

Secure Growth

Quarterly Investment Option Update

30 September 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 option. 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	Capital Guaranteed

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

While market conditions over the quarter were volatile, aggregate returns on the underlying investment portfolios were largely flat. Falls in the values of listed real asset holdings were largely offset by small positive returns from other growth asset classes.

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 October 2022.

Investment Option	1 Oct 2021 (% p.a.)	1 Jan 2022 (% p.a.)	1 Apr 2022 (% p.a.)	1 Jul 2022 (% p.a.)	1 Oct 2022 (% p.a.)
Secure Growth – Super	4.30%	4.50%	4.70%	5.00%	5.30%
Secure Growth – Pension	4.95%	5.20%	5.40%	5.70%	6.00%

The net crediting rate performance (as at end September 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	1.23%	4.68%	3.64%	3.39%	3.55%	3.78%	4.10%
Secure Growth – Pension	1.40%	5.38%	4.43%	4.23%	4.43%	4.63%	4.37%
CPI	1.82%	7.27%	5.12%	3.62%	2.88%	2.35%	
CPI (adjusted for 15% tax)	1.55%	6.18%	4.35%	3.08%	2.45%	2.00%	

Availability

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

* Closed to new investors

Contact Details

Web: www.amp.com.au
Email: askamp@amp.com.au
Phone: 131 267



What you need to know

This publication has been prepared by AWM Services Pty Limited ABN 15 139 353 496, AFSL No. 366121 (AWM Services). The information contained in this publication has been derived from sources believed to be accurate and reliable as at the date of this document. Information provided in this investment option update are views of the underlying investment manager only and not necessarily the views of AMP Limited ABN 49 079 354 519 (AMP Group). No representation is given in relation to the accuracy or completeness of any statement contained in it. Whilst care has been taken in the preparation of this publication, to the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information.

The investment option referred to in this publication is available through products issued by N.M. Superannuation Proprietary Ltd ABN 31 008 428 322, AFSL 234654 (NM Super). Before deciding to invest or make a decision about the investment options, you should read the current Product Disclosure Statement (PDS) for the relevant product, available from the issuer or your financial planner.

Any advice in this document is of a general nature only and does not take into account your financial situation, objectives and needs. Before you make any investment decision based on the information contained in this document you should consider how it applies to your personal objectives, financial situation and needs, or speak to a financial planner. In providing any general advice, AMP Group receives fees and charges and their employees and directors receive salaries, bonuses and other benefits.

Any references to the "Fund", strategies, asset allocations or exposures are references to the underlying managed fund that the investment option either directly or indirectly invests in. The investment option's aim and strategy mirrors the objective and investment approach of the underlying fund. An investment in the investment option is not a direct investment in the underlying fund.

Neither NM Super, AWM Services, any other company in the AMP Group nor the underlying fund manager guarantees the repayment of capital or the performance of any product or particular rate of return referred to in this document, unless expressly stated in the PDS. Past performance is not a reliable indicator of future performance. Any slight asset allocation deviations from 100% may be caused by rounding, asset categorisation and/or hedging.