

This AMG MySuper Product Dashboard is provided to help you understand the product's fees, performance and risk. It will assist you in comparing the AMG MySuper product with other MySuper products offered by other superannuation providers.

Go to ASIC's MoneySmart website [www.moneysmart.gov.au](http://www.moneysmart.gov.au) for more information about superannuation.

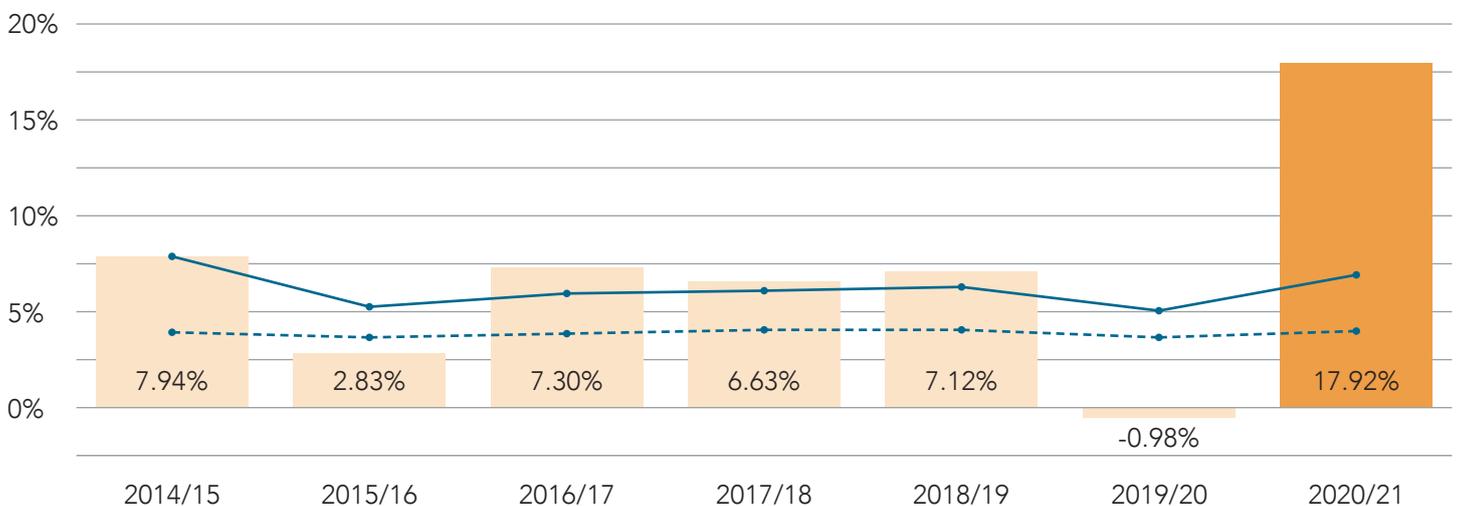
## Return Target

Return Target for 2021-2029 of 2.48% per year above the Consumer Price Index (CPI), after fees and taxes. Future returns cannot be guaranteed. This is a prediction.

## Actual Return

AMG MySuper Option commenced on 1 January 2014. The 7 year average actual return as at 30 June 2021 is 6.97% per annum. The 7 year average return target was 4.14% per annum during this period.

## Comparison between return target and return



## Notes

- Return target is an estimate of the expected return per annum above CPI, after fees and costs over a rolling 10 year period. The option is expected to exceed the return target at least 50% of the time. Statistically, this means that there is up to a 50% probability of not meeting the return target.
- Actual Return is the average return per annum after fees, costs and taxes up to a period of 10 years.
- Average return target and average actual return are used to show a longer term comparison so that fluctuations in returns earned each year are smoothed out. They are calculated for up to 10 years if returns are available.
- Statement of fees and other costs - The calculation of the fees and costs are based on a representative member with an account balance of \$50,000. Higher or lower balances will have different fees and costs compared to a representative member with a balance of \$50,000.
- Past performance is not necessarily an indication of future returns.

This MySuper Dashboard is for general information purposes only and is not intended to be relied on for the purpose of making an investment decision or other decisions pertinent to your superannuation. It has been prepared without taking account of the objectives, financial situation or needs that any individual may require to make such decisions. You should also consider obtaining professional advice before making decision regarding your superannuation to determine if they are appropriate to your needs. Please read the relevant Product Disclosure Statement available at [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au) or contact us for a copy.

## Level of investment risk

**High** - The MySuper product has a high level of investment risk. This means that negative returns are expected in 4 to less than 6 years out of every 20 years.

## Statement of fees and other costs

If your balance was \$50,000, you will be charged fees of **\$350** per annum for the MySuper product. Fees and costs may not necessarily be the same in future financial years.



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