

Flexible Lifetime® - Super Performance as at 30 September 2021



The table below sets out the investment option returns for the investment options in Flexible Lifetime - Super. 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 (or crediting rate declared) of the investment option over the period shown and are after the deduction of fees, costs and superannuation fund earnings tax included in the unit price (or crediting rate declared). 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.

Please note that the MySuper investment option returns are not equivalent to the returns shown on the AMP MySuper dashboard which also include a deduction for the MySuper member fee for a representative member with an account balance of \$50,000 throughout the period.

CREDITING RATE INVESTMENT OPTIONS				Current (% pa)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception*	Inception date	
AMP Secure Growth ²				3.40	2.62	3.04	3.42	3.48	4.08	1/09/1996	
AMP Super Cash				0.05	0.06	0.35	0.52	1.18	2.01	12/05/2007	
AMP Term Deposits				Please refer to the published crediting rates for Flexible Lifetime - Super available at amp.com.au/performance							
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
AMP MySuper Investment Options											
AMP MySuper 1990s			-1.74	0.73	7.59	21.96	7.81	8.72	n/a	8.14	1/01/2014
AMP MySuper 1980s			-1.67	0.77	7.66	22.33	8.20	9.00	n/a	8.35	1/01/2014
AMP MySuper 1970s			-1.63	0.56	6.96	20.09	7.55	8.44	n/a	7.97	2/01/2014
AMP MySuper 1960s			-1.37	0.32	5.29	14.10	6.13	6.55	n/a	6.29	1/01/2014
AMP MySuper 1950s			-1.26	0.35	4.42	11.13	5.17	5.24	n/a	5.18	1/01/2014
AMP MySuper Capital Stable			-1.48	0.21	4.57	11.29	5.20	5.06	n/a	4.94	1/01/2014
Multi-Sector (Traditional) Investment Options											
Conservative											
AMP Conservative			-1.17	0.23	2.94	6.18	3.37	3.33	4.42	4.39	30/11/1993
Conservative Index			-1.26	0.14	2.48	5.23	3.12	2.84	4.00	3.51	20/09/2005
Future Directions Conservative ¹			-0.99	-0.21	2.38	5.87	3.04	2.93	4.11	3.90	30/04/2003
Professional Conservative			-1.18	-0.01	2.30	5.51	3.12	3.04	n/a	2.94	1/07/2014
Cautious											
Cautious Index			-1.28	0.40	3.09	6.75	3.66	3.29	4.40	3.98	24/05/2010
Moderately Conservative											
AMP Moderate Growth			-1.48	0.42	4.33	10.92	4.88	5.23	6.24	5.15	30/11/1993
Future Directions Moderately Conservative ¹			-1.19	0.06	4.00	10.70	4.39	4.71	5.85	4.91	30/04/2003
Moderately Conservative Index			-1.63	0.45	4.27	10.71	4.90	4.76	6.01	5.31	24/05/2010
Professional Moderately Conservative			-1.67	0.17	3.77	11.51	4.87	4.94	n/a	4.45	1/07/2014
Balanced											
AMP Active Balanced ¹			-2.22	0.65	6.40	17.54	7.94	8.30	n/a	7.60	18/02/2014
AMP Active Balanced (Series 2)			-2.25	0.56	6.21	17.14	7.57	7.93	n/a	7.90	15/12/2015
AMP Balanced Growth			-1.71	0.76	6.14	15.85	6.29	6.86	7.93	6.11	30/11/1993
Balanced Index			-2.04	0.85	6.18	16.41	6.67	6.67	7.80	4.89	30/09/2005
Future Directions Balanced ¹			-1.51	0.22	5.78	16.73	6.10	6.64	7.88	5.20	31/01/2002
Macquarie Balanced Growth ¹			-1.64	0.94	5.01	13.03	7.61	7.32	7.39	5.91	31/12/2003
Pental Sustainable Balanced			0.15	3.99	n/a	n/a	n/a	n/a	n/a	6.19	7/05/2021
Professional Balanced			-1.61	0.76	5.55	17.32	6.50	6.78	n/a	6.14	1/07/2014
Moderately Aggressive											
AMP High Growth			-2.03	0.70	6.95	20.09	7.35	8.30	9.07	5.23	29/02/2000
Future Directions Growth ¹			-1.65	0.47	7.04	21.08	7.00	7.87	9.13	5.63	28/02/2002
Growth Index			-2.36	1.05	7.42	20.70	7.85	8.15	9.11	7.70	24/05/2010
Professional Growth			-1.83	1.18	6.95	22.45	7.94	8.41	n/a	7.38	1/07/2014
Aggressive											
AMP All Growth ³			-2.26	0.74	7.62	22.87	8.03	9.14	9.89	6.14	30/09/1996
Future Directions High Growth ¹			-1.95	0.84	7.99	23.43	7.69	8.73	9.84	7.08	30/04/2003
High Growth Index			-2.55	1.22	8.30	22.95	8.55	9.08	10.28	8.50	24/05/2010
Professional High Growth			-1.95	1.32	7.57	25.22	8.77	9.62	n/a	8.35	1/07/2014
Multi-Sector (Specialist) Investment Options											
AMP Capital Multi-Asset			-1.23	-0.50	3.56	9.89	2.30	3.08	n/a	4.16	19/11/2011
BlackRock Global Allocation			-2.51	-2.31	0.95	11.81	6.83	6.06	n/a	6.00	21/05/2012
ipac Income Generator			-0.97	1.02	4.24	12.80	4.51	4.27	n/a	5.46	19/11/2011
Schroder Real Return			-0.60	0.31	2.42	7.50	3.03	2.92	n/a	3.06	1/07/2013

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
Single Sector Investment Options									
Australian Fixed Interest									
AMP Australian Bond	-1.41	0.12	1.50	-1.75	2.75	1.62	2.86	3.73	29/02/2000
AMP Capital Corporate Bond	-0.04	-0.20	-0.09	1.00	0.76	0.92	2.18	2.97	13/11/2009
Australian Fixed Interest Index	-1.47	-0.18	0.74	-3.14	1.99	1.05	2.29	2.78	13/11/2009
Future Directions Australian Bond ¹	-1.80	-0.88	0.17	-4.11	1.87	0.94	2.18	2.99	30/04/2003
Macquarie Income Opportunities	0.16	0.24	0.31	1.12	0.68	0.87	1.64	1.95	24/05/2010
Schroder Fixed Income	-1.47	-0.26	0.91	-1.59	2.74	1.57	2.45	3.00	13/11/2009
Global Fixed Interest									
AMP International Bond ¹	-0.93	-0.97	-0.17	-2.92	1.87	0.68	2.57	3.50	29/02/2000
BlackRock Global Bond ^{1,4}	-0.86	-0.76	-0.15	-1.68	2.56	0.97	2.86	3.18	15/09/2004
Future Directions International Bond ¹	-0.96	-1.01	-0.19	-3.01	1.86	0.64	2.43	2.98	30/04/2003
Global Bond Index	-0.89	-0.69	-0.15	-2.78	1.97	0.71	2.47	2.99	13/11/2009
Diversified Fixed Interest									
PIMCO Diversified Fixed Interest	-0.78	-0.79	-0.16	-1.77	2.09	1.19	n/a	2.29	21/05/2012
Specialist Diversified Fixed Income	-1.00	-0.42	0.22	-1.64	2.06	1.23	n/a	1.73	1/07/2014
Specialist Fixed Interest									
AB Dynamic Global Fixed Income	-0.40	-0.57	-0.34	-0.68	0.61	0.32	n/a	0.76	1/07/2015
Bentham Global Income	0.44	0.12	0.33	6.14	1.42	2.81	n/a	2.37	1/07/2015
Alternative Strategies									
Alternative Index	-1.70	-1.46	-0.40	4.93	0.06	-0.18	n/a	1.90	12/11/2012
Invesco Global Targeted Returns	0.27	0.75	1.46	-0.31	-1.20	-0.79	n/a	-0.43	15/12/2015
Property and Infrastructure									
AMP Australian Property ¹	-0.74	2.48	8.26	15.65	6.82	5.87	5.80	4.37	1/01/2001
AMP Capital Global Infrastructure Securities (Hedged)	0.10	0.36	6.16	18.79	6.64	5.13	n/a	6.29	1/07/2013
AMP Capital Global Property Securities	-4.88	0.77	10.11	27.02	6.60	5.32	9.38	8.12	15/11/2010
AMP Listed Property Trusts	-1.73	5.47	17.21	27.93	10.81	7.64	11.39	6.06	30/09/1996
AMP Property Securities Index ^{1,4}	-2.25	3.52	13.29	26.01	6.84	5.31	10.02	3.80	30/04/2003
Legg Mason Martin Currie Real Income ³	0.87	7.78	13.21	21.79	6.13	5.54	n/a	10.10	21/05/2012
Property Index	-2.17	3.40	12.85	24.88	5.82	4.55	9.76	8.56	15/11/2010
RARE Infrastructure Value	-2.14	1.09	4.15	15.37	6.47	5.45	7.57	8.05	24/05/2010
Specialist Property and Infrastructure ¹	-2.15	0.72	7.61	21.12	5.38	4.68	8.24	4.92	15/09/2004
UBS Clarion Global Property Securities	-5.08	1.43	10.87	28.64	7.77	4.81	n/a	5.14	1/07/2015
Australian Shares									
Alphinity Australian Share ⁴	-1.09	2.29	10.10	28.14	9.28	10.50	10.60	7.95	29/02/2000
AMP Australian Share ¹	-1.20	2.01	8.98	27.02	8.37	8.48	8.87	8.12	30/11/1993
AMP Capital Equity ^{1,3}	-1.98	0.95	8.34	25.84	8.18	8.46	9.07	7.34	28/02/2002
AMP Capital Equity Income Generator	-0.98	1.58	6.67	34.09	9.30	8.05	n/a	5.31	23/02/2015
Ausbil 130/30 Focus ⁴	-1.54	1.16	7.48	26.00	9.26	8.25	n/a	8.92	21/05/2012
Ausbil Australian Active Equity	-1.75	3.55	11.03	35.90	10.76	11.16	10.66	7.81	13/11/2009
Australian Share Index	-1.23	1.83	9.43	27.48	8.87	9.21	9.30	7.96	30/04/2003
DNR Capital Australian Equities High Conviction ⁴	0.48	3.39	11.83	37.29	10.01	9.83	9.22	6.79	13/09/2008
Lazard Australian Equity	1.88	6.09	11.11	32.63	n/a	n/a	n/a	23.52	19/05/2020
Legg Mason Martin Currie Equity Income	0.13	3.49	9.00	28.59	n/a	n/a	n/a	25.23	19/05/2020
Multi-Manager Australian Small Companies ^{1,4}	-0.06	6.03	13.88	34.66	12.86	11.20	12.06	10.66	28/02/2002
Pendal Australian Equity ³	-1.63	0.28	7.21	28.08	8.95	10.46	10.09	8.11	15/09/2004
Perennial Value Australian Share ¹	-0.73	2.47	9.00	31.54	7.97	7.81	8.67	7.76	30/04/2003
Perennial Value Income Wealth Defender ^{1,4}	-2.26	-1.32	4.89	23.25	6.88	6.08	7.69	6.11	24/05/2010
Perpetual Industrial Share	1.13	4.99	9.25	34.56	8.26	7.33	9.94	7.71	28/02/1999
Plato Australian Shares Income	-1.87	0.46	7.65	23.09	7.79	8.06	n/a	7.92	1/07/2013
Schroder Australian Equities	-1.13	2.09	8.07	29.07	7.47	9.34	9.05	7.58	28/02/2002
Specialist Australian Share	-0.43	3.03	10.21	28.58	10.20	10.25	9.78	8.51	30/04/2003
Specialist Australian Small Companies	-0.47	5.88	13.75	35.02	11.52	11.83	10.06	8.02	15/09/2004
Specialist Geared Australian Share	-2.95	2.64	18.06	75.40	13.06	14.80	14.77	10.13	31/01/2004
Global Shares									
Aberdeen Standard Emerging Opportunities ^{1,3}	-1.36	-3.47	1.72	20.90	9.90	7.67	7.31	5.99	24/05/2010
AMP International Share ¹	-2.68	1.38	9.32	22.39	10.19	12.62	13.76	4.87	30/11/1993
Antipodes Global ⁴	-0.48	1.17	2.66	18.84	3.94	7.40	9.01	6.61	24/05/2010
Arrowstreet Global Equity	-1.73	2.23	9.81	31.88	12.15	13.68	14.62	11.77	24/05/2010
BlackRock Scientific Hedged International Share ³	-3.41	-0.17	6.70	24.71	8.79	11.50	12.04	7.73	30/04/2003
BlackRock Scientific International Share ³	-2.67	3.27	11.40	24.60	10.26	12.97	13.42	4.69	28/02/2002
Epoch Global Equity Shareholder Yield (Unhedged) ³	-2.58	2.03	6.97	18.84	4.57	5.57	n/a	4.76	1/07/2015
Fidelity Global Equities	-3.06	0.07	7.29	22.87	12.65	13.75	13.77	11.28	13/11/2009
Future Directions Asian Share ¹	-1.72	-5.18	-0.55	13.72	6.02	9.25	9.48	6.46	13/09/2008
Future Directions Emerging Markets ¹	-3.02	-5.06	0.04	15.28	5.98	8.08	7.13	2.67	30/06/2007
Future Directions Extended Markets International Share ¹	-2.67	-0.97	6.95	27.68	6.40	8.80	10.31	5.62	15/09/2004
International Share Index	-2.70	3.21	11.62	23.75	10.89	12.64	13.40	6.34	15/09/2004
Lazard Global Small Cap ¹	-2.45	1.84	11.69	36.37	5.83	8.58	n/a	11.99	19/11/2011
Magellan Global	-2.47	0.91	8.41	7.77	7.97	11.33	n/a	12.90	12/11/2012
Specialist Hedged International Share	-3.56	-2.09	4.08	22.01	8.00	10.32	11.81	6.91	15/09/2004
Specialist International Share	-2.92	1.48	9.43	22.51	10.24	12.65	13.52	6.93	30/04/2003
Walter Scott Global Equity	-4.09	4.25	13.01	21.40	12.21	14.08	13.54	12.00	15/11/2010
Zurich American Century Global Growth ⁴	-2.41	2.31	11.95	25.04	14.96	15.62	13.36	2.14	29/02/2000

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.

1. Closed to new members

If you are already invested in this option, you may continue to contribute to it and include it in any auto-rebalance or switch requests. Once all funds have been withdrawn from this option you will not be able to contribute (or switch in) to it again.

2. Closed to new and existing members

You can no longer switch in or contribute to this option and it is not available for auto-rebalancing.

3. Renamed investment options:

- Aberdeen Standard Emerging Opportunities was formerly named Aberdeen Emerging Opportunities prior to 01/02/2019.
- AMP All Growth was formerly named AMP Diversified Share prior to 09/09/2006.
- AMP Capital Equity was formerly named AMP Equity prior to 01/07/2015.
- BlackRock Scientific Hedged International Share was formerly named BlackRock Scientific Hedged International Alpha Tilts between 12/04/2018 and 15/05/2020 and Barclays Hedged International Share prior to 02/12/2009.
- BlackRock Scientific International Share was formerly named BlackRock Scientific International Alpha Tilts between 12/04/2018 and 15/05/2020 and Barclays International Share prior to 02/12/2009.
- Epoch Global Equity Shareholder Yield (Unhedged) was formerly named Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) prior to 15/05/2020.
- Legg Mason Martin Currie Real Income was formerly named Legg Mason Australian Real Income prior to 12/04/2018.
- Pandal Australian Equity was formerly named BT Australian Share prior to 30/06/2018.

4. 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.
- Antipodes Global replaced Platinum International on 22/05/2017.
- Ausbil 130/30 Focus replaced AMP Capital Australian Equity Opportunities on 01/12/2017.
- 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).
- Multi-Manager Australian Small Companies replaced UBS Australian Small Companies on 01/04/2019 (which replaced AMP Small Companies on 13/11/2010).
- Perennial Value Income Wealth Defender replaced Perennial Value Shares for Income on 01/07/2015.
- 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.

What you need to know

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