



OPTUS

# Your super, your tomorrow.

Join a super fund that supports you at every stage of life



## AMP Super Fund

As you work hard to create your tomorrow, you need a super plan that can support you at every stage of life—from starting out in the workforce all the way through to enjoying a well-earned retirement.

AMP has worked closely with your employer to develop an AMP Super plan that can help you achieve whatever wealthy you want.



### Flexible investing

Choose from a range of investment options or let us do the work for you.



### Competitive fees

Easy to understand, competitive fees.



### Automatic insurance

Enjoy specially negotiated insurance cover, if you're eligible.



### Financial wellbeing

Access education, super programs and advice.



### Account access

Stay on top of your super and money using My AMP.



### Family benefits

Take advantage of special fees on some plans.

## Financial wellbeing

Your financial wellness is at the heart of our service, so we've developed a range of tools to support you. Find out more at [amp.com.au/whyamp](http://amp.com.au/whyamp)



Super health checks, at no extra cost



Regular insights to your inbox



Educational webinars covering a range of topics



Self-serve online learning and calculators

We've partnered with TAL as our default insurer. As one of Australia's leading life insurers, TAL protect five million Australians and their families. TAL provides contemporary insurance cover as well as innovative digital services, online claims processes and holistic health and wellbeing programs to help you stay healthy, and if you do become ill, to return to your best health and return to work.



Insurance cover for SignatureSuper is provided by TAL Life Limited (TAL) ABN 70 050 109 450 AFSL No. 237848

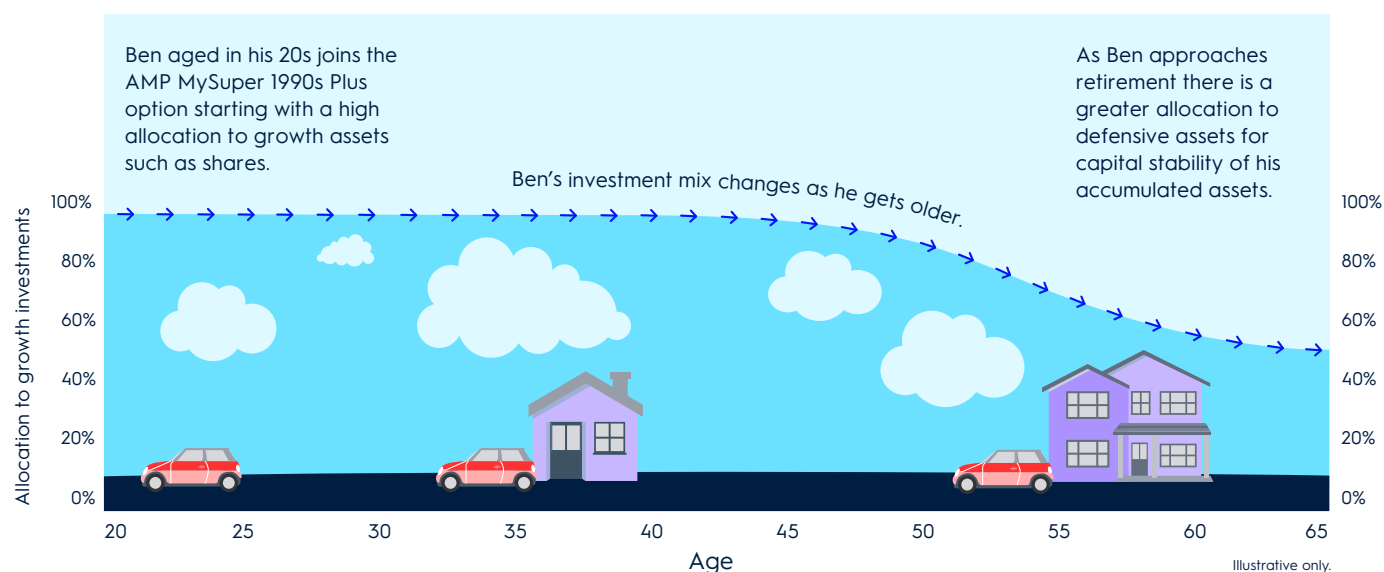
## Flexible investment options - Let us do the work for you

AMP MySuper Lifestages is designed to evolve and align with the changing stages of your life. It takes the hard work out of deciding how to invest your super, by offering a single investment option tailored for your age. When you're younger it seeks higher returns through growth assets such as shares. And then as you approach retirement, the mix shifts to more defensive assets like fixed interest to help reduce risk.

## ...or choose your own investment options

Set your own level of risk to match your goals and stage of life. Select from our range of 27 options—including single-sector and multi-sector investment options utilising active multi-manager or index style investing. We also offer cash and term deposits.

## Here's how MySuper Lifestages works



You can switch between investment options at any time—a list of available options can be found in your [Investment Guide](#). The performance of your super fund can make a big difference to your lifestyle when you retire. You can see how all of your investment options are performing by visiting [amp.com.au/performance](http://amp.com.au/performance)

## Competitive fees<sup>(i)(ii)</sup>

The administration and investments fees in your plan are summarised as follows. To understand all other fees and costs which may apply, such as transaction cost allowances, performance-based fees and insurance fees you should read your **welcome letter** in conjunction with the **fees and other costs** section of the **Product Disclosure Statement (PDS)**, **Member Guide** and **Investment Guide**.

	MySuper and Choice options	When you leave employment MySuper and Choice options
<b>Administration Fee</b>	We cap our % based administration fee to the first \$500,000 in your account. If you have been a super member with SignatureSuper for at least 12 months, we will waive the % administration fee in a new pension account for the first six months.	
	<b>Fees not deducted from your account</b> There are other administration costs paid by the super fund's assets. See the PDS for more details.	
<b>Investment Fee</b>		

(i) You may receive a tax deduction on your Superannuation fees and costs. For details refer to the Tax section of the PDS or Member guide.

(ii) For details on the Total Cost of Product refer to your Investment Guide.

## Automatic insurance

Insurance through super can help protect you and your family if something happens to you. Eligible\* members have access to the following insurance.

Insurer

For more details about your levels or cost of insurance, please refer to your Welcome Letter in conjunction with the insurance section of the PDS and Insurance Guide. You can also log in to My AMP.

## How to join

**1**

**Get to know the benefits**  
Take some time to understand what comes with your employer's AMP Super plan.


**2**

**Join online**  
If you've chosen the AMP Super plan, **join online in just 2 minutes.**

**3**

**Tell your employer**  
Once you've joined make sure you let your employer know.

**Scan to join online**



## About AMP

AMP Limited provides banking, super, retirement and advice services in Australia and New Zealand. We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 170 years. As part of AMP's commitment to support the financial wellbeing of Australians, the AMP Foundation, AMP's independently funded philanthropic arm, has invested more than \$110 million to help organisations and individuals bring about positive change since its inception in 1992.



**Book a 1:1 super health check session with a super coach today**



**Call**

Monday to Friday 8.30am-7pm (Sydney time)



**Email**



**Visit**

## What you need to know

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## APPENDIX

### Age Based Scale

#### Your default insurance cover

One (1) time your standard insurance cover

Age next birthday	Standard insurance cover (commonly referred to as one unit)	Age next birthday	Standard insurance cover (commonly referred to as one unit)
16 - 34	\$50,000	46	\$14,000
35	\$35,000	47	\$14,000
36	\$35,000	48	\$14,000
37	\$35,000	49	\$14,000
38	\$35,000	50	\$7,000
39	\$35,000	51	\$7,000
40	\$20,000	52	\$7,000
41	\$20,000	53	\$7,000
42	\$20,000	54	\$7,000
43	\$20,000	55	\$7,000
44	\$20,000	56 and over	Nil
45	\$14,000		