51	0.28	0.00	0.30/0.30
FSF0891AU	Colonial First State Acadian Geared Global Equity	2.60	0.25	1.44	0.38/0.38
FSF0038AU	Colonial First State Wholesale Global Resources Fund	1.17	0.22	0.00	0.20/0.20
MGL0019AU	Ironbark Copper Rock Emerging Markets Opportunities Fund	1.12	0.09	0.00	0.25/0.25
PLA0100AU	Platinum International Brands Fund	1.45	0.09	0.00	0.25/0.25
PLA0002AU	Platinum International Fund	1.43	0.12	0.00	0.25/0.25
Income					
HFL0032AU	Threadneedle Global Equity Income Fund (Unhedged)	1.05	0.03	0.00	0.25/0.25
Infrastructure					
Diversified Infrastructure					
AMP1179AU	AMP Capital Core Infrastructure Fund - Class A	1.43	0.07	0.00	0.13/0.13
AMP1990AU	AMP Capital Specialist Property & Infrastructure Fund	1.23	0.20	0.08	0.25/0.20
Global Infrastructure					
AMP1595AU	AMP Capital Global Infrastructure Securities Fund (Hedged)	0.83	0.21	0.00	0.25/0.25
AMP1593AU	AMP Capital Global Infrastructure Securities Fund (Unhedged)	0.82	0.09	0.00	0.25/0.25
LAZ0014AU	Lazard Global Listed Infrastructure Fund	0.98	0.05	0.00	0.25/0.25
MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	1.04	0.10	0.00	0.25/0.25
MGE0002AU	Magellan Infrastructure Fund	1.15	0.09	0.00	0.15/0.15
MPL0006AU	Maple-Brown Abbott Global Listed Infrastructure Fund	0.98	0.15	0.00	0.20/0.20
TGP0008AU	RARE Infrastructure Value Fund - (Hedged)	1.32	0.22	0.00	0.20/0.15
TGP0034AU	RARE Infrastructure Value Fund - (Unhedged)	1.27	0.20	0.00	0.20/0.15
Alternatives					
BFL0010AU	Bennelong Kardinia Absolute Return Fund	2.16	0.88	0.00	0.20/0.20
MAL0079AU	BlackRock Australian Equity Absolute Return	0.30	0.00	0.53	0.50/0.50
BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund	1.29	2.51	0.45	0.45/0.45
GTU0109AU	Invesco Wholesale Global Targeted Returns Fund - Class A	0.95	0.58	0.00	0.30/0.30
MAN0002AU	Man AHL Alpha (AUD)	1.80	0.37	0.00	0.00/0.00
ETL0276AU	Partners Group Global Value Fund	2.97	0.00	0.00	0.00/0.00
WMF0001AU	Watermark Market Neutral Trust	3.16	2.38	0.62	0.30/0.30
MAQ0482AU	Winton Global Alpha Fund	2.92	0.43	0.00	0.38/0.05

< This investment is defined as an illiquid asset. All redemptions from this investment will be processed in excess of 30 days, at such time as the investment manager, in its discretion, determines. For an explanation of illiquid investments please refer to the description of 'Liquidity risk' in the AMP Personalised Portfolio PDS Part 1.

This investment option is closed to new investors. Existing investors that hold the investment can continue to purchase additional units.

- + This cost was not available or provided by the investment manager at the date of this document being published or where it relates to Borrowing costs, may be included in Transactional and Operational costs. You should refer to the relevant product disclosure statement or contact the investment manager for full details about the fees and costs that apply.
- ^ Transactional and Operational costs shown are after any amounts recovered by the charging of a buy/sell spread.

Other important information

This is the investment options document for the AMP Personalised Portfolio and should be considered together with the current AMP Personalised Portfolio PDS (Part 1).

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This publication has been prepared to provide general information only and does not take into account the investment objectives, financial situation or particular needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information.

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances. You should obtain a copy of the relevant PDS before making a decision to invest in any financial product.

Please contact your financial adviser for information about the shares available through your account. From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy.

Past performance is not necessarily indicative of future performance. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS Part 1.

Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

Identifying investments

The APIR codes used in this document identify the underlying investments that AMP Personalised Portfolio will purchase on your instruction. The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus.

Underlying Managed Investment Options

Please refer to the PDS for each underlying managed fund investment option for detailed information relating to the underlying managed fund investment options.

PDS' for underlying managed fund investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the us on 1300 423 079 or speak to your financial adviser.

Management costs

The management costs presented in this document are estimates only and include Transactional and Operational costs.

As well as management costs, Transactional and Operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property. The net Transactional and Operational costs shown are after any amounts recovered by the charging of a buy/sell spread. In addition some investment options that have underlying investments that use credit facilities to gain increased asset exposures will also incur borrowing costs. Borrowing costs include interest, government charges and debt advisory costs. Where Borrowing costs are disclosed by the fund manager, these are detailed in this document.

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS.

Please contact your financial adviser for a copy of the relevant PDS for the underlying investment option or contact the relevant fund manager for details.

Buy/sell Spread

The buy/sell spread provided in this Investment Options document is indicative only and may not reflect the most current buy/sell spreads which can change at any time. Please refer to your financial adviser for a copy of the relevant PDS for the underlying investment option or contact the relevant fund manager for details.

Removing investment options

We maintain the right to add or remove investment options. In the event that an investment option is removed we will endeavour to give you 30 days notice to switch to an alternative investment option.

Note: A current copy of this document is available free of charge on the website at www.amp.com.au/personalisedportfolio

Changes to your managed funds

Fund managers of the managed fund investment options may notify us from time to time of material changes or significant events that affect an investment option you have selected. We will notify you of these changes as soon as practical through amp.com.au/personalisedportfolio. We will not be responsible for any delays in notifying you of these changes or events where the delay has been caused by a fund manager. If you wish, you may select a different investment option after you have read the up-to-date information; however, regular fees and charges may apply. If you do not notify us that you wish to select a different investment option contributions will continue to be invested in the existing investment option.

Additional contributions

After you become an investor, each time you make additional contributions to a managed fund investment option you may not have the most recent underlying fund manager PDS or

have been notified about material changes or significant events relating to the investment options you have selected.

Please refer to your financial adviser or the relevant Fund Manager website for a copy of the relevant PDS.

Contact us

If you would like to know more about how Personalised Portfolio can help you, please contact one of the following:

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