

AMP Multi-Asset Fund



Do you want to grow your wealth steadily over time and potentially soften the impact of severe market falls? The AMP Multi-Asset Fund aims to provide strong returns as smoothly as possible to help you meet these goals.

Enjoy the good things in life

We all need to grow our capital over time, whether we are increasing wealth while working, or to support our lifestyle in retirement. The Multi-Asset Fund aims to:

- Deliver strong and stable returns above the rate of inflation*, to help your wealth grow faster than the rising cost of living
- Provide a smoother, less volatile investment journey. This means one less thing to worry about, leaving more time to enjoy the good things in life
- Soften the impact of severe market falls. Avoiding large losses is a key to building wealth and providing peace of mind.

How do Stuart and his team seek to grow your wealth steadily over time and soften the impact of the severe market falls?

The Multi-Asset Fund has three key features – dynamic asset allocation, diversified sources of return and tail hedging. These all play a part in seeking to deliver stronger and smoother returns and, in the case of tail hedging, help mitigate the impact of severe economic downturns.

We actively negotiate the ups and downs of the investment market by using a dynamic asset allocation process to adjust the mix of investments across asset classes. Markets continually evolve through cycles; it's important that we have the flexibility to adapt with them, so we can increase exposure to rising assets and reduce risk by avoiding or selling unattractive assets.

The Fund seeks to take the full benefit of diversification to smooth the investment journey. Our research teams and global partners provide access to high quality assets and strategies outside of traditional equity and fixed income markets.

We aim to cushion investors from bearing the full brunt of market falls and we do this by using tail hedging strategies. Tail hedging, akin to 'insurance', involves buying assets that are designed to potentially protect investors when other markets experience large losses.

Finally, we have a strong focus on risk management, which is integrated throughout the investment process and ensures that the Fund is well diversified in terms of asset classes and strategies. In addition, the Fund provides daily liquidity to help give investors peace of mind in case of an emergency.

This fund may be suitable for those who:

- Are in retirement or thinking about retirement, who don't have the capacity to sustain a sharp decline in their wealth, and desire steady growth in capital to pay for lifestyle wants, eg pay for a holiday or purchase a new car, or simply enjoy a higher standard of everyday living.
- Are in the accumulation phase and want to grow their wealth over time, but are sensitive to large declines in portfolio value and want less volatility.



Stuart Eliot
Head of Portfolio Management

Stuart Eliot is responsible for the management of the Multi-Asset Fund. He has extensive experience in strategic and dynamic asset allocation, portfolio management and investment research. He is supported in the management of the Fund by Senior Portfolio Manager Jeronimo Harrison and AMP Investments.



Jeronimo Harrison
Senior Portfolio Manager

Jeronimo Harrison supports Stuart Eliot in managing the Multi-Asset Fund. He has extensive experience in portfolio construction, risk management and investment research. He is supported in the management of the Fund by AMP Investments.

Risk Management

is integrated throughout the process. The key approaches help the Fund achieve its return targets with low volatility and capital protection.



1. Dynamic asset allocation

Flexibility to re-balance the Fund's asset allocation mix as conditions change.



2. Diversified sources of return

Such as absolute return strategies, active security selection and alternative assets.



3. Tail hedging

Aims to manage risk and soften the impact of major market falls.

What you need to be aware of:

- Assets with the highest long-term returns may also carry the highest level of short-term risk, particularly if you do not hold your investment for the minimum suggested investment timeframe. Additionally, different investment strategies may carry different levels of risk, depending on the assets in which a fund invests.
- When you invest in a managed investment scheme, you should be aware that returns are not guaranteed – future returns and income distributions may differ from past returns, the level of returns and income distributions may vary, the value of your investment may vary, and there may be the risk of loss of invested capital.
- The Fund will be affected by any risks associated with the securities (including securities listed on share markets around the world) in which it invests and other investments it makes. These include risks in relation to how those securities or other investments perform, how sustainable their earnings are, and other factors that affect value and performance, as well as risks associated with international investments and liquidity risks.
- The Fund invests in alternative assets such as commodities and traditional risks such as credit and liquidity risk can be magnified for alternative assets.
- The Fund invests in assets that are subject to liquidity risk. This means they may be difficult to trade, and may take longer for their full value to be realised, and in circumstances where the Fund's portfolio ceases to be 'liquid' for Corporations Act purposes, there may be significant delays or a freeze on withdrawal requests.

Key Facts

The Fund aims to provide investors with strong and stable returns above the rate of inflation¹ through investment in a diversified portfolio of assets and differentiated investment strategies. The Fund seeks to achieve this outcome over rolling 5 year periods with low volatility of returns and a focus on seeking to protect capital.

	Off Platform	On Platform
APIR Code	AMP1686AU	AMP1685AU
Minimum Investment	\$10,000	Check with your platform provider or speak with your financial adviser.
Management Costs⁽ⁱ⁾	1.48% pa of the Fund's net assets	1.18% pa of the Fund's net assets
Management fee	1.15%	0.85%
Estimated performance-related fee	0.15%	0.15%
Estimated other indirect costs	0.18%	0.18%
Risk Level	Medium to high	Medium to high
Distribution Frequency	Quarterly	Quarterly
Suggested Minimum Investment Timeframe	5 years	5 years

(i) Total management costs are rounded up to the nearest whole number.

¹ Inflation means the Reserve Bank of Australia inflation rate (Consumer Price Index) – trimmed mean (published on www.rba.gov.au)

Contact us

To speak with an expert, please visit amp.com.au/investments

What you need to know

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