

Product Disclosure Statement SignatureSuper[®]

Issued 1 April 2024 by
N.M. Superannuation
Proprietary Limited,
the Trustee of the
AMP Super Fund.

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of AMP Limited
ABN 49 079 354 519.



Contents

1. About SignatureSuper	3
2. How super works	4
3. Benefits of investing with SignatureSuper	5
4. Risks of super	5
5. How we invest your money	6
6. Fees and costs	8
7. How super is taxed	12
8. Insurance in your super	13
9. How to open an account	16
10. Other information	16

This product disclosure statement (PDS) is a summary of significant information and contains references to other guides. These documents form part of this PDS. You should consider this information before making a decision about SignatureSuper.

AMP reserves the right to vary the matters described in this PDS without prior notice. Information in the PDS may change from time to time. We may update information that is not materially adverse to you and make it available at amp.com.au/signaturesuper. Call us on 131 267 or your financial adviser for a free paper copy. If we make a change to the product that is considered materially adverse we will write to you outlining the change.

The information provided in this PDS is general only and doesn't take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

This offer is available only to persons receiving (including electronically) the PDS and guides within Australia. The Trustee is not bound to accept applications.

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Super fund information

SignatureSuper is part of a super fund known as the AMP Super Fund (the fund) ABN 78 421 957 449. N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322 AFSL 234654 is the Trustee of the fund and is referred to as **Trustee, we, us** or **our** in this PDS. Information about the fund and the Trustee, including its executive officers, executive remuneration and other documents, can be found at amp.com.au/trusteedetails.

The unique superannuation identifier (USI) for SignatureSuper is AMP0195AU and for SignatureSuper Allocated Pension is AMP1316AU.

The fund is a resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* (Cth); and is not subject to a direction under section 63 of the *Superannuation Industry (Supervision) Act 1993* (Cth).

In accordance with the Design and Distribution Obligations introduced by the Government, we've set out a description of the type of member who might suit SignatureSuper based on their likely objectives, financial situation and needs in a document called a target market determination. The target market determination is available from amp.com.au/signaturesuper.

Your insurer

Insurance cover for SignatureSuper personal is provided by TAL Life Limited (the insurer) ABN 70 050 109 450 AFSL No. 237848 (TAL). The insurance provider for employee members may differ. Refer to your welcome letter for details.



Join SignatureSuper today →



**Changing jobs?
Safeguard your AMP super** →



**AMP Super Fund
Annual Report** – access
online by 31 Dec. each year →

1. About SignatureSuper

Your super is a long-term investment in your future. The earlier you get on top of it, the more effectively you could grow your savings for retirement!

SignatureSuper is designed to help you plan your future from your first day on the job right the way through to your retirement. With over 170 years of experience, AMP has been helping Australians achieve their goals since 1849.

Stay in control or let us do the work for you, you decide

If you like to be in control of your investment choices you can do so with a number of different approaches to investing, suiting a broad range of risk profiles.

Or you can leave the work to us and invest in our MySuper investment option that continuously evolves with your life stages as you get older. For a quick snapshot of AMP's MySuper option, visit amp.com.au/signaturesuper to view the product dashboard.

Supporting you to achieve whatever wealthy you want.

- 🔑 Access expert advice about your super at no extra cost.
- 🔑 Benefit from insurance options that are easy to manage to help protect you.
- 🔑 Track and manage your super account online, anytime using **My AMP** – update your details, check your balance and lots more.
- 🔑 Use our tools and calculators to help you decide how much you need for your retirement and what it will take to get there.
- 🔑 Keep up to date with the markets and learn more about investing from our resident experts like Dr Shane Oliver.

SignatureSuper has been awarded for putting you first



Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. These ratings were accessed as at January 2024. For further information on the ratings and awards visit superratings.com.au/products. © 2024 SuperRatings. All rights reserved. Ratings are general advice only, not a recommendation to purchase this product, past performance is not an indication of future performance.

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.

2. How super works

Super is a way of saving for retirement that allows you to invest your savings across a range of investments.

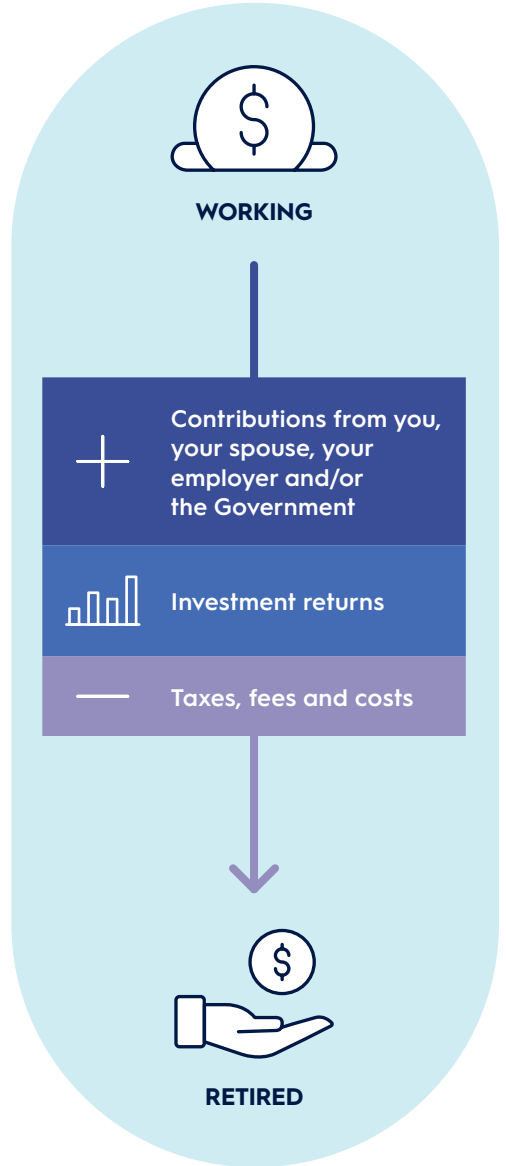
Generally, it's compulsory for employers to pay or 'contribute' to super for all employees and the Government legislates the minimum they have to pay so you're saving for retirement every day you're at work! You can choose to contribute more than the minimum and you can usually choose who you want to invest your super with.

The Government supports your retirement savings by taking a low tax rate of 15% (with some exceptions) on the contributions you make (up to a certain limit). So your super can be a tax-effective way to save for the retirement you always imagined.

Contributions can be made into your account by you, your employer, your spouse and the Government. You need to meet certain conditions before you can start accessing your savings in super by either reaching retirement age or meeting a condition of release, which is set out in law.

When you're able to access your money, you can take it as a lump sum, as regular income payments, or a combination of the two.

You should read the important information about how super works before making a decision. Go to the **member guide** at amp.com.au/signaturesuper. The material relating to how super works may change between the time when you read this statement and the day when you acquire the product.



3. Benefits of investing with SignatureSuper

SignatureSuper offers a range of features and benefits that adapt to your changing needs and help you make the most out of your super.



Simple investment menu

Curated investment options with exposure to leading Australian and international investment managers to suit a wide range of investor needs and outcomes.



Fee caps

We cap our percentage administration fee to the first \$500,000 in your account.



Family linking

Link accounts to share in potential discounts and offers if you're in an eligible employer plan.



Insurance options to look after you (super only)

Insurance options that are easy to manage to help protect you.



Connect your way

Stay informed and track your balance all in one place via [My AMP](#).



Included advice

Access super advice from our expert teams at no extra cost.



Easy super to pension transfer

Super simple and you can enjoy six months percentage administration fee free (if eligible).

4. Risks of super

All investing comes with risk. How much risk is right for you can depend on your age, investment timeframe, other investments you have and how comfortable you are with risk. Understanding risk helps you make better investment decisions.

When deciding how to invest, it's important to know different options and strategies carry different levels of risk because they invest in different assets, so remember to consider the following:

- Investments with the highest long-term returns may also carry the highest level of short-term risk.
- The level of investment returns will vary and future returns may differ from past returns.
- Investment returns are not guaranteed and you may lose money.
- Super and tax laws may change in the future.
- Your super savings may not be enough to provide adequately for you in retirement.
- If you're part of an employer plan that pays your fees, offers discounts or additional benefits – these may not continue if you cease employment.

You should read the important information about the benefits of investing and risks of super with SignatureSuper before making a decision. Go to the **member and investment guide** at amp.com.au/signaturesuper for more information.

The material relating to the benefits of investing and risks of super with SignatureSuper may change between the time when you read this statement and the day when you acquire the product.

5. How we invest your money

‘Stay in control or let us do the work for you, you decide.’

We offer you access to a range of leading Australian and international investment managers. We do this through a number of different approaches to investing including:

- A MySuper Lifestages option
- Active multi-manager investing
- Index style investing
- Environmental, social and governance (ESG) focused investing, and
- Cash and term deposits.

You can decide where to invest by choosing up to 15 professionally managed investment options or if you'd rather not make a choice we'll invest your super in our default investment option – AMP MySuper Lifestages.

It's easy to change your investment options as life changes by logging into [My AMP](#) at [amp.com.au](#) or via the [My AMP](#) app. You can do this any time and you won't be charged any switching fees.

For more information on all the investment options go to the [investment guide](#) at [amp.com.au/signaturesuper](#).

AMP MySuper Lifestages option

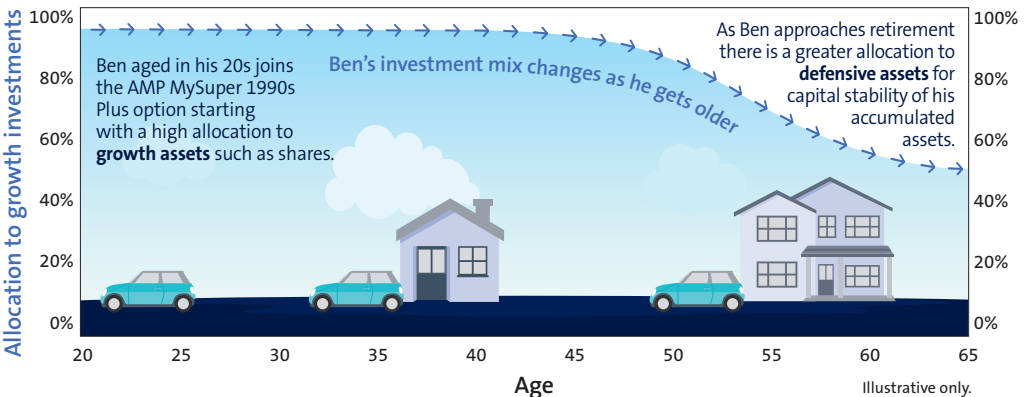
AMP MySuper Lifestages takes the hard work out of deciding how to invest your super by providing a simple single investment option tailored for your age group.

For super members, this is our compliant MySuper investment option you will be invested in unless you make an alternative investment choice.

When you're younger it seeks higher returns through growth assets such as shares. As you approach retirement age, the aim is to reduce risk and preserve money, so the asset mix shifts to more stable defensive assets. This option is suitable for members who don't want to actively choose an investment mix and who still want to grow their balance. The MySuper investment option referred to in this document is the standard AMP MySuper Lifestages option. This option is not available to pension members.

How will AMP's Lifestages investing work?

Using the AMP MySuper 1990s Plus investment option as an example, the following diagram shows how lifestages investing works using a combination of active multi-manager and index investing approaches.



AMP MySuper Lifestages	Investment Objective (rate of return after fees ⁽ⁱ⁾ and tax, over a 10 year timeframe)	Growth/Defensive Asset Ranges ⁽ⁱⁱ⁾	Standard Risk Measure ⁽ⁱⁱⁱ⁾	Suggested Minimum Investment Timeframe	Aim and Strategy
1990s Plus	CPI +3.5% pa	Growth: 71–100% Defensive: 0–29%	6 / High	10 years	To provide returns from capital growth and income through a diversified portfolio. Younger investors will have higher exposure to growth investment strategies because they have a longer period to retirement and can afford to take more risk. However, for investors approaching retirement, investment will seek to preserve the capital built up and reducing risk while maintaining an exposure to growth assets.
1980s	CPI +3.5% pa	Growth: 71–100% Defensive: 0–29%	6 / High	10 years	
1970s	CPI +3.5% pa	Growth: 70–100% Defensive: 0–30%	6 / High	10 years	
1960s	CPI +2.5% pa	Growth: 46–86% Defensive: 14–54%	6 / High	10 years	
1950s	CPI +2.0% pa	Growth: 29–69% Defensive: 31–71%	5 / Medium to high	4 years	
Capital Stable	CPI +2.0% pa	Growth: 36–70% Defensive: 30–64%	6 / High	4 years	

- (i) This excludes the member fee of \$6.50 per month, the fees paid from super fund's assets and any member activity related fees and costs. Refer to the **Fees and costs table** for details.
- (ii) Growth assets include shares and property. Defensive assets include cash and fixed interest investments. Please refer to the **investment guide** for the full asset class ranges for MySuper Lifestages.
- (iii) This is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. For more information go to the **investment guide**.



When choosing your investment strategy, you should consider the likely investment returns, the risks involved and your investment timeframe.

Balanced Index option

You will need to choose your investments when you open a pension account as these do not have a default investment option. Below are the details of the Balanced Index option that is one of the available choices.

Balanced Index

Aim and strategy: The strategy aims to closely match the index returns of the asset classes in which it invests in before fees and taxes, with a bias towards growth assets (shares and property) but also holding exposure to defensive assets (cash and bonds). Exposure to individual asset classes will be attained through the use of low-cost index-focused investment managers. Global shares may be partially or fully hedged back to Australian dollars.

Suggested minimum

investment timeframe: 5 years

Standard risk measure: 6/ High

Asset class	Benchmark (%)	Ranges (%)
Australian shares	26	11–41
Global shares	33	15–53
Listed property	7	0–22
Listed infrastructure	7	0–17
Alternatives	0	0–15
Fixed income	20	1–60
Cash	7	0–32

You should read the important information about how we invest your money before making a decision. Go to the **investment guide** available at amp.com.au/signaturesuper for further information.

The material relating to how we invest your money may change between the time when you read this statement and the day when you acquire the product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, paying total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or better member services justify higher fees and costs. You or your employer may be able to negotiate lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

The table on the next page shows fees and costs you may be charged if you are invested in an AMP MySuper Lifestages option in a super account or the Balanced Index option in a pension account. The fees and costs for all other investment options can be found in the **member guide** and **investment guide**.

These fees and costs may be deducted directly from your account, from investment returns or from the super fund's assets. You can use the information in this table to compare the costs between different super products.

Some employer plans may have negotiated lower administration fees and costs. This will be confirmed in your **welcome letter**. In most plans, discounts stop when you leave your employer.

The fees described in the **PDS** and the **guides** include, if applicable, GST less any input tax credits.

Type of fee or cost	Amount		How and when paid
	AMP MySuper Lifestages (super account)	Balanced Index (pension account)	
Ongoing annual fees and costs⁽ⁱ⁾ (vi)			
Administration fees and costs	0.19% pa charged on the first \$500,000 in your account.		The percentage administration fee⁽ⁱⁱ⁾ is deducted directly from your account monthly, in arrears, at the beginning of the following month.
	Plus \$6.50 per month.		The member fee⁽ⁱⁱ⁾ is deducted directly from your account monthly, in advance, at the beginning of the month.
	Plus 0.032% pa (estimated).		This administration fee is not deducted from your account balance. It is paid from the super fund's assets. It is variable and may be more or less than the estimated amount shown. ⁽ⁱⁱ⁾
	Plus up to 0.025% pa.		This trustee expense recovery⁽ⁱⁱ⁾ is not deducted from your account balance. It is paid from the super fund's assets. It is variable and may be more or less than the estimated amount shown.
	From 1 Dec 2024 (at the earliest): Plus 0.015% pa.		The trustee fee⁽ⁱⁱ⁾ is deducted directly from your account monthly, in arrears, at the beginning of the following month. This will reduce the trustee expense recovery amount.
Investment fees and costs	Estimated % pa⁽ⁱⁱⁱ⁾ 1990s Plus: 0.48 1980s: 0.51 1970s: 0.54 1960s: 0.44 1950s: 0.31 Capital Stable: 0.30	Estimated % pa 0.21	Investment fees and costs⁽ⁱⁱ⁾ are deducted daily from the assets of the investment option and reflected in the unit price. They are variable and may be more or less than the estimated amounts shown.
Transaction costs	Estimated % pa 1990s Plus: 0.04 1980s: 0.07 1970s: 0.07 1960s: 0.06 1950s: 0.06 Capital Stable: 0.06	Estimated % pa 0.02	Transaction costs⁽ⁱⁱ⁾ are deducted from the assets of the investment option as and when they are incurred and reflected in the unit price. They are variable and may be more or less than the estimated amounts shown.
Member activity related fees and costs^(vi)			
Buy-sell spread	Nil, however a transaction cost allowance will apply – see other fees and costs below.		Not applicable.
Switching fee	Nil.		Not applicable.
Other fees and costs	Transaction cost allowance % +/-^(iv) 1990s Plus: 0–0.24 1980s: 0–0.26 1970s: 0–0.24 1960s: 0–0.25 1950s: 0–0.26 Capital Stable: 0–0.28	Transaction cost allowance % +/- 0–0.13%^(iv)	The transaction cost allowance⁽ⁱⁱ⁾ is either deducted from, or added to, the assets of the investment option and reflected in the unit price. It may change regularly and without notice to you. When a change is made, the value of your investment will either increase or decrease.
	Plus advice fees for personal advice⁽ⁱⁱ⁾ as agreed between you and the financial adviser.		Deducted directly from your account.
	Plus insurance fees⁽ⁱⁱ⁾ (v) – insurance fees will apply if you have insurance cover.		Deducted directly from your account in advance at the beginning of each month.

- (i) If your account balance for a MySuper investment option or Choice investment options 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 for your MySuper investment option or Choice investment options. Any amount charged in excess of that cap will be refunded.
- (ii) Refer to the **additional explanation of fees and costs** in the **member guide** for more information, including the calculation basis for any cost estimates (if applicable).
- (iii) **Investment fees and costs** for AMP MySuper Lifestages investment options include an estimated amount for performance fees of: 1990s Plus 0.16% pa; 1980s 0.19% pa; 1970s 0.21% pa; 1960s 0.15% pa; 1950s 0.04% pa; Capital Stable 0.04% pa. The calculation basis for this amount is set out in the **additional explanation of fees and costs** in the **member guide**.
- (iv) The ranges shown here are based on the latest information available at the date of this document. The **transaction cost allowance** for an investment option can change at any time and may exceed the maximum amount shown.
- (v) The cost of insurance cover varies. Your insurance fee is made up of your premium, an insurance service expense and any stamp duty that applies. The insurance service expense is up to 11.5% of your premium, capped at \$30 per month. The insurance service expense is charged by us and covers the cost of providing your insurance. For more details refer to the **insurance guide**.
- (vi) 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**.

Example of annual fees and costs (super account)

The table below gives an example of how the fees and costs for the AMP MySuper Lifestages 1970s option for this super product can affect your super investment over a one-year period. You should use this table to compare this super product with other super products.

AMP MySuper Lifestages 1970s option		Balance of \$50,000
Administration fees and costs	0.19% pa + \$78 pa (\$6.50 per month) + 0.025% pa + 0.032% pa	For every \$50,000 of your balance up to \$500,000, you will be charged \$95 in administration fees. Plus, you will be charged \$78 regardless of your balance. Plus, a trustee expense recovery and additional admin fee are paid from super fund assets, which for a \$50,000 balance equals \$12.50 and \$16 respectively. This is not deducted from your account ⁽ⁱ⁾ .
+ Investment fees and costs	0.54% pa	And, you will be charged or have deducted from your investment \$270 in investment fees and costs.
+ Transaction costs	0.07% pa	And, you will be charged or have deducted from your investment \$35 in transaction costs.
= Cost of product	\$506.50	If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$506.50 ⁽ⁱ⁾⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾ for the super product.

- (i) **From 1 Dec 2024 (at the earliest)** a trustee fee of 0.015% pa will apply. This amount will reduce the amount deducted by the trustee expense recovery.
- (ii) Additional member activity related fees may apply, such as the transaction cost allowance, advice fees for personal advice, or insurance fees. Refer to the **fees and costs** section of the **member guide** for more information.
- (iii) 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**.

Example of annual fees and costs (pension account)

The table below gives an example of how the fees and costs for the Balanced Index option in this pension product can affect your pension investment over a one-year period. You should use this table to compare this pension product with other pension products.

Balanced Index option		Balance of \$50,000
Administration fees and costs	0.19% pa + \$78 pa (\$6.50 per month) + 0.025% pa + 0.032% pa	For every \$50,000 of your balance up to \$500,000, you will be charged \$95 in administration fees. Plus, you will be charged \$78 regardless of your balance. Plus, a trustee expense recovery and additional admin fee are paid from super fund assets, which for a \$50,000 balance equals \$12.50 and \$16 respectively. This is not deducted from your account ⁽ⁱ⁾ .
+ Investment fees and costs	0.21% pa	And, you will be charged or have deducted from your investment \$105 in investment fees and costs.
+ Transaction costs	0.02% pa	And, you will be charged or have deducted from your investment \$10 in transaction costs.
= Cost of product	\$316.50	If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$316.50 ⁽ⁱ⁾⁽ⁱⁱ⁾ for the pension product.

(i) From 1 Dec 2024 (at the earliest) a trustee fee of 0.015% pa will apply. This amount will reduce the amount deducted by the trustee expense recovery.

(ii) Additional member activity related fees may apply, such as the transaction cost allowance or advice fees for personal advice. Refer to the **fees and costs** section of the **member guide** for more information.

These examples are illustrative only, what it costs you will depend on your individual investments. We have the right to change the fees without your consent, and we will always provide you with notice before doing so.



If you have a financial adviser the cost for this is additional and agreed between you and the adviser in the 'statement of advice' the adviser must provide.

You should read the important information about **fees and other costs** before making a decision. Go to the **member guide** and investment guide available at amp.com.au/signaturesuper for further information.

The material relating to fees and other costs may change between the time you read this PDS and the day you acquire the product.

7. How super is taxed

Super offers tax benefits to help you save for retirement. Your super is usually taxed at three points:

- **Contributions** (putting money into your super)
- **Earnings** (on investments in your super)
- **Withdrawals** (taking money out of your super)

Tax can be deducted from contributions at the time the contribution is made or monthly depending on the type of contribution. Tax can be deducted on earnings before they are applied to your account, and on withdrawals.

Tax rebates

A tax deduction applies to any investment fees and costs or advice fees you pay.

For accumulation accounts, 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.

Tax on contributions within the contribution caps

- **Concessional (before tax) contributions:**
 - up to 15% employer (including SG and award contributions)
 - up to 15% salary sacrifice
 - up to 15% personal contributions you've claimed a tax deduction for
 - in addition to the above tax, a further 15% tax may apply for those who have income (including concessional contributions) in excess of \$250,000.
- **Non-concessional (after tax) contributions:**
 - nil tax on personal contributions that you do not claim a tax deduction for
 - nil tax on spouse contributions.

- **Nil on other amounts, including:**
 - Government contributions
 - most rollovers
 - personal injury payments
 - downsizer contributions
 - capital gains tax small business amounts.

Tax on earnings

- **Up to 15% for income and capital gains in a super account.**
- **Nil for pension accounts, except transition to retirement pensions.**
- **Up to 15% for income and capital gains in a transition to retirement account, until you reach age 65 or relevant condition of release, then it becomes nil.**

Tax on withdrawals

- **Lump sum withdrawals:**
 - nil if you're over age 60 or if the withdrawal is from your tax-free component
 - 20% plus Medicare levy if you have not reached preservation age
 - 15% plus Medicare levy on the amount above the 'low-rate cap', if you are aged from preservation to 59.
- **Pension payments:**
 - tax is generally paid at your marginal rate if you are aged under preservation age
 - tax is paid at your marginal rate plus Medicare levy (less a 15% tax offset if you're aged from preservation age to 59)
 - are tax free from age 60.

You should read the important information about taxes in the **member guide** available at amp.com.au/signaturesuper before making a decision. The material relating to tax may change between the time when you read this statement and the day when you acquire the product.



To avoid paying extra tax:

1. Monitor your contributions

If you exceed the caps set out by the Government, you'll usually have to pay extra tax. We will help you monitor these caps but ultimately it's your responsibility as we can only tell you how you're tracking to a specific account – we won't know if you have made contributions anywhere else. You can check using the ATO Online Services through myGov.

2. Provide your tax file number (TFN)

Provide your TFN to avoid having extra tax withheld from contributions and withdrawals or have contributions rejected.



8. Insurance in your super

Having insurance in super means your insurance fees are paid from your super balance. Some insurance fees are tax deductible for the fund, you may benefit from this if you make concessional contributions to your super. For details refer to the **tax rebates** section of this PDS.

The cover we offer differs between personal and employee members, because some employer plans have specific insurance arrangements negotiated or tailored to their industry. We don't offer insurance in pension accounts.

Insurance has lots of detail to be considered, so we've put the specific details in a separate **insurance guide**. Your welcome letter will let you know which guide is the right one for you, or if you would like to read it sooner, call us to request a copy.

Cover eligibility

Like all insurance, there is eligibility criteria, conditions and exclusions that may apply. You might find that cover is not suitable for you. We've provided the details of these in the **insurance guide**. It's important to understand this before deciding if insurance is right for you.

You can read more about this in your **insurance guide**.

You should read the important information about insurance in your super before making a decision. Go to your **insurance guide** included in your welcome pack for further information.

Information relating to insurance in your super may change between the time when you read this statement and the day when you acquire your insurance.

	Personal members	Employee members
Types of cover available	<p>Death cover Pays a lump-sum amount if you die. In most cases, Death cover automatically includes Terminal Illness cover.</p> <p>Total and Permanent Disablement (TPD) cover Pays a lump-sum amount if you become totally and permanently disabled.</p> <p>Income Protection cover Pays a monthly amount up to 75% of your pre-disability income if you become temporarily disabled or partially and temporarily disabled.</p>	<p>Cover depends on a range of factors including your category and status with your employer. Refer to your welcome letter and applicable insurance guide for the definitions of each type of cover to help you decide if cover is right for you.</p> <p>Death cover Pays a lump-sum amount if you die. In most cases, Death cover automatically includes Terminal Illness cover.</p> <p>Total and Permanent Disablement (TPD) cover Pays a lump-sum amount if you become totally and permanently disabled.</p> <p>Income Protection cover Pays a monthly amount as an income replacement generally up to 75% of your pre-disability income if you become totally disabled or partially disabled. Also known as Temporary Salary Continuance (TSC) or Temporary Disability Insurance (TDI).</p>
Level of cover	<p>SignatureSuper offers two options for members:</p> <p>Essential Protection Apply for a low level of standard cover¹ when you complete a new account application with limited health and lifestyle evidence required. If you have an existing super account, choose a fixed amount of Death, TPD and IP cover. Health and lifestyle evidence will be required.</p> <p>Super Protection Choose a fixed amount of Death, TPD and IP cover. Health and lifestyle evidence will be required.</p>	<p>If eligible, your cover is applied automatically based on details provided by your employer and your plan design. Cover types are subject to maximum cover limits and automatic acceptance limits (if applicable).</p> <p>Your insurance confirmation letter and annual statements will confirm the cover applied to your account.</p>



For more information about insurance in super visit our website at amp.com.au/superannuation/insurance-inside-super

	Personal members	Employee members
Insurance fees	<p>The cost for cover is made up of your premium and the insurance service expense and any stamp duty that applies. Premiums and stamp duty depend on the amount, type of cover, age, gender, occupation, state of health and pastimes.</p> <p>You can get a quote online or by contacting us or your adviser.</p>	<p>The cost for cover is made up of your premium and the insurance service expense and any stamp duty that applies. Premiums and stamp duty depend on the amount, type of cover, age, gender and occupation.</p> <p>Your employer may choose to pay some or all of this for you, if applicable your welcome letter will outline this.</p>
	The actual cost of your insurance will be confirmed in your welcome letter .	
How to get cover	<p>New members to the fund can apply for Essential Protection¹ online at amp.com.au/joinampsuper or alternatively contact their financial adviser to apply for Super Protection. If you already have a super account you can apply for insurance cover on My AMP or by contacting us.</p> <p>1 Essential Protection Standard cover should be available on or around 1 May 2024. Please refer to the insurance guide for further information.</p>	<p>Unless your employer pays for your insurance costs, your insurance will automatically be added to your account if you meet eligibility requirements and when the following criteria is met, unless you request it to be added earlier:</p> <ul style="list-style-type: none"> – you turn 25, – have at least \$6,000 in your account, and – have received contributions or rollovers within the last 16 months. <p>If you don't want this cover added, you just need to contact us.</p>



How to change or cancel cover

You can apply to increase, cancel or decrease your cover easily at any time.

To increase cover, you may be able to apply in [My AMP](#) or alternatively contact us to get the right form as additional details might be needed. If approved, some exclusions and/or higher insurance fees might apply.

If extra cover is declined, cover you already hold won't be affected.

You can cancel or decrease your cover in [My AMP](#) or by contacting us.

The effective date of the cancellation will be the date we receive your request and you won't be able to claim for something that happens after this time.

We recommend you speak with a financial adviser before deciding to change or cancel your cover.



The cost of your insurance cover is deducted from your account at the beginning of each month and will continue to do so unless you cancel your cover or it ceases for other reasons. This may erode your retirement income. Please consult your financial adviser to understand what level of insurance cover is appropriate for your needs.

9. How to open an account

You can open a personal SignatureSuper account online – it's quick and easy. Just go to amp.com.au/signaturesuper.

Alternatively, give us a call or speak with your financial adviser.

Your feedback is welcome

We take complaints seriously and we want all of our members to have a great experience, so if you're ever unhappy, please contact us using the details below or through [My AMP](#), so we can resolve this for you as quickly as possible.

Cooling-off period

If you're a Personal or Pension member, and you change your mind about the product, you can exercise your cooling-off rights by contacting us within 21 days from the date on your **welcome letter**. Employers who set up a plan can also exercise cooling-off rights by contacting us. Refer to the **member guide** to understand if you're an employee or personal member.

Please note: If you exercise any rights in relation to your super account, cooling-off rights will be waived. The amount we refund or transfer may be less than the amount invested.

10. Other information

You can find important information about privacy and other AMP companies involved in SignatureSuper at amp.com.au/signaturesuper. This explains how we collect your personal information to establish and manage your account, and for related purposes such as providing you with information about other AMP financial services.

You should read the important information about privacy and how to open an account before making a decision. Go to the **member guide** available at amp.com.au/signaturesuper. The material relating to privacy and other AMP companies may change between the time you read this statement and the day you acquire the product.

Refunds

The amount we refund will be the original amount invested less any tax and reasonable administration costs incurred by the Trustee relating to establishing and closing your account. We'll also adjust the amount to allow for the unit price of any market linked investment options chosen, including investment fees.

If you satisfy an applicable condition of release under superannuation law we can refund the initial investment amount directly to you. However, 'preserved' or 'restricted non-preserved' benefits cannot be refunded directly. We will roll over or transfer these amounts to the superannuation fund or retirement savings account you nominate.

You should read the important information about how to open an account before making a decision. Go to the **member guide** which is available at amp.com.au/signaturesuper. The material relating to how to open an account may change between the time you read this statement and the day you acquire the product.

Contact us

email askamp@amp.com.au

phone 131 267
8.30am to 7.00pm Sydney
time, Monday to Friday

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