

AMP CAPITAL FUTURE CASH FLOW 12 FUND, SERIES 1

Product Disclosure Statement

Platform (Class A units)

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Important information

This Product Disclosure Statement (PDS):

- provides a summary of significant information about the AMP Capital Future Cash Flow 12 Fund, Series 1 (the Fund) and your investment in the Fund, and
- incorporates a number of references to further important information, each of which forms part of this PDS. This 'incorporated information' is indicated by the symbol // and is available online at www.ampcapital.com.au/pds/FC121/a.

Before making a decision about investing or reinvesting in the Fund, all investors should consider the information in the PDS and all the incorporated information. A copy of the current PDS and incorporated information can be obtained free of charge, on request by contacting us on 1800 658 404. Information in this PDS can help investors compare the Fund to other funds they may be considering. The information in this PDS is general information only and does not take into account any investor's personal objectives, financial situation or needs. All investors should obtain financial advice that is tailored to their circumstances.

No company in the AMP Group or any investment manager assumes any liability to investors in connection with investment in the Fund or guarantees the performance of the Responsible Entity's obligations to investors, the performance of the Fund or any particular rate of return. The repayment of capital is not guaranteed. Investments in the Fund are not deposits or liabilities of any company in the AMP Group. AMP Capital has provided consent to the statements made by or about AMP Capital in this document and has not withdrawn that consent prior to the issue of this document. No company in the AMP Group other than the Responsible Entity is responsible for any statements or representations made in this document.

We have provided a table of the key terms used in this PDS - these terms are shown in ***bold and italics*** throughout this PDS.

KEY TERMS IN THIS PDS	MEANING
<i>Adjusted annually for inflation</i>	The movement in the most recent March Trimmed Mean Consumer Price Index (CPI) ⁽¹⁾ and the prior March CPI. This can result in a positive (ie due to an inflationary upward movement) or negative (ie due to a deflationary downward movement) change to the monthly cash flows.
<i>Annual cents per unit distribution rate</i> ⁽²⁾	12.228 cents per unit per annum, adjusted annually for inflation. Investors will be updated online in July each financial year of the annual cents per unit distribution rate for that financial year.
<i>End date</i>	The date on which the Fund is terminated, at the discretion of the Responsible Entity. This date is variable and dependent on the performance of the Fund. At the time of termination, a final distribution and any residual capital remaining in the Fund will be paid to investors. See 'Termination of the Fund' on page 16 of the incorporated information document.
<i>Estimate of the life of the Fund</i> ⁽²⁾	9 years and 9 months (April 2026) from the inception of the Fund. The estimate of the life of the Fund is the best estimate of the period of time the Fund will be able to pay monthly cash flows. It is a guide only, based on our modelling and assumptions, as at the date of this PDS, and will change throughout the life of the Fund. See 'Modelling and assumptions' on page 3 of this PDS and for further details, page 5 of the incorporated information document. Investors will be updated regularly throughout the life of the Fund on changes to the estimate of the life of the Fund online at www.ampcapital.com.au .
<i>Indicative range of the life of the Fund</i>	7.5 to 11 years from the inception of the Fund. This is based on our modelling and assumptions, as at the date of this PDS, which provides an estimate of the shortest and longest period of time that the Fund will be able to pay monthly cash flows. See 'Modelling and assumptions' on page 3 of this PDS and for further details, page 5 of the incorporated information document.
<i>Inception of the Fund</i>	2 August 2016
<i>Monthly cash flows</i>	The distributions of the Fund, which may comprise both income and the return of capital invested. Calculated as the number of units held by the investor multiplied by the <i>annual cents per unit distribution rate</i> divided by 12, after fees and costs.

1. **Source:** Australian Bureau of Statistics
2. At the inception of the Fund, the ***annual cents per unit distribution rate*** was 12 cents per unit per annum and the ***estimate of the life of the Fund*** was 9 years and 4 months.

AMP CAPITAL FUTURE CASH FLOW 12 FUND, SERIES 1

Issued	29 September 2017
PDS version	Future Cash Flow 12 - S1_PDS 2.0
Issuer and responsible entity	AMP Capital Funds Management Limited – referred to in this PDS as 'the Responsible Entity'.
Investment manager	AMP Capital Investors Limited (ABN 59 001 777 591, AFSL 232497) – referred to in this PDS as 'AMP Capital', 'we', 'our' or 'us'.
Fund	AMP Capital Future Cash Flow 12 Fund, Series 1 – also referred to in this PDS as 'the Fund' (ARSN 613 309 596, APIR code AMP2090AU).
Unit class	On-platform Class A

This PDS was prepared in accordance with Subdivision 4.2C of Division 4 of Part 7.9 of the Corporations Regulations 2001.

This PDS may be used by master trusts or platform operators, referred to in this PDS as 'platform operators', to apply for units in the Fund, and to give to their customers (indirect investors) to provide them with Fund information they may use in making a decision about instructing the platform operator to invest in the Fund on their behalf, and to compare to other funds they may be considering. Platform operators are unitholders in the Fund; their rights differ from the rights of indirect investors, who are not unitholders.

ASIC Class Order [CO 14/1252] applies to this PDS.

1. ABOUT AMP CAPITAL FUNDS MANAGEMENT LIMITED

The Responsible Entity of the Fund and issuer of this PDS is AMP Capital Funds Management Limited, a member of the AMP Group, which includes AMP Capital. AMP Capital is 85% owned (indirectly) by AMP Limited. As part of the AMP Group we share a heritage that spans over 160 years. The Responsible Entity is responsible for the overall operation of the Fund and can be contacted on 1800 658 404.

AMP Capital has been appointed by the Responsible Entity to provide investment management and associated services in respect of the Fund. This includes being responsible for selecting and managing the Fund's investments. AMP Capital has also been appointed by the Responsible Entity, under an agreement, to provide other Fund related services, including responding to investor enquiries and the preparation of this PDS on behalf of the Responsible Entity. No company in the AMP Group other than the Responsible Entity is responsible for the preparation and issue of this PDS or for any statements or representations made in this PDS.

AMP Capital

AMP Capital is a global investment manager with a large presence in Australia. Our asset class specialists, investment strategists and economists work together with the aim of delivering strong investment outcomes for clients. That is why our clients trust us to invest over A\$178.9 billion (as at 30 June 2017) on their behalf, across a range of single sector and diversified funds.

More information about AMP Capital is available online at www.ampcapital.com.au/about-us.

2. HOW THE FUND WORKS

The Fund invests in a diversified portfolio of growth and defensive assets. The Fund is managed using broad asset class ranges, which allows for a flexible approach to changes in the asset class mix to meet changes in the market environment. This is known as dynamic asset allocation. The Fund may access assets directly or indirectly by investing in underlying funds. See 'How we invest your money' on page 6 of this PDS.

Known monthly cash flows

The Fund provides investors with known **monthly cash flows**.

Monthly cash flows can comprise both income and return of capital invested. The design of the Fund provides for the orderly drawdown of capital invested through the payment of monthly cash flows. The Fund will continue to pay monthly cash flows until all income and capital is returned to investors.

How long can you expect your money to last?

We provide guidance on how long your money is expected to last, by specifying both an indicative range and an estimate of the life of the Fund.

We have estimated the shortest and longest period of time, from the **inception of the Fund**, that we believe the Fund will be able to pay monthly cash flows to investors. Those estimates provide an **indicative range of the life of the Fund**.

Additionally, we have provided the best estimate for the period of time the Fund will be able to pay monthly cash flows to investors, referred to as the **estimate of the life of the Fund**.

The indicative range and estimate of the life of the Fund are calculated from the **inception of the Fund** and not when individual investors make their first investment. They are based on our modelling and assumptions as at the date of this PDS.

After the Fund pays a final distribution and any residual capital remaining in the Fund is paid to investors, it will have reached its **end date**.

See 'Key terms in this PDS' on page 2 of this PDS for the terms highlighted in this section.

Modelling and assumptions

Our modelling and assumptions used to determine the indicative range and estimate of the life of the Fund are based on a financial model built by AMP Capital that generates 1,000 random simulated scenarios for the investment returns and associated capital drawdown of the Fund. The result of each simulated scenario is an **estimate of the life of the Fund** for that scenario. Key assumptions factored into the modelling include a return of 5.3% per annum after fees, volatility of 6% per annum on investments held by the Fund, interest rates being determined by the current real yield curve for Australian government bonds and CPI of 2.5% per annum. The results of these 1,000 simulated scenarios allows us to understand the distribution of possible outcomes, which provides an indication of the likelihood of a particular estimate of the life of the Fund occurring. See 'Modelling and assumptions' on page 5 of the incorporated information document.

You should be aware that the information related to the indicative range and estimate of the life of the Fund is predictive and does not represent a guarantee by AMP or affiliated parties. Known and unknown risks and other uncertainties may arise which impact the assumptions used in the modelling. This may result in the predictive estimates being materially different from actual outcomes.

Investing in a managed investment scheme

The Fund is a managed investment scheme structured as a unit trust and registered under the Corporations Act 2001 (Cth) (Corporations Act). A managed investment scheme is where investors' money is pooled together to purchase the Fund's assets, and it is the investment manager, not investors, who has day to day control of the Fund. The Fund's constitution, along with the Fund's PDS, the Corporations Act and other relevant laws, sets out the relationship between the Responsible Entity and investors.

The value of your investment

Investors in a Fund are issued with 'units', each of which represents a share of the value of the Fund's assets. The Fund may have a number of classes of units. Investments made through this PDS relate to On-platform Class A units.

Unit prices can rise and fall on a daily basis depending on a number of factors, including the market value of the Fund's assets. Consequently, the value of your investment will vary from time to time.

Platform operators The value of your investment at any point in time is calculated by multiplying the number of units you hold, by the On-platform Class A unit price current at that time. Unit prices are updated regularly online at www.ampcapital.com.au and can also be obtained by contacting us.

Indirect investors When you invest through this PDS, the platform operator holds units on your behalf. The value of your investment at any point in time is calculated by multiplying the number of units held for you, by the unit price set by the platform operator. Your financial adviser or platform operator can provide you with the current unit price relevant to your investment in the Fund.

Investing in the Fund

Who the Fund is designed for

The Fund has been designed for investors seeking known **monthly cash flows** within the **indicative range of the life of the Fund**. See 'How long can you expect your money to last?' on page 3 of this PDS.

The Fund is managed for investors in or close to retirement. If you are not this type of investor, please consult your financial adviser prior to making any investment decision, to understand the tax consequences that may apply to you.

Investing in the Fund can help an investor plan and budget based on known monthly cash flows to meet their lifestyle expenses and goals in retirement.

Who can invest?

Applications to invest in the Fund through this PDS can only be made by platform operators, investing directly in the Fund, and indirect investors, investing in the Fund through a master trust or platform, who receive the PDS (including electronically) within Australia. We can only accept applications signed and submitted from within Australia. The Responsible Entity reserves the right to refuse or reject an application.

How to apply

All investments are made on the basis of the PDS current at the time of contributing any investment amount. You can obtain a current PDS online at www.ampcapital.com.au or by contacting us.

Platform operators You will need to complete an application form and submit it with your initial investment amount of at least \$500,000. You can then make additional investments of at least \$5,000 at any time. The Responsible Entity reserves the right to accept lower investment amounts. Application forms can be obtained by contacting us on 1800 658 404.

Indirect investors Your financial adviser or platform operator will provide you with information about how to apply, including the form you will need to complete, minimum initial and additional investment amounts, and payment methods.

Accessing your money

Platform operators Contact us in writing at any time, telling us how much you wish to withdraw and giving your account details. A balance of \$500,000 is generally required to keep your investment open.

Indirect investors Contact your financial adviser or platform operator for details about how to withdraw money, how your withdrawal will be paid, and the minimum withdrawal amount and account balance set by the platform operator.

Payment times

The proceeds of your withdrawal request will usually be available within five (5) business days. However, under the Fund's constitution, payment and processing of withdrawal requests may take up to 21 days, or longer in some circumstances, such as if there is insufficient cash available in the Fund to meet withdrawal requests within the 21 day period.

Distributions

Platform operators The Fund makes **monthly cash flows**. These cash flows are distributions comprising income earned by the Fund and may also include a return of capital where income of the Fund is less than the required monthly cash flow. See 'Key terms in this PDS' on page 2 of this PDS for further information about the monthly cash flows.

Indirect investors Distributions of monthly cash flows are paid directly to platform operators. You should contact your financial adviser or platform operator for details about how often distributions are paid, and the distribution payment method.

// You should read the important information about how the Fund works before making a decision. Go to www.ampcapital.com.au/pds/FC121/a – select 'Incorporated information' from the PDS information menu, and go to 'Distributions', 'Investing in the Fund', 'Accessing your money' and 'Other important information'. The material relating to how the Fund works may change between the time when you read this PDS and the day when you acquire the product.

3. BENEFITS OF INVESTING IN THE FUND

Significant features and benefits of investing

The Fund has been designed to provide known **monthly cash flows** within the **indicative range of the life of the Fund**.

The Fund provides for the orderly drawdown of capital as part of the payment of monthly cash flows, therefore, the Fund will have an **end date**.

The Fund provides the benefits of:

- known **monthly cash flows** with guidance on how long an investor's money in the Fund will last
- a diversified investment in a portfolio of growth and defensive assets, with risk management strategies to reduce the investment risk of the Fund, and
- the ability for investors to access their investment in order to fund life's emergencies, without incurring penalty fees.

See 'Key terms in this PDS' on page 2 of this PDS for the terms highlighted in this section.

// You should read the important information about the features of the Fund before making a decision. Go to www.ampcapital.com.au/pds/FC121/a – select 'Incorporated information' from the PDS information menu, and go to 'Fund features' and 'Other important information'. The material relating to the Fund's features may change between the time when you read this PDS and the day when you acquire the product.

4. RISKS OF MANAGED INVESTMENT SCHEMES

All investments carry risk

Assets with the highest long term returns may also carry the highest level of short term risk, particularly if you do not hold your investment for the minimum suggested investment timeframe. Additionally, different investment strategies may carry different levels of risk, depending on the assets in which a fund invests.

When you invest in a Fund, you should be aware that:

- returns are not guaranteed – future returns may differ from past returns, and the level of returns may vary, and
- the value of your investment may vary, and there may be the risk of loss of invested capital.

The value of your investment may also be affected by the Fund-specific risks noted below and by other risks or external factors such as the state of the Australian and world economies, consumer confidence and changes in laws and regulations including tax laws and government policies relating to managed investment schemes.

Other factors such as your age, the length of time you intend to hold your investment, other investments you may hold, and your personal risk tolerance will affect the levels of risk for you as an investor. As the risks noted in this section do not take factors such as these into account, you should consider obtaining appropriate financial advice before making a decision about investing or reinvesting in the Fund.

Risks specific to the Fund

Risks specific to the Fund may include or be associated with:

- **the indicative range and estimate of the life of the Fund are not guaranteed** – if investment markets move in an adverse manner that has not been reflected in our modelling and assumptions, this may result in an unanticipated decline in the value of the Fund. A reduction in the value of the Fund may result in a shortening of the life of the Fund.
- **investment approach does not guarantee delivery of the objective of the Fund** – the future performance of investment markets is unpredictable and can change unexpectedly. The investment approach is not a methodology that can guarantee the delivery of the objective of the Fund, but rather it provides an investment framework for the management of the Fund.
- **risk management strategies do not guarantee delivery of the objective of the Fund** – the Fund utilises asset allocation risk management strategies through diversification and the allocation to more defensive assets in certain market environments. However, there is no guarantee that these risk management strategies will preserve the capital value of the Fund in the manner anticipated.

- **alternative assets** – traditional risks such as credit and liquidity risk can be magnified for alternative assets.
- **asset allocation** – the Fund's asset allocation strategy does not guarantee positive investment performance at all stages of the investment cycle.
- **derivatives** – the use of derivatives may magnify any losses incurred.
- **interest rates** – including the risk of capital loss in a rising interest rate environment.
- **international investments** – including losses related to currency exchange rates, hedging, and changes in the state of the Australian and world economies.
- **investment management** – there is a risk that the investment manager will not perform to expectation or factors such as changes to the investment team or a change of investment manager may affect the Fund's performance.
- **property investments** – factors such as the quality of underlying properties and geographic location may affect the Fund's performance.
- **securities lending** – although engaging in securities lending by underlying funds in which the Fund invests may benefit the Fund by providing increased returns, there is a risk of capital loss.
- **share market investments** – the value of the Fund's investment in listed securities may decrease as a result of adverse share market movements.

// You should read the important information about risks before making a decision. Go to www.ampcapital.com.au/pds/FC121/a – select 'Incorporated information' from the PDS information menu, and go to 'Risks of investing'. The material relating to risks may change between the time when you read this PDS and the day when you acquire the product.

5. HOW WE INVEST YOUR MONEY

The Fund

The Fund is a registered managed investment scheme which invests in a diversified portfolio of growth and defensive assets. The Fund may access these assets directly or by investing in underlying funds.

We manage the Fund using a dynamic asset allocation approach with broad asset class ranges, which allows for a flexible approach in shifting between growth and defensive assets (refer to Table 1 for the types of assets), depending on market movements.

We also apply risk management strategies to reduce the investment risk in the Fund. These strategies include diversification of the Fund's investments and a de-risk mechanism, which involves moving the asset allocation of the Fund to more defensive assets, and in certain circumstances entirely to defensive assets, when certain market movement trigger points, defined and identified by AMP Capital, are reached. The Fund may subsequently reduce its holdings to defensive assets should market conditions improve.

The Fund may be suitable for investors who are seeking known **monthly cash flows**.

Asset allocation

The Fund's asset class allocation and ranges may vary at any stage over the life of the Fund across the full allocation range and asset classes as set out in Table 1.

Current asset class allocations and ranges can be obtained online at www.ampcapital.com.au or by contacting us.

Table 1

ASSET CLASS	RANGE %
Australian equities	0-40
International equities	0-40
Global REITs and listed infrastructure securities	0-20
Direct property and infrastructure assets	0-15
Global high yield credit	0-20
Alternatives (growth) ⁽¹⁾	0-20
Total growth	0-70
Global fixed income & credit	0-100
Alternatives (defensive) ⁽¹⁾	0-30
Cash	0-100
Total defensive	30-100
TOTAL	100

1. These asset classes include hedge funds adopting different investment strategies and absolute return style investment strategies.

Investment return objective

The Fund aims to provide known **monthly cash flows** within the **indicative range of the life of the Fund**.

Suggested minimum investment timeframe

For the **estimate of the life of the Fund**.

See 'Key terms in this PDS' on page 2 of this PDS for the terms highlighted in this section, and also 'How long can you expect your money to last?' on page 3 of this PDS.

Summary of risk level

Risk band

1	2	3	4	5	6	7
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Risk label

Very low	Low	Low to medium	Medium	Medium to high	High	Very high
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The Fund's risk band and risk label are based on an estimation that the number of negative annual returns over any 20 year period would be within the range of 1 to less than 2. Information about the methodology used for calculating the risk level can be obtained by contacting us. This summary is not a complete description of the risks of investing in the Fund.

Consequently, before choosing to invest or reinvest in the Fund, you should read the Fund's PDS and incorporated information, and consider factors such as the likely investment return, the risks of investing and your investment timeframe.

We may change the Fund's investment return objective or investment approach, from time to time, if we consider it to be in the best interests of investors. If we do so, we will advise investors.

In section 5 only, the term 'we' refers to the Responsible Entity.

// You should read the important information about how we invest your money before making a decision. Go to www.ampcapital.com.au/pds/FC121/a – select 'Incorporated information' from the PDS information menu, and go to 'Fund features'. The material relating to how we invest your money may change between the time when you read this PDS 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 investment 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 contribution fees and management costs 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 managed funds fee calculator to help you check out different fee options.

Summary of fees

Overview of fees and costs

Table 1 provides an overview of the costs of acquiring units in the Fund, and the fees and costs charged in relation to your investment. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment scheme as a whole. For the Fund, these fees and costs are paid out of the Fund's assets, and are reflected in the unit price. You can use this information to compare the Fund's fees and costs with those of other funds.

Unless otherwise stated, the fees and costs shown in this section are inclusive of Goods and Services Tax (GST) and any applicable stamp duty, less Reduced Input Tax Credits (RITCs) or other input tax credits claimable.

Unless otherwise specified, all dollar amounts are Australian dollars.

Table 1

TYPE OF FEE OR COST	AMOUNT
Fees when your money moves in or out of the managed investment product	
Establishment fee	Nil
Contribution fee	Nil
Withdrawal fee	Nil
Exit fee	Nil
Management costs¹	
The fees and costs for managing your investment	0.78% pa of the Fund's net assets

- See Table 2 for an example of the calculation, and component parts, of the management costs.

Important

Fee amounts shown in this PDS are the fees and costs the Responsible Entity charges platform operators investing through this PDS. If you are an indirect investor, please contact your financial adviser or platform operator for details of the fee amounts relating to your investment in the Fund.

Fees may be payable to your financial adviser, these fees are additional to the fees noted in Table 1 (refer to the Statement of Advice provided by your adviser).

Changes to fees

The Responsible Entity may change the fees noted in this PDS at its discretion and without the consent of platform operators or indirect investors. For example, fees may be increased where increased charges are incurred due to changes to legislation, where increased costs are incurred, if there are significant changes to economic conditions, or if third parties impose or increase processing charges. However, we will give platform operators 30 days' written notice of any intention of the Responsible Entity to increase the existing fees or introduce performance fees or contribution or withdrawal fees.

Example of annual fees and costs

Table 2 gives an example of how the fees and costs in the Fund can affect your investment over a one year period. You should use this table to compare this product with other managed investment products. The fees and costs shown in this table are an example only and are not additional to the fees and costs described in Table 1.

Table 2

EXAMPLE – AMP CAPITAL FUTURE CASH FLOW 12 FUND, SERIES 1		
CONTRIBUTION	BALANCE OF \$500,000 WITH A CONTRIBUTION OF \$5,000 DURING THE YEAR	
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
Plus Management costs ¹	0.78% pa of the Fund's net assets	And , for every \$500,000 you have in the Fund you will be charged \$3900 ² each year.
Equals Cost of the Fund ³		If you had an investment of \$500,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged a fee of: \$3900²
What it costs you will depend on the fund you choose and the fees you negotiate.		

- Management costs are expressed as a percentage of the Fund's net assets. Management costs are made up of a management fee of 0.66% pa and estimated indirect costs of 0.12% pa. The sum of these figures may differ to the total management costs, due to rounding.
- This cost does not include the management costs charged on the additional \$5,000 investment. The additional management costs would be \$39 if you had invested the \$5,000 for a full 12 months.
- This cost does not include any advice fees paid to your financial adviser.

// You should read the important information about fees and other costs before making a decision. Go to www.ampcapital.com.au/pds/FC121/a – select ‘Incorporated information’ from the PDS information menu, and go to ‘Fees and costs’. The material relating to fees and other costs may change between the time when you read this PDS and the day when you acquire the product.

7. HOW MANAGED INVESTMENT SCHEMES ARE TAXED

Investing in a managed investment scheme is likely to have tax consequences for investors. Specifically, managed investment schemes do not pay tax on behalf of investors in the scheme, and investors are assessed for tax on the net income generated by their investment in the scheme.

You are strongly advised to seek professional taxation advice before you invest or deal with your investment, as the taxation treatment of your investment will be specific to your circumstances and to the nature of your investment.

// You should read the important information about taxation before making a decision. Go to www.ampcapital.com.au/pds/FC121/a – select ‘Incorporated information’ from the PDS information menu, and go to ‘Taxation’. The material relating to taxation may change between the time when you read this PDS and the day when you acquire the product.

8. HOW TO APPLY

Investing in the Fund

The offer to invest in the Fund is subject to the terms and conditions described in the PDS current at the time of contributing any investment amount. A current PDS can be obtained, free of charge, online at www.ampcapital.com.au or by contacting us.

Platform operators You will need to complete an application form when applying for an initial or additional investment in the Fund. The application form can be obtained, free of charge, by contacting us on 1800 658 404.

Indirect investors Your financial adviser or platform operator can provide you with a current PDS and information about how to apply.

Cooling off rights

Platform operators Cooling off rights do not apply in relation to an investment in the Fund.

Indirect investors Cooling off rights do not apply under this PDS. Your financial adviser or platform operator can provide you with the conditions, if any, that apply to returning your investment within the cooling off period set by the platform operator.

Complaints procedure

Platform operators AMP Capital and the Responsible Entity follow an established procedure to deal with complaints. We are committed to providing you with a high level of service, but sometimes things go wrong. If this happens, we will help you resolve the issue. If you have concerns relating to your investment in the Fund, please contact us by telephone on 1800 658 404 or in writing to AMP Capital Investors Limited, GPO Box 5445, Sydney NSW 2001.

If the complaint is privacy related, please refer to the AMP Privacy Policy for more details, which can be obtained online at www.ampcapital.com.au/common/privacy.

Indirect investors You should contact your financial adviser or platform operator if you have a complaint related to your investment in the Fund. If your issue remains unresolved, you can contact the external dispute resolution scheme of which the platform operator is a member.

CONTACTING AMP CAPITAL

For information about investing with AMP Capital, please contact us.

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