AMP Super

Water Corporation Super

9 April 2026

MR Ashley John Abreu
8 Geyer place
CARNARVON WA 6701

**AMP**
watercorporationsuper@amp.com.au
amp.com.au/watercorporationsuper
1300 057 492

**Your details**
ash.abreu1989@gmail.com
0407030406
Registered for My AMP

# Your AMP Super Interim statement

**Account number: 967127475**

Dear MR Abreu,

We're pleased to provide your **interim statement** for your account with us.

## 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.
- **Please check the details in this document –** including your salary, employment status and any occupation classification. If any information needs to be changed, simply let us know so that we can help.
- **Review your investments**. You can update your investment options in My AMP.

## Keeping your super, super safe

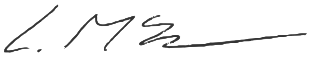
To complete certain transactions in My AMP we may require a one-time passcode (OTP) to be sent to you via SMS. We are continually enhancing security measures to better protect your account from fraud and unauthorised access. It's important to keep your mobile number up to date with us so you can receive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

## AMP Super Lifetime

Did you know your AMP Super account now comes with an award-winning Lifetime feature? It's designed to maximise your future retirement income while you grow your super. All for no extra effort or fees.

**Explore Lifetime**

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 welcome pack, member guide, investment guide and SignatureSuper – Signature Protection – TAL Corporate 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.**

AMP Super refers to SignatureSuper® Registered trademark of AMP Limited ABN 49 079 354 519.
The insurer of this plan is TAL Life Limited ABN 70 050 109 450 (insurer).


Free to join, free to use

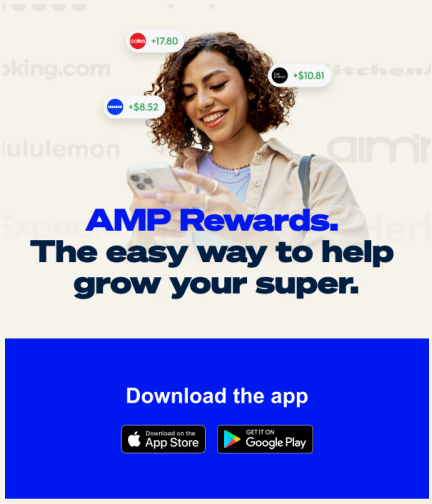
# AMP Rewards.

## 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.**



# AMP Super interim statement

**1 July 2025 to 7 April 2026**
**WATER CORPORATION SUPER (9065265)**
**Account number: 967127475**

## Your account snapshot

| Account balance at 1 July 2025 | Funds in | Funds out | Net investment earnings | Account balance at 7 April 2026 |
|---|---|---|---|---|
| $181,524.94 | $17,814.23 | $3,143.72 | $9,360.77 | **$205,556.22** |

### Your insurance cover as at 7 April 2026

| | |
|---|---|
| Death cover | $549,825.69 |
| Total and Permanent Disablement cover | $549,825.69 |
| Income Protection cover (monthly) | $8,038.38 |

### Your AMP Super's Lifetime feature

The Lifetime feature has been added to your AMP Super account.

- 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.

Learn how the Lifetime feature can improve your income in retirement at **amp.com.au/super-lifetime.**

### Speak to a super coach...for no extra fees.

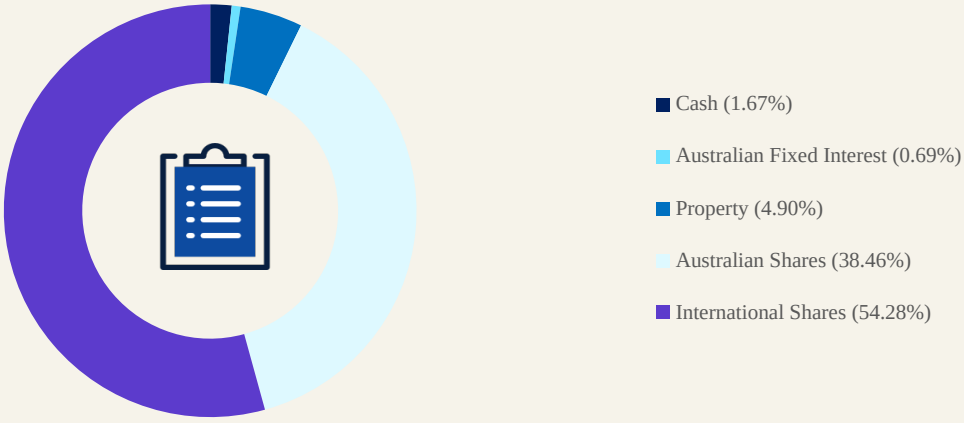
As an AMP member you can book a chat with a super coach to get help on the super topics that matter;

- How to bring your super accounts together?
- How to deal with market ups and downs?
- How to boost your super and reduce your tax?

Scan the QR code to **book now**

## 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 |
|---|---|---|---|---|---|
| **Choice options** | | | | | |
| Future Directions High Growth | 205,556.22 | 40,306.01 | 5.09989 | 100.00 | 100.00 |
| **Total** | **$205,556.22** | | | **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.

**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 |
|---|
| $9,316.14 |

## Long-term investment option performance

The past investment option performance is different to your personal net 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 31 March 2026.

| Investment option | 1 year % pa | 5 years % pa | 10 years % pa | Since inception % pa | Inception date |
|---|---|---|---|---|---|
| **Choice options** | | | | | |
| Future Directions High Growth | 9.99 | 7.88 | 8.45 | - | 31/12/2003 |

**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 7 April 2026 is:

**Total Death benefit**

**$755,381.91**

This amount includes:

- Total cover of **$549,825.69**
- Super balance of **$205,556.22**

**Total and Permanent Disablement benefit**

**$755,381.91**

This amount includes:

- Total cover of **$549,825.69**
- Super balance of **$205,556.22**

**Income Protection cover (monthly)**

**$8,038.38**

**75%** of salary paid monthly.

### Insurance cover and charges

| | As at 7 April 2026 | |
|---|---|---|
| **Insurance type** | **Your cover $** | **Total monthly charge $** |
| Death cover | 549,825.69 | 26.85 |
| Total and Permanent Disablement (TPD) cover | 549,825.69 | 9.09 |
| Income Protection (IP) cover (monthly) | 8,038.38 | 14.62 |
| Benefit period: up to 2 years | | |
| Waiting period: 90 days | | |
| **Total monthly charge** | | **$50.56** |

**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**.

**Your IP cover is calculated based on information provided by your employer.** Please check the salary details and employment status in this statement and contact us or your employer if you find any errors.

**If you become unemployed, or are working reduced hours, this might impact your eligibility to claim IP benefits, or reduce the amount payable, if you become sick or injured.** Review your insurance needs to make sure this cover is still right for you.

**IP benefits will continue to be paid** after a TPD benefit is paid.

**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**.

**We recalculate your insurance benefit each month** based on the formulas shown in the section on how your benefits are calculated. This means the amount of your insurance benefits and monthly charges can change. For current amounts, call us on 1300 057 492.

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

### How your insurance benefits are calculated

| Insurance type | Calculation details |
|---|---|
| **Default Death** | 5% of your salary times future membership to age 65, times your default multiple of 3, but not exceeding your plan automatic acceptance limit (AAL). |
| **Default Total and Permanent Disablement** | 5% of your salary times future membership to age 65, times your default multiple of 3, but not exceeding your plan automatic acceptance limit (AAL). |
| **Income Protection** | Up to 75% of salary paid monthly, but not exceeding your plan automatic acceptance limit (AAL). |

## Funds into your account

| Date | Description | Amount $ | Tax deduction $ | Amount after tax $ |
|---|---|---|---|---|
| | **Employer contributions** | | | |
| 08/07/2025 | Employer - WATER CORPORATION | - | - | 711.38 |
| 08/07/2025 | Salary sacrifice - WATER CORPORATION | - | - | 152.44 |
| 25/07/2025 | Employer - WATER CORPORATION | - | - | 739.01 |
| 25/07/2025 | Salary sacrifice - WATER CORPORATION | - | - | 158.36 |
| 08/08/2025 | Employer - WATER CORPORATION | - | - | 751.49 |
| 08/08/2025 | Salary sacrifice - WATER CORPORATION | - | - | 161.03 |
| 20/08/2025 | Employer - WATER CORPORATION | - | - | 930.33 |
| 20/08/2025 | Salary sacrifice - WATER CORPORATION | - | - | 199.36 |
| 02/09/2025 | Employer - WATER CORPORATION | - | - | 720.17 |
| 02/09/2025 | Salary sacrifice - WATER CORPORATION | - | - | 154.32 |
| 12/09/2025 | Employer - WATER CORPORATION | - | - | 717.65 |
| 12/09/2025 | Salary sacrifice - WATER CORPORATION | - | - | 153.78 |
| 30/09/2025 | Employer - WATER CORPORATION | - | - | 692.54 |
| 30/09/2025 | Salary sacrifice - WATER CORPORATION | - | - | 148.40 |
| 14/10/2025 | Employer - WATER CORPORATION | - | - | 727.22 |
| 14/10/2025 | Salary sacrifice - WATER CORPORATION | - | - | 155.83 |
| 29/10/2025 | Employer - WATER CORPORATION | - | - | 727.91 |
| 29/10/2025 | Salary sacrifice - WATER CORPORATION | - | - | 155.98 |
| 10/11/2025 | Employer - WATER CORPORATION | - | - | 751.61 |
| 10/11/2025 | Salary sacrifice - WATER CORPORATION | - | - | 161.06 |
| 24/11/2025 | Employer - WATER CORPORATION | - | - | 753.45 |
| 24/11/2025 | Salary sacrifice - WATER CORPORATION | - | - | 161.45 |
| 08/12/2025 | Employer - WATER CORPORATION | - | - | 742.77 |
| 08/12/2025 | Salary sacrifice - WATER CORPORATION | - | - | 159.17 |
| 24/12/2025 | Employer - WATER CORPORATION | - | - | 727.71 |
| 24/12/2025 | Salary sacrifice - WATER CORPORATION | - | - | 155.94 |
| 05/01/2026 | Employer - WATER CORPORATION | - | - | 700.22 |
| 05/01/2026 | Salary sacrifice - WATER CORPORATION | - | - | 150.05 |
| 19/01/2026 | Employer - WATER CORPORATION | - | - | 705.10 |
| 19/01/2026 | Salary sacrifice - WATER CORPORATION | - | - | 151.09 |
| 02/02/2026 | Employer - WATER CORPORATION | - | - | 692.54 |
| 02/02/2026 | Salary sacrifice - WATER CORPORATION | - | - | 148.40 |
| 16/02/2026 | Employer - WATER CORPORATION | - | - | 715.15 |
| 16/02/2026 | Salary sacrifice - WATER CORPORATION | - | - | 153.25 |
| 02/03/2026 | Employer - WATER CORPORATION | - | - | 711.38 |
| 02/03/2026 | Salary sacrifice - WATER CORPORATION | - | - | 152.44 |
| 17/03/2026 | Employer - WATER CORPORATION | - | - | 723.93 |
| 17/03/2026 | Salary sacrifice - WATER CORPORATION | - | - | 155.13 |
| 30/03/2026 | Employer - WATER CORPORATION | - | - | 728.98 |
| 30/03/2026 | Salary sacrifice - WATER CORPORATION | - | - | 156.21 |
| | **Total employer contributions** | | | **17,814.23** |
| **Total funds in** | | **$0.00** | **$0.00** | **$17,814.23** |

**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 | 2,672.13 | - | 2,672.13 |
| Fees deducted directly from your account* | 554.78 | -83.19 | 471.59 |
| **Total funds out** | **$3,226.91** | **-$83.19** | **$3,143.72** |

* **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**<br>This amount has been deducted directly from your account. | **554.78** | **-83.19** | **471.59** |
| Member fee | 29.96 | -4.49 | 25.47 |
| Trustee fee | 22.53 | -3.37 | 19.16 |
| Death cover insurance fees | 272.54 | -40.88 | 231.66 |
| Total and permanent disablement cover insurance fees | 86.22 | -12.94 | 73.28 |
| Income protection cover insurance fees | 143.53 | -21.51 | 122.02 |
| **Fees and costs deducted from your investment**<br>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. | **1,090.21** | **-112.01** | **978.20** |
| Administration fees | 0.00 | - | 0.00 |
| Investment fees and costs | 1,015.53 | -112.01 | 903.52 |
| Transaction cost allowance | 0.00 | - | 0.00 |
| Transaction costs | 74.68 | - | 74.68 |
| **Total fees and costs you paid**<br>This approximate amount includes all the fees and costs that affected your investment during the period. | **$1,644.99** | **-$195.20** | **$1,449.79** |

**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. |
| | Member fee | $3.00 each month. This applies to your Choice options. |
| | Administration fee | 0.00% pa of your Choice options, deducted monthly. This fee is only charged up to a maximum of $0 per year. |
| | 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** | Investment fees 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. |
| | Administration fee | 0.00% pa. This applies to your Choice options. This is the fee we charge for looking after and managing your account with us. From 1 October it is being charged as a fee directly from your account. |

| Fee/cost type | Fee name | Fee description |
|---|---|---|
| | 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 7 April 2026. 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 2025 | Withdrawal benefit at 7 April 2026 |
|---|---|
| **$181,524.94** | **$205,556.22** |

| Withdrawal benefit details | Amount $ |
|---|---|
| Funds available when you retire after reaching the minimum retirement age (preserved) | 205,556.22 |
| 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) | 0.00 |

## Sub-account balances

| Sub-account | Balance $ |
|---|---|
| Employer | 97,463.95 |
| Salary Sacrifice | 20,958.71 |
| Rollover | 87,133.56 |
| **Total sub-accounts** | **$205,556.22** |

## Your beneficiaries

| Beneficiary | Relationship | Proportion of benefit % |
|---|---|---|
| Sarah Faye Abreu | Partner | 100 |
| **Total** | | **100%** |

**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**.

**A non-lapsing beneficiary nomination** doesn't expire so it's important to regularly check it's up to date.

## Your personal information used to calculate benefits

| | |
|---|---|
| **Account name** | Ashley John Abreu |
| **Month and year of birth** | October 1989 |
| **Tax file number (TFN)** | Supplied |
| **Employer name** | WATER CORPORATION |

| | |
|---|---|
| **Date started employment** | 9 December 2019 |
| **Date joined plan** | 9 December 2019 |
| **Salary** | $128,614.20 |
| **Your benefit category** | 1A |
| **Plan type** | Non Standard Plan |

**The benefit category** defines the benefits that apply to you in your corporate plan. For more information see your welcome pack or speak to your employer.

**For the meaning of the term salary that applies to you** please refer to your product disclosure statement—including the **welcome pack**, member guide, investment guide and insurance guide.

# 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):** | 9671274752 |

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 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.

### What your insurer will pay

**Income Protection (IP) benefit** - Your salary is provided to us by your employer, you can see the current details we have in the **your personal information used to calculate benefits section**. This can be updated if your salary changes. When you go to make a claim, you will have to provide us proof of your salary. If you receive income amounts from other sources, this will reduce the amount of your monthly payments should you claim.

### 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.

If you have salary continuance cover, that cover is calculated based on information provided by your employer. Please check the salary details and employment status in this statement and contact us or your employer if you find any errors.

## 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.

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 during the year. We'll refund any amount charged over this cap.

## We've capped Administration fees

This fee is only charged up to a maximum of $0 per year.

## 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.

## 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 1300 057 492. 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/watercorporationsuper** 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/watercorporationsuper** or call us on 1300 057 492 to receive a free copy.

If you have any questions call us on 1300 057 492.

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**.