

AMP CAPITAL EQUITY INCOME GENERATOR

Are you thinking about how you will replace your salary once you retire and ensure it is sustainable? The AMP Capital Equity Income Generator has been designed to offer higher than average income plus capital growth.

Maximise your after-tax income over the length of retirement

- > Regular, reliable income can mean you shouldn't have to make sacrifices
- > Tax effectiveness can help maximise income
- > Suitable for the growth component of investment portfolios

Right balance leads to happy days

You've worked hard for your savings, so don't let it be eroded by inflation.

Inflation is a key risk that many investors forget to take into account because you can't see the gradual day-to-day impact of it, but it's a key risk you need to plan for. Although the balance of your savings may remain the same, if you aren't earning a return greater than inflation, the value of your money is being eroded over time.

Everyone will have their own lifestyle goals in retirement. We believe an ideal solution is one which maximises income, while providing enough capital growth to allow that income to grow with the cost of living.

The AMP Capital Equity Income Generator aims to provide higher than average income plus capital growth. Furthermore, the Fund should exhibit lower volatility than the broader share market.

This fund may be suitable for those who:

- > are looking to replace their wage
- > are concerned they'll outlive their money
- > are low marginal tax rate payers
- > are thinking about retirement
- > have an SMSF portfolio

How does the team seek to provide you with regular income and capital growth?

- > Shares provide the potential for steady, reliable dividends and they also have the benefit of franking credits
- > The Fund's investments can grow with the cost of living and income can be maximised over the longer term
- > We analyse and invest in companies that we expect to maintain or grow their dividends over time. We don't just invest in shares with high dividends as we don't believe this is a wise long term strategy
- > Strategies are employed to maximise dividend income from the portfolio we invest in.

CO-PORTFOLIO MANAGER



Dermot Ryan

Dermot Ryan is a co-PM for AMP Capital's Australian equity income focused strategies and covers mining and energy sectors.

Dermot also manages concentrated SMA portfolios for AMP's retail investor base. He joined AMP in 2014 from Commonwealth Private, where he managed their direct Australian equities model and SMA portfolios.

CO-PORTFOLIO MANAGER



Thomas Young

Tom Young is Co-PM for AMP Capital's equity income focused strategies and responsible for research in the financial, health care and telecommunication sectors. Tom joined the Equities team in December 2010 and was assistant portfolio manager for the Equity Income Generator.

What you need to be aware of:

- > Australian shares carry a higher level of short-term risk, particularly if you do not hold your investment for the minimum suggested investment timeframe.
- > **Returns are not guaranteed:** Future returns may differ from past returns, the level of returns may vary, the value of your investment may vary, and there may be the risk of loss of invested capital.
- > **Market risk:** The Fund will be affected by any risks associated with the shares listed, or about to be listed, on the Australian Securities Exchange. These include risks in relation to how those shares or other investments perform, how sustainable their earnings are, and other factors that affect value and performance, as well as risks associated with international investments and liquidity risks.

Key Facts

The Fund aims to provide annual dividend income (including franking credits) above the dividend income of the performance benchmark.*

The Fund also aims to provide a total return (including franking credits) in excess of the overall performance benchmark* on a rolling 5 year basis.

Performance benchmark: S&P/ASX 200 Accumulation Index*

* Performance benchmark adjusted to include franking credits

	OFF PLATFORM	ON PLATFORM
APIR CODE	AMP1931AU	AMP1905AU
MINIMUM INVESTMENT	A\$10,000	Check with your platform provider or speak with your financial adviser
MANAGEMENT COSTS	1.10% pa	0.90% pa
RISK LEVEL	6. High	
DISTRIBUTION FREQUENCY	Monthly	
SUGGESTED MINIMUM INVESTMENT TIMEFRAME	5 years	

SPEAK TO AN EXPERT



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**INSIGHTS
IDEAS
RESULTS**

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