

Super Easy Cash

Quarterly Investment Option Update

31 December 2018

Aim and Strategy

To achieve competitive cash based returns before fees and taxes by investing in a wholesale deposit with an Australian bank (currently AMP Bank). This is a crediting rate investment option.

Investment Option Performance

To view the latest investment performances please visit www.amp.com.au

Investment Option Overview

Investment category	Cash
Suggested investment timeframe	None
Relative risk rating	Very Low
Investment style	N/A

Asset Allocation	Benchmark (%)
Cash	100

Market Commentary

The Australian dollar started the quarter with some weakness, amid high levels of emerging-market volatility and was unable to match the strength of the US dollar, where the economy continues to boom. Subsequently, the Australian currency regained some strength mid-quarter, benefitting from a commodity-related boost following an improvement in Australia's terms of trade. In December however, The Australian dollar experienced significant falls against most currencies. Concerns around slower global growth, weaker Chinese data and ongoing fears around the housing market in Australia contributed to the currency's weakness. Markets also began pricing in some risk of rate cuts in Australia, exacerbating the falls. Against the US dollar, the Australian dollar closed at approximately 0.70 (down from 0.72), against the euro it finished flat at 0.62, while against the UK pound it closed slightly lower, at 0.55 (down from 0.56).

Availability

Product name	APIR
AMP Flexible Super - Retirement account	AMP1331AU
AMP Flexible Super - Super account	AMP1249AU

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