



Flexible Lifetime[®] – Super Product disclosure statement

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This product disclosure statement (PDS) is a summary of significant information and contains a number of references to important information in the fact sheets (which form part of this PDS). You should consider that information before making a decision about Flexible Lifetime – Super. ASIC Class Order 14/1252 applies to this PDS.

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/pdsupdates. Call us on 131 267 or your financial adviser for a free paper copy.

The information provided in this PDS is general information only and does not 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 fact sheets within Australia.

1. About Flexible Lifetime – Super

Flexible Lifetime – Super is designed to provide you with comprehensive superannuation benefits for your retirement and insurance for you and your family's peace of mind. It also provides an employer-sponsored solution for employers who want to make super contributions for their employees.

When it comes to investing your super you can choose from our comprehensive range of investment options. If you do not choose an investment option, you will be invested in the AMP MySuper investment option. The AMP MySuper investment option uses an approach to investing that continuously evolves to suit the risk profile of members in different age brackets.

The AMP MySuper dashboard provides a summary of the performance, investment risk and fees for your MySuper investment option. A copy of the latest dashboard can be found at amp.com.au/flexiblelifetimesuper.

Flexible Lifetime – Super is part of a superannuation fund known as the AMP Superannuation Savings Trust (the fund) ABN 76 514 770 399. AMP Superannuation Limited ABN 31 008 414 104 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, can be found at amp.com.au/trusteedetails.

2. How super works

Super is one of the best ways to save for retirement. You can access many kinds of investments and enjoy tax benefits you can't get elsewhere. There are ways to help you boost your super, whatever your age.

Saving in super

Super is a partly compulsory, long term savings plan which encourages people to save for retirement. You can also choose to make voluntary contributions to your super.

If you're a salary or wage earner, your employer usually has to make super guarantee contributions. And, voluntarily contributing to super also helps you save for retirement.

You can choose your own fund or simply use the fund your employer has set up for you.

Boosting your super savings

There are different types of contributions to help you boost your super. These include salary sacrifice, personal, government and spouse contributions.

The Government wants you to save more in super. That's why it provides tax savings and special incentives like:

- Co-contributions – get up to a \$500 bonus contribution if you are eligible.
- Spouse contribution offset – don't let your spouse's super fall behind. There's a tax offset of up to \$540 if you contribute into your spouse's super.

The Government has set tax limits on the contributions that can be made to your super each year.

Go to amp.com.au/growyoursuper for more detailed information or see how super is taxed below and the **getting to know your Flexible Lifetime – Super** fact sheet.

You may be able to pay some of your pre-tax salary into super, called salary sacrificing. You can also invest after-tax money and make voluntary contributions. Both are tax-effective ways to invest, but there are restrictions you need to know about.

You may also grow your super faster by consolidating¹ all your super accounts into the one account, including Recognised Overseas Pension Schemes (ROPS) and finding lost super.

Important: Before consolidating, you need to consider how your existing super accounts compare to Flexible Lifetime – Super, what effect consolidating will have on any insurance cover (current insurance entitlements may be lost and you may not get the same type of insurance cover in Flexible Lifetime - Super) and whether any fees (including exit and withdrawal fees) apply. You should also consider where future employer contributions will be paid. If you are unsure, speak with your financial adviser or contact us.

Towards retirement

The Government has also provided a way to ramp up your super after you reach your preservation age (between 55 and 60, depending on when you were born). It's called a transition to retirement strategy.

The good news is you can use your AMP Flexible Lifetime – Super account and once you're over your preservation age you may be able to put more money into your super without reducing your take-home pay. Go to amp.com.au/ttr to learn more, or talk to your financial adviser.

For the long term

You can start accessing your super once you reach your preservation age. Once you turn 60 and retire, you can withdraw your super tax-free. You generally can't take money from your super until you retire, except in special circumstances.

You should read the important information about the different types of contributions, limits on contributions and when you can access your super before making a decision. Go to the **getting to know your Flexible Lifetime – Super** fact sheet available at amp.com.au/flexiblelifetimesuper.

The material relating to the different types of contributions, limits on contributions and when you can access your super may change between the time when you read this Statement and the day when you acquire the product.

3. Benefits of investing with Flexible Lifetime – Super

Flexible Lifetime – Super gives you flexibility, with a range of features.

Investment choice

Flexible Lifetime – Super caters for a variety of investment styles, with an AMP MySuper investment option as well as a range of multi-sector and single-sector investment options.

Insurance options to look after you and your family

Insurance cover helps to financially protect you and your family. Premiums are deducted from your super account, making it a convenient and possibly more tax-effective option for you. See insurance in your super and the **insurance** fact sheet for further information.

Administration fee rebate

For balances over \$100,000, you have the potential to save on administration fees. This does not apply to the AMP MySuper investment option.

Flexible bonus

You and one immediate family member can link your accounts which may help you save even more on administration fees.

Nominate your beneficiaries

You can nominate one or more of your dependents or your legal personal representative to receive your super and any insured death benefit.

If you are an employee member, the fees, charges and certain other conditions of membership generally change when you leave your employer.

You should read the important information about the benefits of investing with Flexible Lifetime – Super before making a decision. Go to the **getting to know your Flexible Lifetime – Super** and the **employer plans** fact sheets available at amp.com.au/flexiblelifetimesuper. The material relating to the benefits of investing with Flexible Lifetime – Super may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super

All investments have risks so here are a few things you need to know before investing:

- All markets go up and down, causing asset values to vary. The extent to which markets move up and down is called volatility. In general, asset classes with a higher potential return also have a higher level of risk.
- There are no guarantees in investing. Every market and investment strategy carries different risks. You may lose some of your money at different points in time.
- History has shown that investments with the best long-term returns, like shares and property, also show the most short-term volatility and risk.
- Your returns may be less than inflation.
- Past performance of an investment is no guide to the future performance and returns will vary.
- Super laws may change.
- Your super savings and returns might still not be enough to give you the retirement you want.

1 Flexible Lifetime – Super Unique Superannuation Identifier (USI) AMP0195AU, AMP Superannuation Savings Trust ABN 76 514 770 399

How much risk?

How much risk you choose to take on will depend on:

- your age
- investment timeframe
- how your other investments are going, and
- how comfortable you are with taking risk.

You should read the important information about the risks of investing before making a decision. Go to the **getting to know your Flexible Lifetime – Super and investment options** fact sheets available at amp.com.au/flexiblelifetimesuper.

The material relating to the risks of investing may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

There are a number of ways you can invest your super including:

- **AMP MySuper investment option** – for members who don't make an investment choice, or for members who choose to invest in the AMP MySuper investment option,
- **Choice investment options** – invest in up to 15 investment options including multi-sector and single sector options, managed by leading Australian and international fund managers.

You can choose to invest in either the AMP MySuper investment option or the Choice investment options, or a combination of both. If you do not choose an investment option, we will invest your super in the AMP MySuper investment option, based on the decade of your birth.

Switching is easy

It's easy to change your investment options as life changes. Log on to your secure online account, My Portfolio or complete the switch request form. There is no fee for switching.

AMP MySuper investment option – a lifecycle solution

The AMP MySuper investment option takes the hard work out of deciding how to invest your super, by providing the simplicity of a single investment option tailored for your age group. During your younger years the investment strategy seeks higher returns through greater exposure to growth assets such as shares. As you approach retirement, the investment aim is to reduce risk and preserve capital, so the asset allocation mix shifts to more stable defensive assets. The AMP MySuper investment option is suitable if you do not want to actively choose an investment option and you are seeking to grow your super.

AMP MySuper Investment Option	Aim and Strategy	Investment Objective ⁽ⁱ⁾	Growth/Defensive Asset Ranges ⁽ⁱⁱ⁾	Standard Risk Measure ⁽ⁱⁱⁱ⁾	Suggested Minimum Investment Timeframe ^(iv)
AMP MySuper 1990s	To provide long-term returns primarily from capital growth but also with some income, through a diversified portfolio. Initially, this investment option will hold a higher allocation to growth assets. As its investors approach retirement, the investment option will progressively shift, increasing the weight to defensive assets to preserve capital.	CPI +5.0% pa	Growth assets: 75–100% Defensive assets: 0–25%	5 / Medium to High	10 years
AMP MySuper 1980s		CPI +5.0% pa	Growth assets: 75–100% Defensive assets: 0–25%	5 / Medium to High	10 years
AMP MySuper 1970s		CPI +4.5% pa	Growth assets: 70–100% Defensive assets: 0–30%	5 / Medium to High	10 years
AMP MySuper 1960s		CPI +3.0% pa	Growth assets: 32–77% Defensive assets: 23–68%	4 / Medium	10 years
AMP MySuper 1950s	To provide returns primarily from income but with some capital growth, through a diversified portfolio. This investment option will typically hold more defensive assets than growth, and this ratio will increase further as its investors near retirement, in order to preserve capital.	CPI +2.5% pa	Growth assets: 16–61% Defensive assets: 39–84%	4 / Medium	Under 5 years
AMP MySuper Capital Stable	To provide returns primarily from income, though with some capital growth, through a diversified portfolio. As capital stability is the priority of this investment option, it will hold mostly defensive assets such as fixed interest and cash.	CPI +2.0% pa	Growth assets: 0–50% Defensive assets: 50–100%	3 / Low to Medium	No minimum

(i) The rate of return that this investment option aims to achieve after fees and superannuation tax.

(ii) Growth assets include shares and property. Defensive assets include cash and fixed interest investments. For more details of asset classes, including the current benchmark allocations, go to the **investment options** fact sheet.

(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 options** fact sheet.

- (iv) Provides a guide to the number of years an investor should be prepared to invest in order to meet the objectives of the investment. Changing market conditions can also extend the suggested minimum timeframe.

If at any time you want to be more involved in making investment decisions about your super, you can choose to invest in any of our Choice investment options. If you do, this may affect the fees and charges you pay (see section 6 for more information). You can switch between options, including into or out of the AMP MySuper investment option at any time.

The trustee regularly reviews the investment options and may add new options, remove existing options or alter the options from time to time without prior notice.

Choice investment options

The Choice investment options include single and multi-sector options (with access to active, passive and socially responsible investment approaches), and term deposits.

You can find more information about the Choice investment options in the **investment options** fact sheet.

When choosing your investment strategy, you must consider:

- the likely investment returns
- the risks involved, and
- your investment timeframe.

You should read the important information about how we invest your money before making a decision. Go to the **investment options** fact sheet available at amp.com.au/flexiblelifetimesuper. 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, 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 the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower administration fees where applicable. Ask the fund or your financial adviser.

To find out more

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

The following table shows fees and other costs for the **AMP MySuper** investment option. These fees and other costs may be deducted from your money, the returns on your investment or the assets of the superannuation fund as a whole. You can use this table to compare the costs between different superannuation products.

The fees and other costs for Choice investment options offered in Flexible Lifetime – Super are set out in the **getting to know your Flexible Lifetime – Super** and **investment options** fact sheets.

AMP MySuper investment option		
Type of fee	Amount	How and when paid
Investment fee	0.40%pa	This fee is known as the MySuper investment fee . It is deducted daily from the assets of the AMP MySuper investment option, reflected in the daily unit price or crediting rate when declared.
Administration fee	0.64%pa	This fee is known as the MySuper administration fee . It is deducted daily from the assets of the AMP MySuper investment option, reflected in the daily unit price. It is not deducted directly from your account.
	Plus \$1.66 per week as at 1 July 2015.	This fee is known as the MySuper member fee . It is deducted directly from your account each month. This fee will increase on 1 July each year in line with the Consumer Price Index (CPI).
Buy-sell spread	No buy-sell spread applies, however transaction costs will apply - see other fees and costs below.	n/a
Switching fee	Nil	n/a
Exit fee	\$36.45 ⁽ⁱ⁾ as at 1 July 2015.	This fee is known as the MySuper exit fee . It is deducted directly from your account on a partial or full withdrawal from the superannuation fund. This fee will increase on 1 July each year in line with the Consumer Price Index (CPI).
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	n/a

AMP MySuper investment option			
Type of fee	Amount	How and when paid	
Other fees and costs ⁽ⁱⁱ⁾	MySuper investment option name	Estimated transaction costs⁽ⁱⁱⁱ⁾ (% of amount invested)	Estimated transaction costs⁽ⁱⁱⁱ⁾ are the costs of buying and selling assets within the investment option and are included in the unit price. When estimated transaction costs change, the value of your investment in the investment option will either increase or decrease depending on the change that was made.
	AMP MySuper 1990s	+/- 0-0.46	
	AMP MySuper 1980s	+/- 0-0.46	
	AMP MySuper 1970s	+/- 0-0.45	
	AMP MySuper 1960s	+/- 0-0.35	
	AMP MySuper 1950s	+/- 0-0.31	
	AMP MySuper Capital Stable	+/- 0-0.28	
	Advice fees for personal advice as agreed between you and your financial adviser.	Deducted directly from your account.	
	Insurance fees – Insurance premiums will apply if you have insurance cover.	Deducted directly from your account at the end of each month.	
Indirect cost ratio	MySuper investment option name	Estimated performance based fees (% pa)	Performance based fees^(iv) are paid to certain investment managers when they meet specific investment performance targets. These fees are deducted from the assets of the relevant investment option and are reflected in the daily unit price or crediting rate when targets are met.
	AMP MySuper 1990s	0.33	
	AMP MySuper 1980s	0.33	
	AMP MySuper 1970s	0.24	
	AMP MySuper 1960s	0.20	
	AMP MySuper 1950s	0.15	
	AMP MySuper Capital Stable	0.13	
	Plus Other Indirect costs of 0.01% pa for the AMP MySuper 1970s, AMP MySuper 1980s and AMP MySuper 1990s investment options; 0.00% pa for the AMP MySuper 1960s, AMP MySuper 1950s and AMP MySuper capital Stable investment options.	Other indirect costs^(v) are variable and are deducted from the underlying assets of the investment option and are included in the unit price or crediting rate as and when they are incurred. These costs are not charged separately.	

- (i) The exit fee does not apply to a withdrawal made to satisfy the payment to the ATO under a Release Authority.
- (ii) For more information on other fees and costs see the additional explanation of fees and costs in the **getting to know your Flexible Lifetime - Super** fact sheet and, for insurance fees, the **insurance** fact sheet.
- (iii) Estimated transaction costs may change on a regular basis. The current transaction costs are subject to change at any time without notice to you. See transaction costs in the **getting to know your Flexible Lifetime – Super** fact sheet for further details
- (iv) A PBF may be charged for the AMP MySuper investment options. For more information see the **investment options** fact sheet.
- (v) Other indirect costs are variable and may be more or less than the estimate. See other indirect costs in the **investment options** fact sheet for further details.

Example of annual fees and costs for the AMP MySuper investment option

This table gives an example of how the fees and costs for the AMP MySuper 1990s investment option can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example - AMP MySuper 1990s investment option		Balance of \$50,000
Investment fees	0.40% pa ⁽ⁱ⁾	For every \$50,000 you have in the AMP MySuper 1990s investment option you will be charged \$200.00 each year ⁽ⁱ⁾ .

Example - AMP MySuper 1990s investment option		Balance of \$50,000
PLUS Administration fees	0.64%pa ⁽ⁱ⁾ + \$1.66 per week ⁽ⁱ⁾⁽ⁱⁱ⁾	And, you will be charged \$320.00 in administration fees plus \$86.32 regardless of your balance ⁽ⁱ⁾⁽ⁱⁱ⁾ .
PLUS Indirect costs for MySuper	0.34% pa	And, indirect costs of \$170.00 each year will be deducted from your investment.
EQUALS Cost of investment option		If your balance was \$50,000, then for that year you will be charged fees of \$776.32 ⁽ⁱⁱ⁾ for the AMP MySuper 1990s investment option.

- (i) The amount you actually pay for your account is reduced by up to 15% to allow for the benefit of tax deductions passed on to you.
- (ii) Additional fees may apply. And, if you leave the superannuation fund early (or make a partial withdrawal), you will also be charged an exit fee of \$36.45 as at 1 July 2015.

Please note that you may have to pay additional fees to your financial adviser if you consult one. Please refer to the Statement of Advice or Member acknowledgement form (general advice) you will be given by your financial adviser.

Additional explanation of fees and costs

Advice fees for personal advice

You may agree with your financial adviser to pay them advice fees for personal financial planning services provided to you.

Planner servicing fee

If you were automatically transferred from CustomSuper® or SignatureSuper® you will continue to be charged a planner servicing fee where this fee was previously agreed with a financial adviser. Where a planner servicing fee has been agreed, an equivalent amount plus 10% GST is paid to the financial adviser as commission in addition to other fees paid to a financial adviser and is shown in your member statement. Read the **getting to know your Flexible Lifetime – Super** fact sheet for more information.

Please note the planner servicing fee may only be deducted from your account balance invested in the Choice investment options.

Insurance commission

If you were automatically transferred from CustomSuper or SignatureSuper and your insurance premium included an amount for commission, this arrangement will continue. This commission is not in addition to your insurance premium.

Changing the fees

We can change existing fees at any time. We will notify you at least 30 days before we increase existing fees (other than indexation increases described in the table above). For more information about fee changes refer to the **getting to know your Flexible Lifetime – Super** fact sheet.

You should read the important information about fees and other costs before making a decision. Go to the **investment options and getting to know your Flexible Lifetime – Super** fact sheets available at amp.com.au/flexiblelifetimesuper. The material relating to fees and other costs may change between the time when you read this Statement and the day when you acquire the product.

7. How super is taxed

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

- When adding to your super (ie a contribution)
- Earnings in your super, and
- When making a withdrawal.

Tax on contributions

When paid/type	Description	Rate
Concessional contributions		
Employer contributions;	From pre-tax income, such as SGC and Salary Sacrifice contributions.	
Any post-tax contribution with tax deduction claimed.	Personal contributions for which a personal tax deduction is claimed.	Up to 15% ⁽ⁱ⁾ . Known as 'contributions tax'. Refer to Tax above the caps below.
Limits	<ul style="list-style-type: none"> – Cap of \$30,000⁽ⁱⁱ⁾ a year – Cap is \$35,000 a year if over age 49⁽ⁱⁱ⁾. 	

Non-concessional contributions

After-tax contributions with no tax deduction claimed (Non-concessional contributions).	<ul style="list-style-type: none"> – Cap of \$180,000⁽ⁱⁱ⁾ a year – Three-year rule allows up to \$540,000⁽ⁱⁱ⁾ in one year over a three year period. 	Nil Tax applies if contributions are made above these caps.
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- (i) Individuals with income and certain contributions for an income year totalling \$300,000 or more will be liable for an additional tax of 15% on the lesser of the excess over \$300,000 and the contributions. This is in addition to contributions tax and is taxed by the Australian Taxation Office (ATO) direct to the member. This may be paid from your super account balance.
- (ii) As at 1 July 2015

The Government has introduced a budget repair tax of 2% for those on incomes over \$180,000, until 30 June 2017, which will increase the tax rates set out in this section.

Contribution tax is paid to the Australian Taxation Office (ATO) monthly. We deduct the amounts from your account quarterly, or earlier if your account is closed. This frequency might change to monthly to match payments to the ATO.

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Tax above the caps (excess contributions)

If you contribute more than the concessional caps outlined in the table above, you will be subject to excess contribution tax at your marginal tax rate plus Medicare levy plus an interest charge levied by the ATO.

For non-concessional contributions, there is currently an excess tax of 47% plus Medicare levy. There is an opportunity to have the excess and related earnings refunded to you.

Tip: Keep an eye on contributions to all your super funds to avoid exceeding the caps. We do not monitor super contributions made to your account against the caps.

Tax on earnings

Investment earnings on your super account are taxed at up to 15%. This tax is deducted before the investment return is declared.

Tax on withdrawals

The good news is there is no tax on withdrawals if you are age 60 and over.

How your benefit is taxed will depend on your age, how you take your benefit and the different parts, some of which will be tax-free and some taxable.

The amount of tax payable on the taxable component is outlined below:

Age	Pension	Lump sums
Aged 60 and over	Taxed element: tax-free. No income tax charged. Untaxed element: included in assessable income. 10% tax offset available.	Taxable component: tax-free. Payout not included in assessable income.
Aged 55 to 59	No tax on withdrawals from tax-free portion. Taxable component: included in assessable income. 15% tax offset will apply.	First \$195,000: tax-free. Amounts above: 17% (includes the Medicare levy).

Under age 55/early release

Each early release case has its own conditions and tax treatment. Those suffering a terminal illness normally take their money as a lump sum (taxed element is taxed up to 22% including Medicare levy) and those claiming their super for temporary incapacity can only receive this money as an income stream.

You should read the important information about how super is taxed before making a decision. Go to the **getting to know your Flexible Lifetime – Super** fact sheet available at amp.com.au/flexiblelifetimesuper. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

Providing your tax file number

If we don't have your tax file number (TFN), we have to deduct more tax from your super and reject certain types of contributions.

By providing us with your TFN, you'll only get taxed at super's tax-effective rates. Your TFN can also help us track down any super you've lost track of, and allow us to accept after-tax contributions.

Tip: Check your statement or call us to see if we have your TFN. If we don't, contact us today to avoid paying extra tax.

8. Insurance in your super

Insuring through your super is generally a tax-effective way to cover you and your loved ones.

Firstly, let's look at the type of cover available through Flexible Lifetime – Super:

Type of cover	Description
Extra Death Benefit (EDB)	Pays a lump sum amount in addition to your super account balance if you die. This cover includes a number of features, including the Terminal Illness Cover.
Total and Permanent Disablement (TPD) Benefit	Pays a lump sum amount if you become totally and permanently disabled.
Temporary Salary Continuance (TSC) Benefit	Pays a monthly amount as an income replacement if you become totally disabled or partially disabled.

For insurance definitions refer to our **insurance** fact sheet.

Costs of insurance

There are costs for insurance, known as premiums. The cost of your cover depends on:

- the amount and type of cover
- age
- gender
- occupation
- state of health
- pastimes
- smoking habits
- the insurance premium rates applying to your plan, and
- any extra options you may want to add.

You can obtain an indicative premium quote as part of your application process, from your financial adviser or by contacting us. If we accept your application, the cost of your premium will be shown in the confirmation letter we send you. Premiums will be deducted from your super account at the start of each month unless you cancel your cover.

Please note: Large amounts of insurance cover may erode your retirement income. Please consult your financial adviser for advice on what level of insurance cover is appropriate for your needs.

Insurance for employee members

Standard insurance cover

Your plan and membership category may automatically include insurance cover. The amount of cover provided for you will be shown in the letter we send you when we confirm your insurance cover, and is based on the information provided by your employer.

You may be able to change your insurance cover. Read the **employer plans** and **insurance** fact sheets for details on how you can change your insurance cover. You can cancel your insurance cover at any time by writing to us (contact details are on the back cover of this PDS). We suggest you read your **employer plans** and **insurance** fact sheets and consult a financial adviser before deciding to change or cancel your insurance cover.

Tip: Unless you cancel or decline your insurance cover, the cost of your insurance cover (your insurance premium) will be deducted from your account.

How to apply for insurance or additional insurance

If you would like additional insurance, you may apply (if you are eligible) at any time. To do so, complete the application for insurance form, available by calling us. You will need to provide details of your health when applying for insurance or additional insurance cover.

If you apply for insurance or additional insurance, refer to the section below insurance for personal members.

Insurance for personal members

How to apply for insurance

You may be eligible to apply for insurance cover in Flexible Lifetime – Super. To apply, complete the **application for insurance** form, available by calling 131 267. You will need to provide details and, in most cases, evidence of your health when applying for insurance cover.

Please note: The following factors may affect your entitlement to insurance cover, so further information should be read before deciding whether the insurance is appropriate:

- The level and type of insurance cover available.
- Eligibility for insurance cover.
- Insurance conditions and exclusions.
- For employee members, what happens when you leave your employer.

You should read the important information about insurance in your super before making a decision. Go to the **insurance and employer plan** fact sheets available at amp.com.au/flexiblelifetimesuper. The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account

If you are an employee member, your account is opened when your employer nominates you to join their Flexible Lifetime – Super employer plan.

If you are a new personal member, your account is opened when it is automatically transferred from another AMP account.

Cooling-off period

Cooling-off rights do not apply to employee members or new personal members automatically transferred into Flexible Lifetime – Super.

Enquiries and complaints

We're here to help. If you need help with your account simply contact our customer service team.

If you're looking for more information, download our fact sheets from amp.com.au/flexiblelifetimesuper, access your secure online account on My Portfolio, or ask your financial adviser.

If you have an enquiry or are unhappy about any aspect of your account or our service, please contact AMP Customer Service:

email	askamp@amp.com.au
phone	131 267, 8.30am to 6.00pm Sydney time, Monday to Friday
mail	Customer Service AMP Life Limited PO Box 300 PARRAMATTA NSW 2124
internet	amp.com.au/flexiblelifetimesuper
My Portfolio	amp.com.au/connect

You should read the important information about the enquiries and complaints process before making a decision. Go to the **getting to know your Flexible Lifetime – Super** fact sheet available at amp.com.au/flexiblelifetimesuper. The material relating to the enquiries and complaints process may change between the time when you read this Statement and the day when you acquire the product.

10. Other information

You should read the important information about privacy (including about our collection of your personal information to establish and manage your Flexible Lifetime – Super account and for related purposes, such as providing you with information about other AMP financial services) and information about the AMP companies involved in this product.

Go to the **getting to know you Flexible Lifetime – Super** fact sheet available at amp.com.au/flexiblelifetimesuper. The material relating to AMP and your privacy and the relationship between the trustee and other service providers may change between the time when you read this Statement and the day when you acquire the product.