

# SuperLeader®

## Performance as at 30 September 2021



The table below sets out the investment option returns for the investment options in SuperLeader. 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 Plus				4.00	3.06	3.41	3.63	3.02	6.16	1/07/1987	
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			-1.75	0.73	7.59	21.83	7.84	8.78	n/a	8.10	1/01/2014
AMP MySuper 1980s			-1.67	0.76	7.65	22.15	8.20	9.09	n/a	8.33	1/01/2014
AMP MySuper 1970s			-1.63	0.56	6.96	20.09	7.62	8.56	n/a	7.95	1/01/2014
AMP MySuper 1960s			-1.37	0.32	5.29	14.10	6.18	6.65	n/a	6.29	1/01/2014
AMP MySuper 1950s			-1.26	0.35	4.42	11.13	5.17	5.32	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											
Balanced											
AMP Balanced Growth <sup>1</sup>			-1.62	1.04	6.72	17.13	7.27	7.78	n/a	7.52	16/10/2013
Pandal Sustainable Balanced			0.22	4.24	n/a	n/a	n/a	n/a	n/a	6.59	7/05/2021
Moderately Aggressive											
AMP High Growth <sup>1</sup>			-1.95	0.94	7.46	21.23	8.17	9.06	n/a	8.40	16/10/2013

### 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. These investment options were previously crediting rate options and they were unitised on 16/10/2013.** Therefore, historical investment option returns prior to this date are not available.

### 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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