

Flexible Lifetime® - Investments (Series 1) Performance as at 30 June 2021



The table below sets out the investment option returns for the Series 1 investment options in Flexible Lifetime - Investments. Past performance is not a reliable indicator of future performance. Returns may vary considerably over time. The value of investments may go up or down and you may not get back the amount you invested. Investment option returns are calculated from changes in the unit price of the investment option over the period shown and are after the deduction of management fees and before tax. The impact of marginal tax rates is not taken into account. Investment option returns assume a sum of money is invested at the beginning of the time period and neither drawn upon nor added to throughout that period. Your actual rate of return of your account will vary from those displayed depending on the timing of contributions, switches or withdrawals that you have made over the period and any fees and rebates charged directly to your account.

Flexible Lifetime – Investments was closed to new investment from 20 November 2020.

UNITISED INVESTMENT OPTIONS	1 mth (% flat)	3 mth (% flat)	6 mth (% flat)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception*	Inception date
Multi-Sector (Traditional) Investment Options									
Conservative									
AMP Capital Conservative ¹	1.13	3.12	2.70	6.48	3.97	3.47	4.56	5.38	30/11/1990
Conservative Index	0.95	2.47	2.28	5.51	3.33	3.05	4.25	3.90	3/09/2005
Future Directions Conservative	0.97	2.69	2.56	6.97	3.07	3.15	4.11	4.28	31/07/2003
Moderately Conservative									
AMP Monthly Income Fund No.1	1.11	3.79	6.92	16.95	6.15	5.40	5.16	7.56	31/05/1988
AMP Monthly Income Fund No.2	1.13	3.71	6.86	16.93	6.23	5.48	5.16	7.20	31/12/1991
AMP Monthly Income Fund No.3	1.11	3.71	6.65	16.65	6.21	5.45	5.30	6.56	30/11/1993
Future Directions Moderately Conservative	1.52	4.13	5.63	12.12	4.50	5.09	5.57	5.17	31/07/2003
Balanced									
AMP Capital Balanced Growth ¹	2.25	6.18	9.07	18.88	7.56	7.55	7.48	6.41	11/01/1990
Balanced Index	2.06	5.56	8.23	17.26	6.91	6.93	7.35	4.98	3/09/2005
Future Directions Balanced	2.52	5.89	8.98	17.90	6.23	7.05	7.21	6.13	31/07/2003
Responsible Investment Leaders Balanced	1.64	4.96	8.32	19.68	7.28	7.37	7.03	4.73	31/03/2001
Moderately Aggressive									
AMP Capital High Growth ¹	2.47	6.95	11.21	24.11	8.98	9.06	8.56	6.76	8/09/1995
Future Directions Growth [#]	2.77	6.93	11.79	23.32	7.15	8.42	8.18	6.77	31/07/2003
Aggressive									
Future Directions High Growth [#]	2.96	7.53	13.10	25.38	7.86	9.27	8.71	7.01	31/07/2003
Single Sector Investment Options									
Fixed Interest									
AMP Australian Bond	0.76	1.54	-2.18	-0.62	3.29	2.14	3.87	4.25	3/09/2005
BlackRock Global Bond ²	0.33	0.58	-2.15	0.73	3.02	1.68	3.82	4.00	30/04/2005
Future Directions Australian Bond	0.51	1.15	-4.69	-3.13	2.21	1.33	2.92	3.62	31/07/2003
Future Directions International Bond	0.47	0.81	-3.01	-1.98	2.25	1.13	2.96	3.76	31/07/2003
Property and Infrastructure									
AMP Capital Australian Property Securities ¹	6.00	11.81	10.24	34.89	11.41	7.46	11.41	3.78	3/09/2005
AMP Property Securities	5.99	11.81	9.89	34.38	11.02	7.23	11.28	6.06	31/05/1988
AMP Property Securities Index ²	5.35	9.92	9.10	30.60	6.52	4.65	9.82	3.69	21/04/2004
Specialist Property and Infrastructure	2.17	7.58	11.81	20.54	5.06	4.47	7.19	5.04	30/04/2005
Australian Shares									
Alphinity Australian Share ²	1.74	7.96	12.50	26.21	7.62	10.23	8.38	8.16	21/04/2004
AMP Australian Share Enhanced Index	2.13	7.79	11.96	25.44	7.73	9.16	7.45	7.22	21/04/2004
AMP Capital Equity ¹	2.14	7.79	11.97	25.45	7.71	8.49	7.36	9.03	31/05/1988
DNR Capital Australian Equities High Conviction ²	2.15	8.61	15.93	33.67	9.13	9.16	6.92	5.84	15/09/2008
Future Directions Australian Share Original	3.01	7.13	10.40	28.13	8.39	9.89	7.49	8.36	31/05/1988
Multi-Manager Australian Small Companies ²	3.49	7.87	12.33	44.47	11.34	11.64	10.14	11.09	31/03/1989
Pendal Australian Equity ¹	0.81	6.95	12.22	27.74	7.56	9.93	7.91	7.93	21/04/2004
Perennial Value Australian Share	0.83	6.54	13.38	28.47	5.92	7.30	6.10	6.44	21/04/2004
Perpetual Industrial Share	1.19	4.02	13.02	30.70	5.76	6.58	8.08	6.43	30/04/2005
Responsible Investment Leaders Australian Share	2.27	8.01	12.49	28.82	9.09	9.72	7.89	6.27	3/09/2005
Schroder Australian Equities	1.66	5.94	12.16	25.49	5.71	9.19	6.61	6.91	30/04/2005
Specialist Australian Share	3.01	7.13	10.40	28.11	8.31	9.79	7.38	7.40	21/04/2004
Specialist Australian Small Companies	3.46	7.79	12.14	43.87	10.13	12.38	8.14	7.49	30/04/2005
Specialist Geared Australian Share	3.91	15.42	27.62	65.12	8.74	12.17	9.04	7.08	21/04/2004

UNITISED INVESTMENT OPTIONS	1 mth (% flat)	3 mth (% flat)	6 mth (% flat)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception*	Inception date
Global Shares									
AMP International Share Enhanced Index	4.31	8.58	15.58	25.17	11.99	12.64	13.15	7.25	30/04/2005
BlackRock Scientific Hedged International Alpha Tilts ¹	1.83	6.47	12.71	32.46	10.74	12.68	10.92	7.45	21/04/2004
BlackRock Scientific International Alpha Tilts ¹	4.13	8.27	14.75	24.53	11.82	12.98	12.95	6.08	21/04/2004
Fidelity Global Equities ²	3.71	7.26	14.19	30.42	14.73	15.03	13.82	6.34	21/04/2004
Future Directions Asian Share	2.81	5.25	12.02	27.44	7.46	12.26	9.03	8.83	8/12/2008
Future Directions Emerging Markets	3.09	6.29	12.19	28.71	8.15	10.56	6.15	3.00	30/06/2007
Future Directions International Share Original	3.69	7.86	15.74	23.67	12.12	13.05	12.96	6.36	31/05/1988
Responsible Investment Leaders International Share	2.69	6.90	16.60	28.61	11.06	11.93	11.11	2.43	31/03/2001
Specialist Hedged International Share	1.37	6.02	13.02	30.38	10.49	12.10	10.74	7.30	30/04/2005
Specialist International Share	3.69	7.86	15.74	23.66	11.96	12.85	12.74	6.72	21/04/2004
Zurich American Century Global Growth ²	4.56	9.38	14.67	26.30	16.11	16.02	13.13	2.12	6/03/2000

Footnotes

"% flat" returns are for periods less than 1 year and are not annualised.

* "Since inception" returns are annualised if the inception date was over 12 months prior to the report date. Otherwise, they are not annualised returns.

Performance returns also apply to the Original Series versions of these options.

1. Renamed investment options:

- AMP Capital Australian Property Securities was formerly named AMP Listed Property Trusts prior to 01/07/2015.
- AMP Capital Balanced Growth was formerly named AMP Balanced Growth prior to 17/12/2011.
- AMP Capital Conservative was formerly named AMP Conservative prior to 17/12/2011.
- AMP Capital Equity was formerly named AMP Equity prior to 01/07/2015.
- AMP Capital High Growth was formerly named AMP High Growth prior to 17/12/2011.
- BlackRock Scientific Hedged International Alpha Tilts was formerly named BlackRock Scientific Hedged International Share prior to 12/04/2018 and Barclays Hedged International Share prior to 02/12/2009.
- BlackRock Scientific International Alpha Tilts was formerly named BlackRock Scientific International Share prior to 12/04/2018 and Barclays International Share prior to 02/12/2009.
- Pandal Australian Equity was formerly named BT Australian Share prior to 30/06/2018.

2. Replacement investment options:

- Alphinity Australian Share replaced Bennelong Australian Equities on 01/07/2015 (which replaced ING Australian Share on 13/11/2010).
- AMP Property Securities Index replaced UBS Property Securities on 01/04/2019 (which replaced Resolution Capital Core Plus Property Securities on 01/07/2015). Resolution Capital Core Plus Property Securities replaced SG Hiscock Listed Property on 19/05/2012.
- BlackRock Global Bond replaced WIM Global Bond on 01/07/2007.
- DNR Capital Australian Equities High Conviction replaced UBS-HALO Australian Share on 22/05/2017 (which replaced Tyndall Australian Share Value on 01/07/2015).
- Fidelity Global Equities replaced RCM International Share on 13/11/2010.
- Multi-Manager Australian Small Companies replaced UBS Australian Small Companies on 01/04/2019 (which replaced AMP Small Companies on 13/11/2010).
- Zurich American Century Global Growth replaced Lazard Global Thematic on 01/07/2015.

Note: Investment option returns shown for the period prior to the date of change reflect those of the previous investment option.

Important Notes

Warning: You should exercise caution in comparing investment performance across investment options or superannuation funds based on past performance because past performance is not a reliable indicator of future performance. There are many factors that can cause any performance comparisons to be inaccurate, including:

- Different asset allocations, investment objectives and risk profiles. Each investment option has a defined strategy and objective set by the specific investment manager. Asset allocations differ between investment options. The level of risk can vary depending on the assets that make up the strategy. Typically growth assets can be more volatile than defensive assets, as an 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). Infrequent pricing and/or allocation of returns can cause performance figures to be distorted over time (i.e. not reflect the actual price you would receive if the underlying asset was sold on that day).

- Timing of transactions. The returns you receive in your account may vary substantially to the past investment option returns shown, due to the timing of your contributions as well as the timing and amount of any deductions or switches from your account (including any fees not incorporated into the unit price).

Other things you should also consider when comparing performance is your ability to eventually sell your investments (i.e. the frequency the provider allows redemptions, and the amount by which they can suspend or freeze any redemptions, which is often impacted by the amount allocated to underlying assets which are not easily sold), and any fees or costs associated with redeeming the investment.

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