

Secure Growth

Quarterly Investment Option Update

31 December 2022

Aim and Strategy

To provide returns (after fees and before tax) which exceed inflation over the longer term, but with lower returns and less variability of returns than would be expected from an investment option with the same exposure to bonds, cash, shares and property.

The investment strategy is to invest in a diversified portfolio with a core of cash and bonds and limited exposure to shares and property. Changes to investments can be made according to the outlook for the various investment sectors and the nature of the plan. This is a crediting rate investment option.

Investment Option Performance

To view the latest investment performances for each product please visit amp.com.au/performance

Investment Option Overview

| | |
|---|----------------|
| Investment Category | Multi-Sector |
| Suggested minimum investment timeframe | No minimum |
| Relative risk rating | 1 / Very low |
| Investment style | Active |
| Manager style | Single Manager |

| Asset Allocation | Benchmark (%) | Actual (%) |
|---------------------------|----------------------|--|
| Shares & Alternatives | 20 | Actual asset allocations are broadly in line with long-term benchmarks |
| Property & Infrastructure | 10 | |
| Fixed interest & Cash | 70 | |

Investment Option & Market Commentary

Aggregate returns on the underlying investment portfolios were positive over the quarter, driven primarily by increases in the values of listed equity and unlisted real asset holdings. While the rebound in major listed growth asset class valuations has continued strongly since the end of the quarter, market conditions remain volatile. Returns from fixed interest assets were small and positive.

The table below sets out the net crediting rates (after tax and before fees) that applied at the start of the last five quarters. The higher expected return outlook from rising cash rates and interest rates is supporting the increases to crediting rates that were effective from 1 January 2023.

| Investment Option | 1 Jan 2022 | 1 Apr 2022 | 1 Jul 2022 | 1 Oct 2022 | 1 Jan 2023 |
|-------------------------|------------|------------|------------|------------|------------|
| Secure Growth – Super | 4.50% | 4.70% | 5.00% | 5.30% | 5.60% |
| Secure Growth – Pension | 5.20% | 5.40% | 5.70% | 6.00% | 6.40% |

The net crediting rate performance (as at end December 2022) is detailed in the table below.

| Investment Option | 3-month | 1 yr. (% p.a.) | 2 yr. (% p.a.) | 3 yr. (% p.a.) | 5 yr. (% p.a.) | 10 yr. (% p.a.) | Inception (% p.a.) |
|----------------------------|---------|----------------|----------------|----------------|----------------|-----------------|--------------------|
| Secure Growth – Super | 1.30% | 4.92% | 4.02% | 3.56% | 3.62% | 3.89% | 4.12% |
| Secure Growth – Pension | 1.47% | 5.62% | 4.78% | 4.38% | 4.49% | 4.74% | 4.40% |
| CPI | 1.87% | 7.83% | 5.64% | 4.02% | 3.13% | 2.52% | |
| CPI (adjusted for 15% tax) | 1.59% | 6.66% | 4.80% | 3.42% | 2.66% | 2.14% | |

Availability

| Product Name | APIR Code |
|------------------------------------|------------|
| SignatureSuper | AMP9096AU* |
| SignatureSuper – Allocated Pension | AMP6716AU* |
| SignatureSuper – Term Pension | AMP6716AU* |

* Closed to new investors

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