14 October 2025

Mr Lenard Carvell
165 Hill St
MUSWELLBROOK NSW 2333

Your adviser
Financial Planning\,AMP
askamp@amp.com.au
131 267

AMP
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Your details
lwcarvell77@icloud.com
0429427101
Registered for My AMP

Your SignatureSuper® Annual statement

Account number: 933584595

Dear Mr Carvell,

Great news, here's your 2025 annual SignatureSuper® statement, where you can find your investment returns, insurance cover (if you have any), fees and benefits. So whatever your idea of a comfortable retirement, it's worth sitting down with a cuppa to see how your super is tracking.

At AMP, we're committed to keeping our **fees competitively low** and delivering **consistent long-term returns**.

Make the most out of your super - book in a chat with one of our super or retirement experts at no extra cost. Learn more at **amp.com.au/whyamp**.

You may need to disable pop-up blockers to download your statement in My AMP.

What you need to do

- **Check your beneficiaries** in My AMP to make sure your super goes where you want it to go.
- **Review your insurance.** Your insurance details are in the insurance section. To find out more about what type of insurance is right for you, the benefits of insurance and how the cost of cover may affect your super balance over time, go to **amp.com.au/resources/insights-hub/insurance-inside-super.** You can cancel or change your cover anytime.
- **Add AMP Super's Lifetime feature:** The feature is included with no extra fees and may increase your income in retirement if you act now. You can add it by logging into your My AMP account at **amp.com.au** or calling us on **131 267.**

- **Check your annual statement details:** Please check your annual statement details (including your salary, employment status and any occupation classification) and contact us or your employer if you find any errors.
- **Review your investments**. You can update your investment options in My AMP.

Keeping your super, super safe

To complete certain transactions in My AMP we may require a one-time passcode (OTP) to be sent to you via SMS. We are continually enhancing security measures to better protect your account from fraud and unauthorised access. It's important to keep your mobile number up to date with us so you can receive your OTP. You can update this in My AMP anytime or by calling us.

AMP Super Fund annual report

We publish the AMP Super Fund annual report by 31 December each year. The report includes product updates we've made or will make to the insurance, investment options and features of your product. You can access the report at **amp.com.au.**

If you want to receive a free hard copy of the **annual report**, email **AMPSuper@amp.com.au**. We also issue separate product updates from time to time, which are available on our website.

AMP Super Lifetime

AMP Super now offers an award-winning Lifetime feature, helping you to retire with more money.

Learn about Lifetime

You need to add Lifetime to your super account to start building benefits.

It's easy to do, just **log into My AMP** and head to 'Manage my super'.

Yours sincerely,



Grant McPherson
Head Of Superannuation Operations

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **product disclosure statement including the member guide, investment guide and Insurance Guide.**

Any advice in this document is provided by N.M. Superannuation Proprietary Limited (N.M. Super), ABN 31 008 428 322, AFSL No. 234654. N.M. Super is the trustee of the AMP Super Fund ABN 78 421 957 449. You can find other fund information on our website at **amp.com.au.**

The insurer of this plan is TAL Life Limited ABN 70 050 109 450 (insurer).

Free to join, free to use

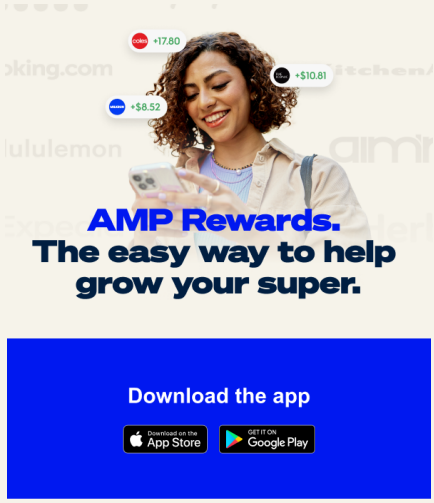
AMP Rewards.

Cashback in your pocket for today, or in your super for tomorrow

Shop with the brands you already know and love and unlock real cashback you can spend now or add to your AMP Super – it's your choice.

Earn cashback when you shop with your linked Visa or Mastercard, online or in-store.

Download the app today or visit amp.com.au/rewards for more information.



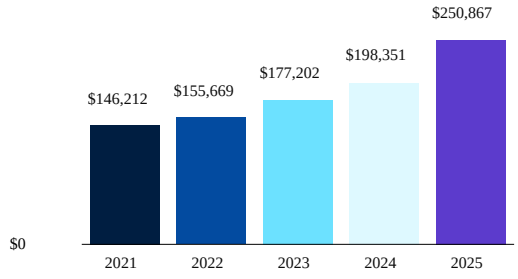
SignatureSuper annual statement

1 July 2024 to 30 June 2025
Account number: 933584595

Your account snapshot

Account balance at 1 July 2024	Funds in	Funds out	Net investment earnings	Account balance at 30 June 2025
$198,351.20	$29,191.64	$3,194.74	$26,518.59	$250,866.69

Your balance over time

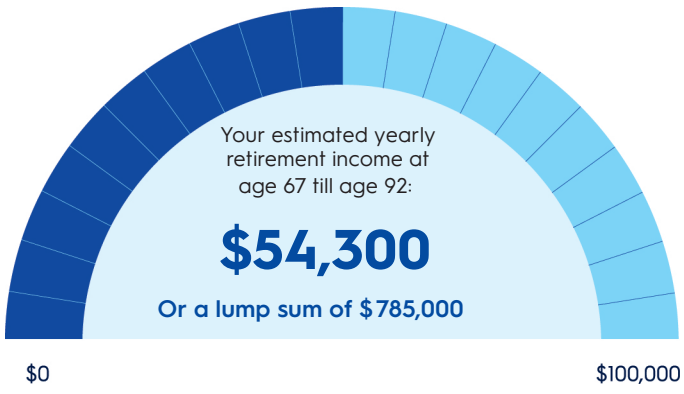


Your insurance cover as at 30 June 2025

Death cover	$50,600.00
Total and Permanent Disablement cover	$25,300.00
Income Protection cover	$0.00

What kind of retirement are you on track for?

Modest
$32,897
PER YEAR
- One holiday in Australia or a few short breaks
- Occasional cheap restaurants



Comfortable
$51,805
PER YEAR
- Domestic and occasional overseas holidays
- Restaurant dining

What this estimate means

- We have estimated you can have a yearly retirement income of $54,300 in retirement. This is based on the account balance of this account only which was **$250,866.69**. It doesn't consider any other accounts you might have elsewhere or any age pension benefits you might be eligible for.
- Amounts are shown in **today's dollars**. This means we've applied a discount for inflation to the estimated future value of your account balance at age 67 of $1,570,000 which is $785,000 after inflation.
- We've assumed you'll continue to contribute at the same level until retirement. For all other assumptions used, see the notes section of this statement.
- This is just an estimate to help you understand what kind of retirement you're on track for, it's not a guarantee. The actual money you'll get in your retirement may be very different based on many different variables.
- ASFA updates the amounts needed for a **modest or comfortable** retirement every few months

How much is enough?

It depends on what sort of lifestyle you're looking for in retirement. Go to **amp.com.au/retirement/calculator** to estimate how much money you might need with our **Retirement needs calculator** and a more detailed projection that you can alter your inputs to better suit your full scenario with our **Retirement simulator**.

Small changes made early could make a big difference in retirement.

Add the Lifetime feature to your AMP Super

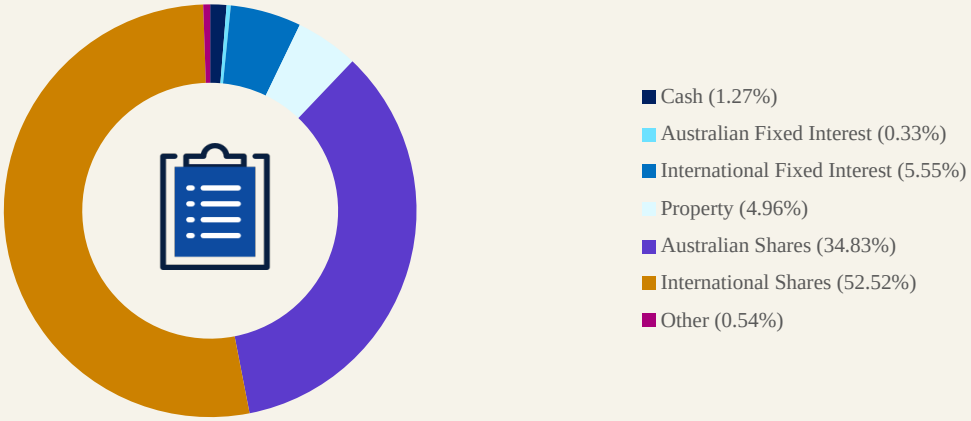
Lifetime feature is designed to maximise your future retirement income, while you grow your super.

- Included with no extra fees.
- And if you start an AMP Lifetime Pension, it turns into a retirement income that won't run out and may increase access to the Government Age Pension, if eligible.

Add the feature to your AMP Super by logging into your My AMP account at **amp.com.au** or calling us on **131 267**. Learn how the Lifetime feature can improve your income in retirement at **amp.com.au/super-lifetime.**

Your investments

How you're invested



What you're invested in

Investment option	$ value	No. of units	Unit price $	% of total portfolio	% of future contributions
MySuper option					
AMP MySuper 1970s	250,866.69	104,185.28	2.40789	100.00	100.00
Total	**$250,866.69**			**100%**	**100%**

The % of future contributions shows how your future contributions or transfers will be allocated across your investment options.

The % of total portfolio shows how your current investments have been allocated across your investment options.

See the latest MySuper dashboard for a summary of the investment performance, risk and fees for your MySuper option. Visit **amp.com.au/signaturesuper**.

Could it be time to review your investments?
How you decide to invest might change over time. Visit **amp.com.au/investments/calculators** to find out what type of investor you might be.

Your investment performance

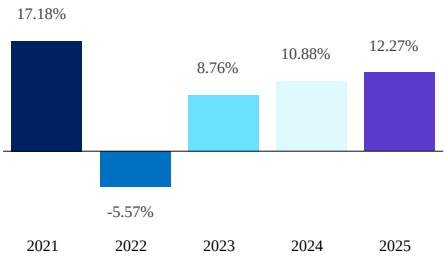
The **recent return** of your account is affected by the following factors over the reporting period:

- your investment performance, which is determined by the amount invested, how it's invested, the investment, economy and share market
- the timing and size of transactions
- any **fees deducted directly from your account**, including any member activity related fees and costs or tax rebates applied. See PDS for details.

Recent return

Personal net return in dollars	Personal net return as a percentage
$26,065.40	12.27%

Return over time



Long-term investment option performance

The past investment option performance is different to your personal net rate of return as it isn't personalised to you and considers the long-term view of the investment option. This is how your investment option performed as of 30 June 2025.

Investment option	1 year % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
MySuper option					
AMP MySuper 1970s	12.48	9.48	7.36	-	01/01/2014

Investment option returns are calculated after investment fees and costs.

Investment option returns are different to the returns shown on the MySuper product dashboard on our website. The returns on the dashboard relate to the financial year ending 30 June and are based on an account balance of $50,000 throughout the period with a deduction for the member fee. To see investment option returns at 30 June, please visit **amp.com.au/performance**, choose your product and select **product performance.**

Your insurance

Your total benefit at 1 July 2025 is:

Total Death benefit

$301,466.69

This amount includes:

- Total cover of **$50,600.00**
- Super balance of **$250,866.69**

Total and Permanent Disablement benefit

$276,166.69

This amount includes:

- Total cover of **$25,300.00**
- Super balance of **$250,866.69**

Insurance cover and charges

	As at 1 July 2025	
Insurance type	**Your cover $**	**Total monthly charge $**
Death cover	50,600.00	6.86
Total and Permanent Disablement (TPD) cover	25,300.00	8.09
Total monthly charge		**$14.95**

We don't charge anything for the Terminal Illness Benefit (as part of your Death cover)—we include it with your Death cover monthly charge. The Terminal Illness Benefit is an early payment of Death cover if you become terminally ill with a life expectancy of 24 months or less. For more details see your PDS and insurance guide available at **amp.com.au/signaturesuper**.

If you become unemployed, you may be assessed under a modified TPD definition. Review your insurance needs to make sure this cover is still right for you.

Your monthly charge for your insurance cover is made up of your premium and any insurance service expense and stamp duty that applies. The insurance service expense is up to 11.50% of your premium, capped at $30 per month. The insurance service expense is charged by us and covers the cost to administer your insurance. For more details see your PDS and insurance guide available at **amp.com.au/signaturesuper**.

For more details, please refer to the Insurance Guide available at **amp.com.au/pds**.

Your occupation classification is currently listed as Heavy-blue collar for TPD. If you change occupations in the future, or you want to have your occupation classification reviewed, including for death cover, please speak to your financial adviser or contact us. Changing your occupation may result in a change to your insurance fees. Your new insurance fees will be advised to you at the time you apply to change your occupation classification.

The insurance information contained in this annual statement is based on your insurance as at 1 July 2025. Changes to your insurance after this date, including any changes to monthly charges, are not reflected in this statement.

The insurer for your Death and TPD cover is TAL Life Limited.

Funds into your account

Date	Description	Amount $	Tax deduction $	Amount after tax $
	Employer contributions			
23/08/2024	Employer - THIESS PTY LTD	-	-	1,279.24

Date	Description	Amount $	Tax deduction $	Amount after tax $
23/09/2024	Employer - THIESS PTY LTD	-	-	1,279.24
23/10/2024	Employer - THIESS PTY LTD	-	-	1,028.80
27/11/2024	Employer - THIESS PTY LTD	-	-	2,098.22
27/12/2024	Employer - THIESS PTY LTD	-	-	1,350.31
22/01/2025	Employer - THIESS PTY LTD	-	-	1,279.24
26/02/2025	Employer - THIESS PTY LTD	-	-	1,208.17
26/03/2025	Employer - THIESS PTY LTD	-	-	1,279.24
24/04/2025	Employer - THIESS PTY LTD	-	-	1,316.06
28/05/2025	Employer - THIESS PTY LTD	-	-	1,316.06
18/06/2025	Employer - THIESS PTY LTD	-	-	3,825.36
	Total employer contributions			**17,259.94**
	Rollovers			
30/10/2024	Rollover - Team Super	-	-	11,931.70
	Total rollovers			**11,931.70**
Total funds in		**$0.00**	**$0.00**	**$29,191.64**

The amounts shown here are before any contributions tax has been applied. This is shown in the 'Funds out of your account' section of this statement.

Funds out of your account

Description	Amount $	Tax deduction $	Amount after tax $
Government contributions tax	2,589.00	-	2,589.00
Fees deducted directly from your account*	712.62	-106.88	605.74
Total funds out	**$3,301.62**	**-$106.88**	**$3,194.74**

* **Fees deducted directly from your account** are detailed in the following section.

For details of your individual transactions, please login to My AMP at **amp.com.au** or on the app. Once you're in, select your account and go to **transaction history**. If you're not registered, simply visit **amp.com.au/registernow**.

The contribution date on this statement is when we purchased the investment units for your account. This may be different to the date we received your contribution if we didn't have all the information to complete the transaction the same day. For reporting purposes to the Australian Taxation Office, we use the date the contribution was received.

Fees and costs summary

Description	Amount $	Tax deduction $	Amount after tax $
Fees deducted directly from your account This amount has been deducted directly from your account.	**712.62**	**-106.88**	**605.74**
MySuper member fee	78.00	-11.70	66.30
Administration fee	434.28	-65.14	369.14
Trustee fee	20.88	-3.13	17.75
Death cover insurance fees	82.35	-12.34	70.01
Total and permanent disablement cover insurance fees	97.11	-14.57	82.54
Fees and costs deducted from your investment These approximate amounts have been deducted from your investment and cover amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.	**1,177.21**	**-88.29**	**1,088.92**
MySuper administration fees	0.00	-	0.00
MySuper investment fees and costs	1,064.02	-88.29	975.73
Transaction cost allowance	0.00	-	0.00
Transaction costs	113.19	-	113.19
Total fees and costs you paid This approximate amount includes all the fees and costs that affected your investment during the period.	**$1,889.83**	**-$195.17**	**$1,694.66**

Fees and costs deducted from your investment are deducted from the unit price or crediting rate of your investment option(s) and form part of your net investment earnings.

There are other administration costs paid by the super fund's assets. See the additional information section for more details.

You may receive a tax deduction on your fees and costs. The amount of any tax deduction that applies is shown above.

Understanding the key fees for the year starting 1 July 2025

Fee/cost type	Fee name	Fee description
Fees and costs deducted directly from your account	Insurance fees	Please see the **insurance cover and charges** section for details.
	MySuper member fee	$6.50 each month. This applies to your MySuper option.
	MySuper administration fee	0.19% pa of your MySuper option, deducted monthly. This fee is only charged on the first $500,000 of your total account balance.
	Trustee Fee	0.015% pa of your balance is deducted directly from your account monthly, in arrears, at the beginning of the following month.
Fees and costs deducted from your investment	MySuper investment fee and costs	Includes fees charged for managing your investments, including incentives for performance over and above industry benchmarks for certain asset classes, and other investment related costs incurred in underlying investments.
	Transaction costs	These include costs of buying and selling assets within your investment option(s) that have not been paid for by the transaction cost allowance
	Transaction cost allowance	This allowance is set to recover estimated transaction costs incurred as a result of money moving in and out of your investment option(s).

You may receive a tax deduction on your fees and costs. Any values or percentages shown above are before any tax deductions that apply.

For full details about fees and costs, please see the product disclosure statement (PDS) at **amp.com.au/signaturesuper**

Withdrawal benefit

Your withdrawal benefit is the value of your super investment if it was withdrawn on 30 June 2025. It may be made up of one (or both) of the following amounts:

- the number of units you have, multiplied by their unit price
- for non-unitised investment options, the balance of these options, including investment return

Withdrawal benefit at 30 June 2024

$198,351.20

Withdrawal benefit at 30 June 2025

$250,866.69

Withdrawal benefit details	Amount $
Funds available when you retire after reaching the minimum retirement age (preserved)	250,656.23
Funds generally available when you stop working for the employer who contributed to your account, or meet another condition of release (restricted non-preserved)	0.00
Funds you can access at any time (unrestricted non-preserved)	210.46

Your beneficiaries

Non-binding Beneficiary	Relationship	Proportion of benefit %
Frances Lee Dewson	Partner	100
Total		**100%**

A non-binding beneficiary does not expire, but the trustee can override it. To provide you with greater certainty over who'll receive your death benefit when you die, you may wish to consider making a non-lapsing beneficiary nomination.

You can confirm, change or cancel your beneficiary nomination securely online by logging into My AMP at **amp.com.au**.

Your beneficiaries need to be either your legal personal representative and/or a dependant. For more information on beneficiary nomination in your super, visit **amp.com.au/resources/insights-hub/beneficiaries-in-super**.

Your personal information used to calculate benefits

Account name	Lenard Carvell
Month and year of birth	July 1977
Tax file number (TFN)	Supplied
Employer name	COTTON SEED DISTRIBUTORS LTD
Employer plan number	700689905
Occupation category	For TPD: Heavy-blue collar

Employers for your account

Employer	Employer plan number
COTTON SEED DISTRIBUTORS LTD	700689905
THIESS PTY LTD	900557225
PW & J PEST CONTROL SERVICES PTY LTD	902914826
C & ME MORRISON	903653376
THE TRUSTEE FOR THE EATHER FAMILY TRUST	904507946
BMC PARTNERSHIP PTY LIMITED	904519996
VISION EXCAVATIONS PTY LTD	905604986
MINECO PTY LTD	907009416

Unused concessional contributions cap details – guide only

You could be contributing more towards your retirement now and enjoy the tax benefit of only paying 15% tax. The ATO limits or caps how much you can contribute at this reduced tax rate, known as the contributions caps.

The table below outlines how you're tracking to the contribution caps by showing the **employer contributions** made to your account. It **doesn't include any personal (member) contributions** you've made and claimed a tax deduction for—you'll need to reduce the estimated unused cap shown below by the amount you've claimed.

For the 2025/2026 financial year, the concessional contributions cap is $30,000 per year. You might also be able to carry forward any unused amounts from previous years. Visit **amp.com.au/superannuation/contribute** to find out more and check if you're eligible.

Financial year	Closing balance at 30 June $	Employer contributions* made $	Concessional contributions cap $	Estimated unused cap $	Estimated unused cap carried forward $
2020-2021	146,211.70	4,250.79	25,000.00	20,749.21	53,991.21
2021-2022	155,669.10	9,610.00	27,500.00	17,890.00	71,881.21
2022-2023	177,202.04	8,709.27	27,500.00	18,790.73	90,671.94
2023-2024	198,351.20	2,166.05	27,500.00	25,333.95	99,305.09
2024-2025	250,866.69	17,259.94	30,000.00	12,740.06	95,503.95

*Employer contributions include Superannuation Guarantee, additional employer contributions, salary sacrifice contributions and any employer paid fees (including fees paid directly to us on your behalf).

The above information won't be correct if

- you're contributing to other super accounts
- you've claimed a tax deduction on personal (member) contributions that aren't yet reflected.

The most accurate way to track your contribution caps is via your MyGov account visit **my.gov.au**

Additional information

Withdrawal benefit

Your withdrawal benefit amount may change as a result of:

- transactions after the withdrawal date eg contributions, fees and charges, insurance fees, and earnings (which may be positive or negative).
- unit prices changing each day, either rising or falling with market fluctuations, so your account value also changes to reflect the new prices.

Before leaving this account, you should consider how your fees and insurance may be impacted. You can contact us for an up to date withdrawal benefit or other information you might need to understand your entitlements.

Contributing to your account

Tax benefit on certain fees

A tax deduction applies to any investment fees and costs or advice fees you pay and to any rebates you receive. We'll apply a tax credit of up to 15% to any insurance and administration fees paid by you, capped at the contributions tax deducted from concessional contributions made to your account. This is paid monthly, in arrears, as a tax rebate to your account based on the financial year.

Concessional (pre-tax) contributions

These include employer and salary sacrifice contributions made by your employer. You can continue to make concessional (ie super guarantee and salary sacrifice) contributions into your super account until your 75th birthday. The maximum amount you can contribute each year is currently $30,000 (this amount has changed over time and may differ for the previous 5 years if you are using the carry forward rule).

Non-concessional (after-tax) contributions

You can contribute up to $120,000 a year. It's possible to average this over a three-year period to allow for a one-off contribution up to $360,000. There are restrictions on the ability to trigger bring forward rules for certain people with large total superannuation balances (more than $1.76 million as at 30 June 2025). This generally applies if you're under 75, regardless of whether you're working or retired.

Use these BPAY numbers to make personal contributions to your AMP account (where eligible). We can only accept BPAY payments from a cheque or savings account.

Biller code:	879080
Customer Reference Number (CRN):	9335845955

For information about other types of contributions go to **amp.com.au** and search for **contribute to your super**.

AMP provides your contribution details including any tax deduction you claim on personal contributions to the ATO. This information assists the ATO to determine your concessional and non-concessional contribution caps.

If you make contributions over the limits described above, additional tax is payable on your contributions. You can monitor your contributions paid to your account and track your account balance anytime in My AMP, register today at **amp.com.au**.

Contributions for high income earners

An individual is generally liable to pay additional contribution tax if the sum of their income and their low tax contributions is greater than $250,000. Low tax contributions are generally the contributions made in a financial year to a complying super fund which are taxed at 15% and included in your assessable income by the fund. For more information, visit **ato.gov.au** and search for division 293 tax.

Investment options

MySuper option

MySuper is an investment option available for people who don't make an investment choice or are seeking a cost-effective solution for their super needs.

See the latest MySuper dashboard for a summary of the investment performance, risk and fees for your MySuper option at **amp.com.au**.

Choice options

Any investment options you have that aren't MySuper (including the previous default investment option for your plan), are referred to as **choice options.**

Your policy committee

Your policy committee can help with any questions you may have about your plan's operation, investment strategy or performance.

We haven't received any policy committee details from your employer.

A policy committee must be established for your employer's plan if:

- it has 50 or more members
- it has between 7 and 49 members, and a written request is received from at least 5 members.

Retirement estimate

According to ASFA, a modest retirement lifestyle is considered better than the age pension, but still only able to afford fairly basic activities. A comfortable retirement lifestyle enables an older, healthy retiree to be involved in a broad range of leisure and recreational activities and to have a good standard of living through the purchase of such things as; household goods, private health insurance, a reasonable car, good clothes, range of electronic equipment, and domestic and occasionally international holiday travel. For comparative purposes we've used the budgets for what a single, healthy, homeowner aged 65 would need to fund those retirement lifestyles today. Visit **superannuation.asn.au** for more information on the budgets used.

How the retirement estimate is worked out

The estimate has been worked out using these assumptions and figures:

- You retire at the age 67.
- Your balance of $250,866.69 was used at the time of the estimation calculation.
- Your wages will increase at the same rate as inflation. Inflation rate of 3.70% applied until retirement and 2.50% thereafter and is set by legislation.
- Investment earnings of 8% per year before inflation and investment fees (this rate isn't based on your specific investments, it's a standard rate aligned to ASIC's projection tool). Visit our website simulator to apply different scenarios including rates of contribution and investment returns. Small changes today could have a big impact in retirement.

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- The annual administration fees you paid of $533.16. Note that this amount may change over time and may differ to this statement period.
- Your rate of contributions during the previous year will continue unchanged until retirement (note that proposed increases in contributions are not accounted for).
- Your super lasting for 25 years until age 92 (statistically roughly one in six men and one in four women who reach age 67 will live beyond age 92).
- Your annual insurance fees paid of $152.55 (net of tax). Note that this amount may change over time and may differ to this statement period.
- Current tax and superannuation laws remain unchanged.

These assumptions are applied in a way prescribed by legislation and may not match your actual circumstances either now or in the future. The annual income shown doesn't include any deductions for tax. If you want to know more about the way this estimate has been worked out, contact us.

What you will actually get when you retire

The actual amount of money you get in retirement may vary considerably from the estimate. Factors that influence what you will get include:

- How your super is invested (eg conservative, growth, high growth).
- The performance of your investment.
- The total fees charged in relation to your account.
- The actual age you retire and access your super.
- The contributions to your account.
- The type of pension account you invest in at retirement.
- Whether you receive any age pension or government benefit.

Getting help

This estimate is a guide only. So, it's very important to get further information or advice before making any decisions about your super.

Superannuation advice

You have access to personal superannuation advice at no extra fees.

Get personal financial advice about your super with our qualified financial advisers. We can help you make the most of your super now, plan your retirement, and manage your super for a comfortable retirement.

Book at **amp.com.au/superannuation/retirement/retirement-health-check**

Online calculators

Online calculators let you explore your potential retirement income and discover potential ways to improve your retirement income. Get help and guidance with the calculators below, available at **amp.com.au/superannuation/calculators-and-tools**

- **My retirement simulator** - use this tool to get a projection about how much income you might have in retirement and how long your money will last.
- **Retirement needs calculator** - use this calculator to estimate how much money you may require in retirement, taking into account your ongoing expenses and any potential one-off costs.

Your insurance

You should review other insurance you hold

You may be paying multiple fees for cover you might not need or might not be able to claim on. This may impact the amount of money you have in retirement.

How to make a claim

You can submit a claim online, over the phone or by mail. Visit **amp.com.au/superannuation/insurance-inside-super/make-a-claim** or call us on 1300 366 214 to claim as a result of serious injury, illness or terminal illness, or 1300 373 654 as a result of death. Our claims service is available Mon to Fri 8:30am - 5pm (AEST).

Eligibility to claim

You must meet all of the eligibility requirements outlined in the relevant PDS and Policy. If you are receiving a **Disability Support Payment** you may not be eligible for some types of cover and you should consider if this cover is relevant for you as you may be paying for unnecessary insurance.

Total and Permanent Disablement (TPD) benefit - Your employment status might impact the TPD definition you are eligible to claim under if you get sick or injured. Refer to your Insurance Guide at **amp.com.au/pds** for more information.

Income Protection (IP) benefit - If you're not working, or working part time or reduced hours this might impact your eligibility to claim IP if you get sick or injured. If you're receiving other income while also being paid an IP benefit, your IP payments may be reduced by the amounts coming from other sources.

Member Underwriting Loading

Additional premium loadings may apply based on your health, pastimes and occupation.

Eligibility

Exclusions may apply, see your Insurance Guide at **amp.com.au/pds** for more details.

Your benefits and insurance fees

Your insurance cover may have minimum and/or maximum limits, subject to your plan's rules or any government legislation.

Capped fees for low balance accounts

If your account balance is less than $6,000 at 30 June, the total of all ongoing annual fees and costs charged to you is capped at 3% (after the benefit of any tax deduction passed on to you) of the account balance. Any amount charged in excess of that cap will be refunded. Previously, your account balance was assessed separately for MySuper and Choice investment options. Your account balance is now assessed as the total of your MySuper and Choice investment option balances.

The capped fees include the total of your combined administration fees, investment fees and indirect costs charged. A proportional fee cap will apply if you exit or make an investment switch and your remaining investment option balance is zero during the year. We'll refund any amount charged over this cap.

We've capped Administration fees

Once your account reaches $500,000 you won't pay any **% Administration fee** on the balance above $500,000.

Administration fee rebates

As part of our ongoing commitment to members, we regularly review our fees and costs. In doing so, we may apply an administration fee rebate to your account from time to time.

Administration fees not deducted from your balance

An administration fee of up to 0.057% pa is paid from the super fund's assets. This is variable and may be more or less than the estimated amount shown. These fees are not deducted from your account or from your investment.

For more information, please refer to the Member guide.

How we handle privacy

It's important you can trust us with your personal information. We take your privacy and security very seriously. We'll only ask you for the information we need to help you build and protect your wealth. Our privacy policy is in line with current Australian privacy legislation and covers:

- why we need personal information and what types we collect
- how we protect your personal information
- who can access your personal information
- how you can contact us to find out more about your personal information, and
- what to do if you have concerns about your privacy.

You can access the privacy policy at the following location on our website **amp.com.au/privacy**.

What type of communications can I receive electronically?

If you provide your email address to AMP, you'll typically receive all communications from us electronically (exit statements may still be sent by post). If you'd prefer to receive communications by post, you can change your preferences any time in **My AMP**.

If you'd like to receive a hard copy of this statement, any other communication we issue or fund information, you can contact us at any time and we'll send it to you free of charge.

We want to hear from you

If you have feedback on our product or service, or want to make a complaint, we'd like to hear from you. We want to resolve your concerns and have set up a special process to do this. If you have a complaint please contact us as we're committed to resolving it as quickly as possible. You can make a complaint by calling us on 131 267. To find out other ways to make your complaint or to get more details, please visit **amp.com.au** and search for complaints.

Resolving your complaint

If your complaint is resolved within five (5) business days, you can request for a response to be provided in writing.

If your complaint cannot be resolved within five (5) business days, we will resolve it through our complaint resolution process. We will provide you with:

- a name and contact information of the Customer Resolution Team responsible for handling your complaint,
- provide you with the reasons for the delay,
- provide you with regular updates on the progress of your complaint, and
- specify a date when the investigation into complaint is likely to be resolved.

When we complete our investigation, we will contact you to discuss our decision and then provide you with a written response including the outcome of the investigation and the reasons for our decision.

If you are not satisfied with the outcome of the complaint, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent body that provides a free complaint resolution service for complaints made to financial firms.

Website: afca.org.au
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

If you need support or help to make a complaint you can ask an authorised representative, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint, this can be verbally or in writing. If you have a hearing or speech

impairment you can use the National Relay Service as per the following:

- TTY (Text Telephone) users - phone 133 677 then ask for the AMP telephone number you wish to contact.
- Speak and Listen (speech to speech relay) users - phone 1300 555 727 then ask for the AMP telephone number you wish to contact.
- Internet relay users - visit the National Relay Service website

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. TIS National can be contacted on 131 450.

We're here to help

We'll give you any information you need to help you understand your super and benefit entitlements.

Please use the above information to help you understand your statement. You can also refer to the product disclosure statement (PDS) at **amp.com.au** for more information about options you have available for contributions, insurance and investments.

You'll find information about recent changes to your super plan in the annual report. Visit **amp.com.au** or call us on 131 267 to receive a free copy.

If you have any questions call us on 131 267.

If English is your second language, we offer support services to help you understand your statement. Visit **amp.com.au/support/customer-vulnerability/diverse-community**.

We can help you find additional support in times of need, including interpreting services, mental health care and financial hardship assistance. Visit **amp.com.au/support/customer-vulnerability**.