

# Monthly Investment Performance

as at 30 June 2017



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## Information about your investment performance

### Past performance should not be taken as an indication of future performance

Returns are calculated from historical crediting rates declared or changes in investment unit prices over the period shown.

Returns are after fees, costs and investment earnings tax included in the unit price or crediting rate declared (rebates are excluded). They assume a sum of money invested at the beginning of the time period and not drawn upon or added to throughout that period.

The actual rate of return of your account will vary from those shown depending on individual plan features such as direct fees and taxes you may have to pay and the timing of contributions, switches and withdrawals.

The investment earnings of superannuation and non-superannuation products are subject to different rates of tax which affect the returns.

You should exercise caution in making judgement about the quality of a superannuation fund (superannuation investment option) or investment option based on this past performance. Past performance is not indicative of future performance. Any number of factors can cause performance comparisons to be inaccurate, including:

#### Asset allocations

The strongest explanation of performance differences between investment options is the amount allocated to different classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their investment objective. Each type of asset allocation has a different level of risk. Typically, growth assets can be more volatile for example, Australian Equities tend to be more volatile than Australian Bonds.

#### Pricing policies

The methodology used to assess the value of the underlying investments of the investment option, and how often any returns are applied to your account. Sometimes pricing and/or allocation of returns can cause performance to be distorted over time (ie not reflect the actual price you would receive if the underlying assets were sold on that day), which can mean inequities between members returns.

#### Timing of your contributions

Your returns may differ substantially to those shown, due to the timing of your contribution. This is due to the timing and amount of any deductions or switches from your account including any fees not incorporated into the unit price.

You can find out more about our approach to these items and how they impact on the return in your investment option at [amp.com.au](http://amp.com.au).

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Any advice contained in this report is of a general nature and is not based on your personal objectives, financial situation and needs. Accordingly you should consider how appropriate the advice (if any) is to those objectives, financial situation and needs before making any investment decision based on the information contained in this report.

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Superannuation and Retirement products						
Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception <sup>1</sup>	Inception Date <sup>1</sup>
<b>Accelerator Personal Superannuation Plan</b>						
Balanced	7.20	5.20	7.31	4.06		
Capital Guaranteed <sup>2</sup>	2.14	3.74	3.94	3.92		
Cash	0.99	1.35	1.67	2.77		
Equity	13.55	4.82	10.01	3.42		
Fully Guaranteed <sup>2</sup>	2.15	3.74	3.94	4.08		
Managed	10.24	6.34	9.40	3.93		
Property	5.67	8.75	9.42	3.66		
<b>Flexible Annuity Plan (entry fee option)<sup>3</sup></b>						
Cash	0.15	0.58	0.94	2.16		
Listed Property	2.27	8.56	11.81	0.33		
Managed	10.57	6.31	9.50	3.49		
Matched	7.37	5.12	7.34	3.72		
Multi-manager Balanced	11.91	5.86	9.92	3.61		
Multi-manager International Equities <sup>4</sup>	18.31	11.11	16.95	3.12		
Multi-manager Secure	5.38	3.31	5.49	3.69		
Property Biased	8.10	7.43	8.93	3.68		
Secure	4.64	3.87	5.41	3.61		
<b>Flexible Income Plan (entry fee option)<sup>3</sup></b>						
Cash	0.15	0.55	0.91	2.15		
Diversified Fixed Interest	0.88	2.29	2.90	4.03		
Listed Property	1.65	8.31	11.65	0.26		
Managed	10.55	6.27	9.47	3.47		
Matched	7.33	5.09	7.31	3.71		
Multi-manager Balanced	11.85	5.85	9.91	3.60		
Multi-manager Secure	5.37	3.27	5.45	3.67		
Property Biased	8.09	7.37	8.89	3.66		
Secure	4.67	3.84	5.39	3.60		
<b>Flexible Pension Plan (entry fee option)<sup>3</sup></b>						
Cash	0.15	0.55	0.91	2.15		
Diversified Fixed Interest	0.88	2.29	2.90	4.03		
Listed Property	1.65	8.31	11.65	0.26		
Managed	10.55	6.27	9.47	3.47		
Matched	7.33	5.09	7.31	3.71		
Multi-manager Balanced	11.85	5.85	9.91	3.60		
Multi-manager Secure	5.37	3.27	5.45	3.67		
Property Biased	8.09	7.37	8.89	3.66		
Secure	4.67	3.84	5.39	3.60		
<b>Flexipol Superannuation Plan</b>						
Capital Guaranteed <sup>2</sup>	1.95	3.99	4.30	4.76		
<b>FutureGuard (entry fee option)<sup>3</sup></b>						
Cash	0.05	0.41	0.72	1.82		
Diversified Fixed Interest	0.53	1.84	2.35	3.52		
Managed	9.04	5.20	8.23	2.80		
Matched	6.12	4.14	6.22	3.00		
Multi-manager Balanced	10.76	5.27	8.83	2.99		
Multi-manager Secure	4.67	2.75	4.67	2.97		
Property Biased	5.96	5.44	7.19	2.62		
Secure	3.87	3.18	4.67	3.12		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

3. As an additional fee applies for nil entry/nil exit fee options and for the first four or five years (dependent on product) of the investments in the exit fee option, a lower return will apply.

4. The return provided is for the Exit fee option - 'Mature' investment portfolio.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception <sup>1</sup>	Inception Date <sup>1</sup>
<b>Goldline Personal Superannuation Plan</b>						
Balanced	7.20	5.20	7.31	4.06		
Capital Guaranteed <sup>2</sup>	2.57	4.13	4.38	4.55		
Cash	0.99	1.35	1.67	2.77		
Equity	13.55	4.82	10.01	3.42		
Fully Guaranteed <sup>2</sup>	2.57	4.14	4.38	4.51		
Managed	10.24	6.34	9.40	3.93		
Property	5.67	8.75	9.42	3.66		
<b>Personal Superannuation Bond</b>						
Capital Guaranteed <sup>2</sup>	2.53	3.91	4.21	4.71		
Managed	10.11	6.20	9.26	3.78		
<b>Provider Personal Retirement Plan</b>						
Cash	0.46	0.80	1.12	2.23		
Managed	9.65	5.77	8.82	3.38		
Matched	6.66	4.63	6.74	3.52		
Multi-manager Balanced	10.97	5.37	8.95	3.12		
Secure	4.37	3.64	5.14	3.59		
<b>Provider Top Up Retirement Plan</b>						
Cash	-0.12	0.22	0.53	1.66		
Managed	9.03	5.19	8.20	2.79		
Matched	6.00	3.99	6.08	2.90		
Multi-manager Balanced	10.30	4.76	8.31	2.51		
Secure	3.76	3.05	4.54	3.00		
<b>Retirement Bond (entry fee option)<sup>3</sup></b>						
Australian Equities	12.08	3.49	8.47	1.99		
Cash	-0.09	0.24	0.56	1.67		
Diversified Fixed Interest	0.45	1.76	2.29	3.45		
Listed Property	2.12	7.51	10.31	-1.01		
Managed	8.89	5.01	8.04	2.64		
Matched	5.95	3.94	6.03	2.83		
Multi-manager Balanced	10.72	5.16	8.73	2.91		
Multi-manager Growth	13.30	6.05	10.40	3.00		
Multi-manager High Growth	15.33	7.00	12.06	2.92		
Multi-manager International Equities	17.59	10.06	15.22	2.43		
Multi-manager Secure	4.63	2.72	4.63	2.93		
Property Biased	5.79	5.30	7.00	2.45		
Secure	3.75	3.03	4.52	2.98		
<b>Retirement Directions Allocated Pension Plan (entry fee option)<sup>3</sup></b>						
AMP's Wholesale Australian Equity - Value Fund <sup>4</sup>	22.09	5.48	11.57	2.51		
AMP's Wholesale Global Equity - Index Fund <sup>1,5</sup>	16.37	-	-	-	9.46	21/01/14
Australian Equities <sup>1</sup>	14.79	5.08	-	-	9.12	30/04/12
Cash	-0.05	0.34	0.70	2.04		
Colonial First State Wholesale Imputation Fund	11.08	4.44	10.84	3.14		
Diversified Fixed Interest	0.76	2.15	2.76	4.10		
Listed Property	1.40	7.79	11.23	-1.73		
Multi-manager Australian Equities	16.54	6.06	11.76	3.48		
Multi-manager Balanced	11.73	5.73	9.79	3.48		
Multi-manager Growth	14.14	6.53	11.30	3.26		
Multi-manager High Growth	16.18	7.39	13.02	3.57		
Multi-manager International Equities	18.05	10.91	16.72	2.70		
Multi-manager Secure	5.25	3.15	5.33	3.59		
Multi-manager Secure Growth	8.50	4.48	7.55	3.61		
Shielded	10.22	5.94	9.12	2.13		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

3. As an additional fee applies for nil entry/nil exit fee options and for the first four or five years (dependent on product) of the investments in the exit fee option, a lower return will apply.

4. The return provided is for the Nil Entry/Nil Exit fee option.

5. The return provided is from the date of inception and not per annum return.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception <sup>1</sup>	Inception Date <sup>1</sup>
<b>Retirement Security Plan</b>						
Growth	12.09	6.27	10.04	2.04		
Guaranteed <sup>2</sup>	2.40	4.50	4.57	4.76		
High Growth	14.17	6.96	11.38	1.71		
Managed	9.62	5.73	8.76	2.81		
<b>Super Directions Personal Super Plan (entry fee option)<sup>3</sup></b>						
AMP's Wholesale Australian Equity - Value Fund	22.57	5.91	12.02	2.92		
AMP's Wholesale Global Equity - Index Fund <sup>1,4</sup>	14.47	-	-	-	8.10	21/01/14
Australian Equities <sup>1</sup>	12.56	3.97	-	-	7.65	30/04/12
Cash	-0.27	0.06	0.38	1.51		
Colonial First State Wholesale Imputation Fund	9.29	3.55	9.41	2.75		
Diversified Fixed Interest	0.21	1.51	2.03	3.12		
Listed Property	2.10	7.41	10.32	-0.95		
Multi-manager Australian Equities	14.51	5.31	10.34	2.94		
Multi-manager Balanced	10.85	5.26	8.84	3.02		
Multi-manager Growth	13.21	5.99	10.29	2.89		
Multi-manager High Growth	15.24	6.78	11.82	2.77		
Multi-manager International Equities	17.49	9.97	15.12	2.34		
Multi-manager Secure	4.64	2.67	4.60	2.92		
Multi-manager Secure Growth	7.77	3.96	6.69	3.05		
Shielded	8.67	4.84	7.86	1.75		
<b>SuperGuard</b>						
Guaranteed <sup>3</sup>	0.24	1.09	1.82	2.51		
<b>SuperGuard Plus (included SuperGuard Managed)</b>						
Capital Guaranteed <sup>3</sup>	1.41	2.50	2.73	2.96		
Managed	6.89	4.73	7.77	2.43		
Property Biased	4.54	5.00	6.73	2.23		
<b>SuperGuard II</b>						
Capital Guaranteed <sup>3</sup>	0.61	1.70	1.93	2.16		
Managed	7.65	3.86	6.85	1.46		
Property Biased	4.56	4.05	5.77	1.24		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

3. As an additional fee applies for nil entry/nil exit fee options and for the first five years of the investments in the exit fee option, a lower return will apply.

4. The return provided is from the date of inception and not per annum return.

Investment and Savings products						
Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception <sup>1</sup>	Inception Date <sup>1</sup>
<b>Accelerator Savings Plan</b>						
Australian Equities	10.16	4.09	7.93	2.75		
Balanced	5.77	4.17	5.74	3.23		
Cash	0.66	0.99	1.23	2.06		
Fully Guaranteed <sup>2</sup>	0.84	2.30	2.68	3.48		
Guaranteed <sup>2</sup>	0.86	2.28	2.67	3.07		
Managed	7.78	4.93	7.26	3.02		
Property	4.60	6.99	7.10	2.52		
<b>Corporate Super Bond (Series 1)</b>						
Australian Equities	12.64	4.14	9.15	2.65		
Cash	0.20	0.57	0.88	1.97		
Diversified Fixed Interest	0.80	2.14	2.65	3.84		
Guaranteed Plus <sup>2</sup>	0.68	1.54	2.28	2.94		
International Equities	18.17	9.42	14.23	1.54		
Managed	9.34	5.49	8.53	3.09		
Property Biased	6.58	5.94	7.66	3.06		
Property	4.16	7.17	7.86	2.18		
<b>Corporate Super Bond (Series 2)</b>						
Diversified Fixed Interest	0.83	2.01	2.49	3.65		
Guaranteed Plus <sup>2</sup>	0.50	1.35	2.08	2.74		
Managed	9.23	5.32	8.34	2.88		
<b>Flexible Security Plan</b>						
Cash	-0.79	-0.49	-0.23	0.65		
Guaranteed <sup>2</sup>	0.05	1.29	1.62	2.08		
Managed	6.20	3.40	5.68	1.50		
<b>Flexipol Ordinary Plan</b>						
Guaranteed <sup>2</sup>	0.79	2.45	2.86	3.48		
<b>Goldline Savings and Protection Plan</b>						
Australian Equities	10.16	4.09	7.93	2.75		
Balanced	5.77	4.17	5.74	3.23		
Cash	0.66	0.99	1.23	2.06		
Fully Guaranteed <sup>2</sup>	1.00	2.44	2.84	3.60		
Guaranteed <sup>2</sup>	1.02	2.45	2.83	3.22		
Managed	7.78	4.93	7.26	3.02		
Property	4.60	6.99	7.10	2.52		
<b>Guaranteed Investment Bond</b>						
Guaranteed <sup>2</sup>	0.00	0.71	1.13	2.11		
<b>Managed Investment Plan</b>						
Australian Equities	8.82	2.62	6.38	1.47		
Cash	-0.79	-0.49	-0.23	0.65		
Diversified Fixed Interest	-0.33	0.90	1.29	2.24		
Guaranteed <sup>2</sup>	0.55	1.36	1.79	2.80		
International Equities	13.05	6.34	9.97	0.47		
Managed	6.20	3.40	5.68	1.50		
Multi-manager Secure	3.11	1.70	3.15	-	2.19	31/05/08
<b>Personal Investment Bond</b>						
Australian Equities	8.82	2.62	6.38	1.47		
Cash	-0.79	-0.49	-0.23	0.65		
Diversified Fixed Interest	-0.33	0.90	1.29	2.24		
Guaranteed <sup>2</sup>	0.55	1.36	1.79	2.80		
International Equities	13.05	6.34	9.97	0.47		
Managed	6.20	3.40	5.68	1.50		
Multi-manager Balanced	7.45	3.78	6.35	-	1.70	31/10/07
Property Biased	4.12	3.68	5.00	1.43		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception <sup>1</sup>	Inception Date <sup>1</sup>
<b>Prosperity Bond (entry fee option)</b>						
Australian Equities	6.84	2.94	6.69	1.69		
Cash	-0.02	0.58	1.43	1.73		
Diversified Fixed Interest	0.04	1.54	1.97	2.98		
Managed	5.45	3.91	6.21	2.08		
Matched	3.89	3.23	4.81	2.40		
Multi-manager Balanced	6.33	4.12	6.75	2.17		
Multi-manager Secure	3.41	2.36	3.80	2.51		
Property Biased	3.89	4.28	5.62	2.05		
Secure	3.15	2.52	3.62	2.45		
<b>Provider Protection and Savings Plan</b>						
Cash	0.12	0.42	0.68	1.56		
Managed	7.22	4.38	6.69	2.48		
Matched	5.21	3.63	5.19	2.69		
Multi-manager Balanced	7.82	4.15	6.74	2.22		
Secure	3.34	2.72	3.83	2.64		
<b>Provider Special Purpose Plan</b>						
Cash	-0.29	0.01	0.27	1.16		
Managed	6.75	3.95	6.22	2.02		
Matched	4.76	3.19	4.72	2.24		
Multi-manager Balanced	7.39	3.72	6.30	1.79		
Secure	2.84	2.36	3.44	2.12		
<b>Secure Investment Bond</b>						
Guaranteed <sup>2</sup>	0.00	0.71	1.13	2.11		
Property Biased	3.08	2.65	3.94	0.39		

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2. These portfolios accrue interest at the declared crediting rate.