

AMP Cash Plus

Quarterly Investment Option Update

31 March 2019

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

Investment Option Overview

Investment category	Cash
Suggested investment timeframe	None
Relative risk rating	Very Low
Investment style	Active

Asset Allocation	Benchmark (%)
Australian fixed interest	0
Cash	100

Market Review

Australian cash and deposits are still providing poor returns, with interest rates remaining on hold at 1.5% for what has become a protracted period of time. Reserve bank commentary has progressively become more dovish during in recent months, with a fall in interest rates now looking likely, particularly if inflation or growth continues to disappoint, or if unemployment were to surprise on the downside. Three and six-month Australian bank bill rates closed the quarter at 1.77% and 1.84% respectively, down from 2.06% and 2.18% three months prior.

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

Contact Details

Web: www.amp.com.au

Email: askamp@amp.com.au

Phone: 131 267 (Mon. to Fri. 8:30am to 6:00pm AEST)



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