

Flexible Lifetime® - Investments (Series 2) Monthly Performance as at 31 March 2025



The table below sets out the investment option returns for the Series 2 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.

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									
Conservative Index	-1.10	0.26	0.60	4.51	2.75	3.16	2.54	3.96	1/07/2010
Professional Conservative	-1.39	-0.02	0.34	3.41	2.39	2.98	2.34	2.80	1/07/2014
Moderately Conservative									
Professional Moderately Conservative	-2.09	-0.57	0.12	4.11	3.55	5.61	3.69	4.30	1/07/2014
Balanced									
AMP Balanced Growth ¹	-2.83	-1.33	0.23	4.59	3.98	7.77	5.04	6.74	1/07/2010
Balanced Index	-2.69	-1.13	0.32	5.43	4.63	7.96	5.01	6.71	1/07/2010
Professional Balanced	-2.79	-1.27	0.36	4.50	4.49	7.80	4.78	5.53	1/07/2014
Moderately Aggressive									
Professional Growth	-3.37	-1.78	0.29	5.04	5.61	10.13	5.92	6.74	1/07/2014
Aggressive									
Professional High Growth	-3.79	-2.29	0.40	5.21	6.45	11.49	6.75	7.67	1/07/2014
Single Sector Investment Options									
Fixed Interest									
Future Directions Australian Bond	-0.06	0.89	0.25	1.86	0.74	-1.44	0.56	2.20	1/07/2010
Schroder Fixed Income	-0.27	0.86	0.29	2.70	0.60	-1.14	n/a	0.85	1/07/2015
Specialist Diversified Fixed Income	-0.33	0.90	-0.27	2.34	0.27	-0.86	0.60	1.14	1/07/2014
Australian Shares									
AMP Equity ¹	-3.43	-3.07	-3.65	2.46	4.62	11.94	5.29	7.38	2/07/2010
Specialist Australian Share	-4.90	-4.04	-5.94	0.06	3.32	12.42	5.65	7.27	1/07/2010
Specialist Australian Small Companies	-4.07	-3.02	-4.41	-2.72	-1.76	12.34	6.42	7.21	1/07/2010
Specialist Geared Australian Share	-9.53	-10.99	-14.53	-8.50	-1.59	19.27	4.59	8.23	1/07/2010
Global Shares									
AMP International Share Enhanced Index	-4.76	-2.42	9.54	11.90	14.01	14.88	10.70	12.21	1/07/2010
Future Directions Emerging Markets	0.85	2.32	7.40	12.82	6.61	6.54	4.41	4.49	1/07/2010
Specialist Hedged International Share	-4.16	-0.70	-0.76	4.55	6.97	13.03	7.65	10.50	1/07/2010
Specialist International Share	-3.74	-0.58	9.38	10.16	14.29	13.74	10.30	11.63	1/07/2010

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.

1. Renamed investment options:

- AMP Capital Balanced Growth was formerly named AMP Balanced Growth prior to 17/12/2011.

- AMP Capital Equity was formerly named AMP Equity prior to 01/07/2015.

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:

- Each investment option has a defined strategy and objective. 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.
- 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) and also where you have been transferred from one investment option to another by the trustee.

What you need to know

This report is issued by Ipac Asset Management Limited ABN 22 003 257 225, AFSL No. 234655 (IAML), the issuer of each of the investment options offered through Flexible Lifetime - Investments and the responsible entity of each of the investment funds in which the investment options are issued. IAML is part of the AMP group (AMP). Other than IAML, no other company in the AMP group is responsible for any statements or representations made in this report.

None of IAML or any other company in the AMP group guarantees the performance of the investment options or any particular rate of return. The repayment of capital is not guaranteed, unless expressly stated. Investments in this product are not deposits or liabilities of IAML or any other company in the AMP group.

The information in this report is of a general nature only, not taking into account any particular investor's objectives, financial situation or needs, and is based on information available as at the time of production. It is based on sources considered to be reliable. While every care has been taken in the preparation of this report, no representation or warranty is given in relation to the accuracy or completeness of any statement contained in it including, without limitation, any performance figures.

This report may contain advice that 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 acting on the advice. Before investing in or making a decision about this product, you should consider seeking professional advice.

Past performance is not a reliable indicator of future performance. The value of investments may go up or down and you may not get back the amount you invested. Taxation issues are complex. Except where liability under any statute can't be excluded, AMP doesn't accept any liability for any resulting loss or damage to the reader or any other person. AMP companies receive fees and charges in relation to this product. AMP employees and directors receive salaries, bonuses and other benefits from the AMP group. You can read our Financial Services Guide available at amp.com.au/fsg for information about our services, including the fees and other benefits that AMP companies and their representatives may receive in relation to products and services it provides. You can also ask us for a hard copy. This report should not be reproduced in whole or in part without the express written consent of ipac. All information in this report is subject to change without notice.

® Registered trademark of AMP Limited ABN 49 079 354 519