



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



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

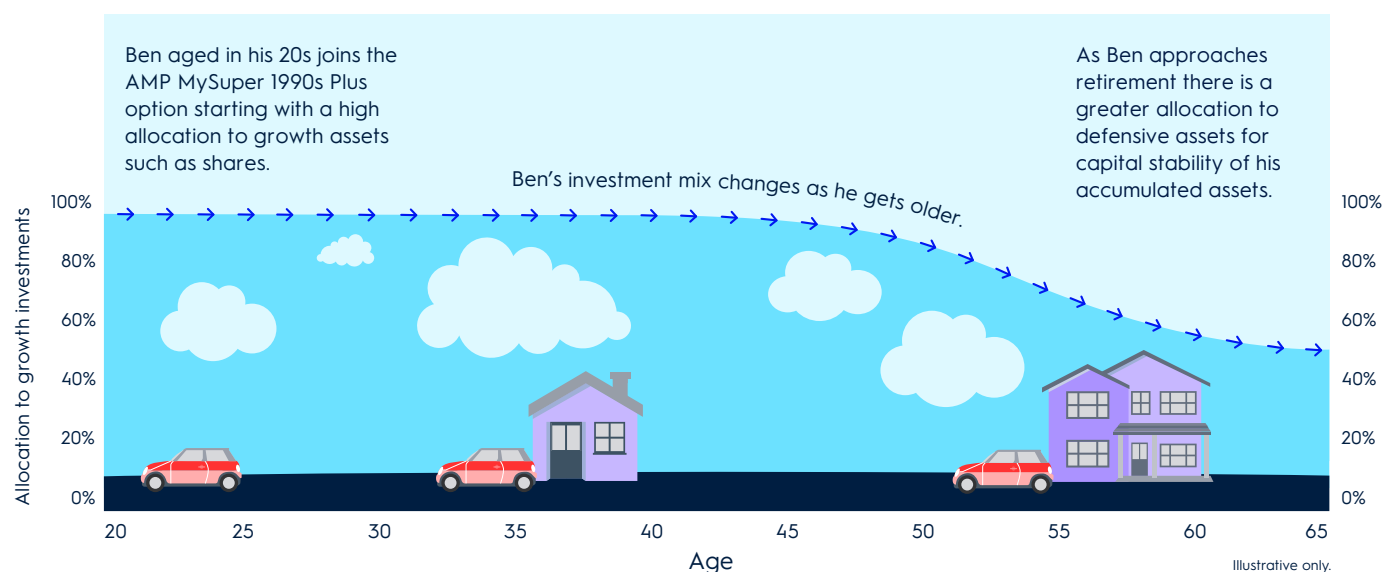
Flexible investment options - Let us do the work for you

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

Competitive fees⁽ⁱ⁾⁽ⁱⁱ⁾

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**.

		When you leave employment
	MySuper and Choice options	MySuper and Choice options
Administration Fee	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.	
	Fees not deducted from your account	
	There are other administration costs paid by the super fund's assets. See the PDS for more details.	
Investment Fee		

(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 with our insurer TAL.

How Lifestages cover works

Lifestages cover is based on your age. The amount and cost of your cover is generally lower when you're younger, then increases as you get older (and your need for cover increases), then reduces again as you approach retirement and typically have fewer financial responsibilities. For more information on Lifestages cover and how it's calculated - refer to page 4.

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



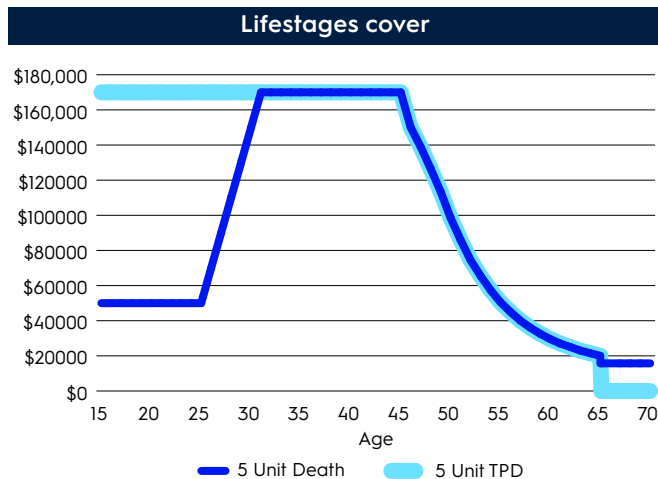
Visit

What you need to know

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How Lifestages cover is calculated

The cover amount applicable is based on the Lifestages cover curve. The table below also shows the amount of Death and TPD cover provided based on your age. A minimum cover of \$15,000 applies for both Death and TPD, which has been reflected in the graph below.



Example

John is an **employee member** of the XYZ plan. John is 29 years old, meaning he will be 30 years old on his next birthday. John has a **salary** of \$100,000.

The default cover for Death and TPD in John's plan is 5 units of Lifestages cover, which is:

- Death cover: \$150,000
- TPD cover: \$170,000

The default cover for IP in John's plan is:

- Up to \$6,250 per month (75% of \$100,000 divided by 12), and
- A superannuation contribution benefit of up to \$958 per month (11.5% x \$100,000 divided by 12).

Please note: This is an illustration only and should not be taken as the actual amount of default cover you'll receive. The age your death cover ends is age 70 but Lifestages cover is applicable to age 65, therefore you will receive \$15,000 death cover between age 66 and 70.

Lifestages cover				
Age next birthday	1 Unit Death (\$)	1 Unit TPD (\$)	5 Unit Death (\$)	5 Unit TPD (\$)
15 to 25	10,000	34,000	50,000	170,000
26	14,000	34,000	70,000	170,000
27	18,000	34,000	90,000	170,000
28	22,000	34,000	110,000	170,000
29	26,000	34,000	130,000	170,000
30	30,000	34,000	150,000	170,000
31 to 45	34,000	34,000	170,000	170,000
46	30,000	30,000	150,000	150,000
47	27,800	27,800	139,000	139,000
48	25,300	25,300	126,500	126,500
49	22,700	22,700	113,500	113,500
50	19,700	19,700	98,500	98,500
51	17,200	17,200	86,000	86,000
52	14,900	14,900	74,500	74,500
53	13,100	13,100	65,500	65,500
54	11,500	11,500	57,500	57,500
55	10,100	10,100	50,500	50,500
56	9,000	9,000	45,000	45,000
57	8,000	8,000	40,000	40,000
58	7,200	7,200	36,000	36,000
59	6,500	6,500	32,500	32,500
60	5,900	5,900	29,500	29,500
61	5,400	5,400	27,000	27,000
62	5,000	5,000	25,000	25,000
63	4,600	4,600	23,000	23,000
64	4,300	4,300	21,500	21,500
65	4,000	4,000	20,000	20,000
66	0	N/A	0	N/A
67	0	N/A	0	N/A
68	0	N/A	0	N/A
69	0	N/A	0	N/A
70	0	N/A	0	N/A

The table above shows the amount of Death and TPD (if applicable to your plan) you will receive based on your age.

Note: A minimum cover amount of \$15,000 always applies to your Death and TPD cover. This is not reflected in the table. For example if the age your Death cover ends is age 70, but Lifestages cover is applicable to age 65, then you will receive \$15,000 Death cover between age 66 and 70. TPD cover will cease at age 65.