

# AMP Cash Plus

Quarterly Investment Option Update

30 September 2018

## Aim and Strategy

To provide a return above the Bloomberg AusBond Bank Bill Index on a rolling 12-month basis, subject to the provision of the guarantee as described below. The portfolio invests in a diversified range of investment grade Australian money market securities, including cash-like securities with short-term maturities such as prime bank bills, commercial paper and term deposits. The portfolio may also invest in medium-term securities including floating rate notes and asset-backed securities. The portfolio may use derivatives such as options, futures or forward rate agreements to protect against risks, enhance returns or increase or reduce exposure to physical investments where this is consistent with the investment objectives.

Guarantee: AMP Life guarantees that the unit price will never fall. This may mean that at times the unit price will not immediately rise with upward movements in asset values.

## Investment Option Performance

To view the latest investment performances please visit [www.amp.com.au](http://www.amp.com.au)

## Investment Option Overview

|                                       |          |
|---------------------------------------|----------|
| <b>Investment category</b>            | Cash     |
| <b>Suggested investment timeframe</b> | None     |
| <b>Relative risk rating</b>           | Very Low |
| <b>Investment style</b>               | N/A      |

| <b>Asset Allocation</b>   | <b>Benchmark (%)</b> |
|---------------------------|----------------------|
| Australian fixed interest | 0                    |
| Cash                      | 100                  |

## Market Review

Australian interest rates continued to be held at 1.5% by the Reserve Bank of Australia (RBA) for the 23rd meeting in a row. Again, nothing in the RBA's monthly statements throughout the quarter indicated any imminent change to monetary policy. While good GDP growth and an improving labour market bode well for the economy, falling housing markets on the east coast combined with tightening credit conditions for banks are a concern. The consumer spending outlook is still uncertain. Three and six-month Australian bank bill rates finished a little lower for the quarter, finishing at 1.93% and 2.13% respectively.

## Availability

| Product name                          | APIR       |
|---------------------------------------|------------|
| AMP Growth Bond                       | AMP1187AU  |
| Flexible Lifetime - Allocated Pension | AMP0595AU* |
| Flexible Lifetime - Term Pension      | AMP0895AU* |
| SignatureSuper                        | AMP0771AU  |
| SignatureSuper - Allocated Pension    | AMP1079AU  |
| CustomSuper                           | AMP0288AU  |
| AMP Flexible Lifetime Super           | AMP0288AU* |

\* Closed to new investors

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