

21 October 2024

# AMP Managed Funds

## Product Disclosure Statement

This is a replacement product disclosure statement which replaces the product disclosure statement dated 1 August 2024.

### Offer of units in the AMP Managed Funds

### Issued by AMP Wealth Management New Zealand Limited

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz). AMP Wealth Management New Zealand Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you make an investment decision.



*A little help*



# 1. Key information summary

## What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. AMP Wealth Management New Zealand Limited (**AMP, we, our, or us**) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of AMP and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you'll be charged are described in this document.

## What will your money be invested in?

The AMP Managed Funds (**Scheme**) has 5 investment funds offered under this Product Disclosure Statement (**PDS**).

These investment funds (**Funds**) are summarised below. More information about the investment target and strategy for each investment Fund is provided at section 3 'Description of your investment option(s)'.

Name	Brief description of fund and investment objective	Risk indicator*	Annual fund charges (% p.a. estimated)
<b>Diversified funds</b>			
<b>AMP Conservative Managed Fund</b>	A well-diversified portfolio primarily investing in income assets with a conservative allocation to growth assets.  To achieve modest to medium returns.		0.78%
<b>AMP Balanced Managed Fund</b>	A well-diversified portfolio with a balance of risk through holding growth and income assets.  To achieve medium returns.		0.79%
<b>AMP Growth Managed Fund</b>	A well-diversified portfolio primarily holding growth assets with a low allocation to income assets.  To achieve medium to high returns.		0.79%
<b>AMP Aggressive Managed Fund</b>	A well-diversified portfolio primarily holding growth assets with a low allocation to income assets.  To achieve high returns.		0.81%
<b>AMP International Shares Managed Fund</b>	A single sector portfolio primarily investing in diversified international equities.  To achieve high returns.		0.79%

\*See section 3 'Description of your Investment option(s)' for further information on the calculation of this risk indicator.

See section 4 'What are the risks of investing?' for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at [sorted.org.nz/tools/investor-profiler](https://sorted.org.nz/tools/investor-profiler).

## Who manages the AMP Managed Funds?

AMP is the Manager of the Scheme. See section 7 'Who is involved?' for details.

## How can you get your money out?

Your investment is redeemable. You can withdraw any or all of your investment upon request, provided you meet minimum withdrawal and balance levels, where applicable. There are currently no prescribed minimums, but the Manager retains the right to establish such minimums. In the event that any such minimum amounts are established in the future, this PDS will be updated to reflect such amounts.

Your investment in the AMP Managed Funds cannot be sold or transferred to anyone else.

We may suspend withdrawals in certain circumstances if we think it would be impractical or materially prejudicial to investors generally to give effect to withdrawals.

For more information about when you can withdraw see section 2 'How does this investment work?'.

## How will your investment be taxed?

The Scheme is a portfolio investment entity (**PIE**).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (**PIR**). This can be 10.5%, 17.5% or 28%. See section 6 of the PDS ('what taxes will you pay?') for more information.

## Where can you find more key information?

AMP is required to publish quarterly updates for each Fund. The fund updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at [amp.co.nz/mf-qfu](http://amp.co.nz/mf-qfu). The manager will also give you copies of those documents on request.

# Table of contents

	Page
1. Key information summary	2
2. How does this investment work?	5
3. Description of your investment option(s)	7
4. What are the risks of investing?	9
5. What are the fees?	10
6. What taxes will you pay?	11
7. Who is involved?	11
8. How to complain	11
9. Where you can find more information	12
10. How to apply	12

## 2. How does this investment work?

This PDS offers you units in the investment Funds set out in Section 3 Description of your investment option(s). The Scheme is registered under the Financial Markets Conduct Act 2013.

### About the Scheme

The key benefits of the Scheme are:

- Online access which means you can access and maintain your investment anywhere and anytime by downloading the MyAMP mobile app (free to download in the App Store and Google Play) or by logging into the MyAMP online portal at [online.amp.co.nz](https://online.amp.co.nz) (Online) - please note that from time to time the MyAMP mobile app and MyAMP online portal may have different functionality available;
- flexibility in investment as it gives you control of which funds to invest in and you can decide when to make withdrawals;
- greater access to investments you may otherwise not be able to access as an individual as your money is pooled with other investors' money and invested by AMP;
- investments managed by experienced professionals; and
- access to a range of investment funds, you can choose from the Funds set out in the "Description of your investment option(s)" section of this PDS.

The Scheme is structured as a unitised trust which is divided into five separate Funds. Each Fund invests into underlying assets. The Scheme is governed by the trust deed between AMP and Public Trust (**Supervisor**).

Each Fund's assets are held on trust by the Supervisor or its appointed custodian.

Generally, the difference between the unit price at which you buy units in a Fund and the current unit price is your return. The Funds currently do not distribute income. Each Fund's unit price is determined by the value of its assets, less fees and expenses. You will buy 'units' that represent your share in the relevant Fund(s), although you don't acquire an interest in any particular asset of the Scheme or any particular Fund.

All liabilities incurred in relation to a Fund will be met in the first instance from the assets of that Fund. If the assets of a particular Fund are insufficient to meet its liabilities, then the assets of the other Funds within the Scheme may be applied to meet those liabilities.

### Joining the Scheme

Investment in the Funds offered in this PDS is open to any individuals age 18 or over who are living or normally living in New Zealand and either a New Zealand citizen or entitled to live in New Zealand. An eligible individual can make an application to AMP to become a member of the Scheme (see section 10 'How to apply' for further information). AMP may accept or decline applications at its discretion.

Investments can be made after AMP accepts your Scheme membership and establishes an account for you.

### Making investments

Investments in the Scheme must be made Online.

You choose the amount you wish to invest and how often investments are made. You can invest as much or as little as you like, provided that the Manager may set a minimum balance to be held in a Fund. After your initial investment, there is no obligation to make additional investments and no minimum amount for additional investments.

You can also add to your investment at any time by investing an additional lump sum or by setting up a regular payment.

You will be the registered holder of the units and you will be the beneficial owner.

Your units will be issued at the unit price for the Fund you've chosen applying on the next valuation day after your application is processed. Valuation days are every day it is a business day in Auckland and Wellington, unless valuations are suspended or delayed due to unforeseen circumstances.

For more information about investing in the Funds, see the Other Material Information document (**OMI**) available at [amp.co.nz/forms](https://amp.co.nz/forms).

### Withdrawing your investments

You can withdraw part or all of your investment from the Fund(s) at any time using the withdrawal feature Online.

Currently, there is no minimum withdrawal amount, although the Manager has the right to prescribe one in the future, and, if it does, it will update this PDS accordingly and apply the minimum withdrawal amount to future withdrawal requests.

Your withdrawal will be determined at the unit price applying on the day that the withdrawal is processed.

Withdrawal proceeds will be transferred to the bank account you provided in relation to your AMP Managed Funds account. If you wish to make changes to this account, you can complete this Online.

We may at any time suspend (delay) processing withdrawal or Fund change requests if we reasonably determine it would be impractical or materially prejudicial to the interests of investors generally to process them. The suspension may only exceed 90 days if the Supervisor has given its prior approval to its continuation.

For more information about withdrawals, see the OMI available at [amp.co.nz/forms](https://amp.co.nz/forms).

We also have the right to set a minimum unitholding, which is a minimum account balance. If we prescribe one in the future, we will update this PDS accordingly and it will mean that future withdrawal requests may be refused, or the Manager could require you to withdraw the remainder of your account balance, if the withdrawal request would result in an account balance less than the minimum unitholding.

## How to switch between Funds

You can generally switch your investment to another Fund offered in this Scheme. You can switch as much or as little as you like, provided that the Manager may set a minimum balance to be held in a Fund.

A switch is treated as a withdrawal of units from one Fund and an application for units in another Fund. As such, the application for units in the new Fund can only be given effect to once the withdrawal amount for the old Fund has been received. All the conditions and restrictions on making investments and withdrawals will therefore apply. For more information on withdrawals and switching, see the OMI on the AMP website at [amp.co.nz/forms](https://amp.co.nz/forms).

You can switch Funds by accessing the “Change funds” feature Online.

Currently, there are no restrictions on the number of switches that you can request.

### 3. Description of your investment option(s)

AMP believes that the target investment mix drives the majority of the returns available in the market.

We believe that it is difficult to consistently outperform the market via the adoption of short-term active positions, and that keeping investment costs down is an important component of returns. Accordingly, the funds will access returns using mainly index management strategies within asset classes.

We also believe investing sustainably will deliver long-term returns in line with or better than the broader market index. We have a clear approach to sustainable investing that avoids investing in companies that are involved in businesses or sectors that are our focus areas in terms of non-sustainability. For more information on the sustainable investment philosophy, refer to [amp.co.nz/nz/about/sustainability](http://amp.co.nz/nz/about/sustainability).

#### Target Investment mix legend

- Cash and cash equivalents
- NZ fixed interest
- International fixed interest
- Australasian equities
- International equities
- International equities – developed markets
- International equities – emerging markets
- Other - infrastructure
  
- Income Assets
- Growth Assets

Fund name	Investment objectives and strategy summary	Risk indicator*	Minimum suggested investment timeframe
<b>Diversified funds</b>			
<b>AMP Conservative Managed Fund</b>	<p>To achieve modest to medium returns – in exchange there may be small movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that primarily invests in lower-risk income assets with a conservative allocation to growth assets.</p> <p><b>Target investment mix</b></p>	<p>← Potentially lower returns      Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk      Higher risk →</p>	2 years
<b>AMP Balanced Managed Fund</b>	<p>To achieve medium returns – in exchange there will be some movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that has a balance of risk through holding growth assets and an allocation to lower-risk income assets.</p> <p><b>Target investment mix</b></p>	<p>← Potentially lower returns      Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk      Higher risk →</p>	4 years

Fund name	Investment objectives and strategy summary	Risk indicator*	Minimum suggested investment timeframe
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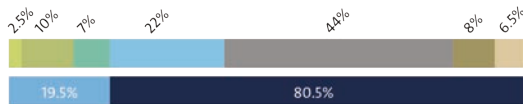
**Diversified funds**

**AMP Growth Managed Fund**

To achieve medium to high returns – in exchange there will be larger movements up and down in the value of your investments.

To provide a well-diversified portfolio that aims to provide growth, primarily through holding growth assets diversified with a lower allocation to lower-risk income assets.

**Target investment mix**



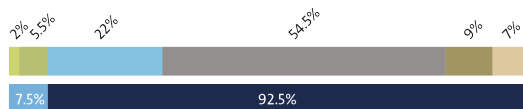
7 years

**AMP Aggressive Managed Fund**

To achieve high returns – in exchange there will be larger movements up and down in the value of your investments.

To provide a well-diversified portfolio that aims to provide growth, primarily through holding growth assets. The fund has a low allocation to income assets.

**Target investment mix**



10 years

**AMP International Shares Managed Fund**

To achieve high returns.

To provide a well-diversified portfolio that has exposure to diversified international equities of companies listed on stock exchanges.

**Target investment mix**



10 years

\*As the funds have not been in existence for a full five years, actual returns for that initial 5-year period are not available. To calculate the risk indicator for the five year period up to the date of this PDS, a combination of market index returns and actual returns have been used where relevant. We consider this to be the most appropriate way to calculate the risk indicator, but as a result of this calculation, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund than it would if actual returns for the last five years were able to be used.

The AMP Managed Funds Statement of Investment Policy and Objectives (SIPO) sets out the investment policies and objectives for each fund. We may change the SIPO for any fund without notifying you. We'll give the Supervisor prior notice of any changes.

The SIPO is available, free of charge, from [amp.co.nz/forms](http://amp.co.nz/forms) under AMP Managed Funds. Material changes to the SIPO will be described in the Scheme's annual report.

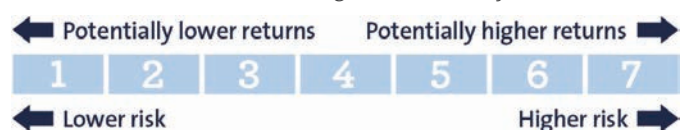
Further information about the assets in each fund can be found in the fund updates at [amp.co.nz/mf-qfu](http://amp.co.nz/mf-qfu).



## 4. What are the risks of investing?

### Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



For the filled-in risk indicators for each Fund, detailed in this PDS, see section 1 'Key information summary'.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the Fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at [sorted.org.nz/tools/investor-profiler](https://sorted.org.nz/tools/investor-profiler).

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading 'Other specific risks') that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2024. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund updates for each fund. The AMP Aggressive Managed Fund and AMP International Shares Managed Fund opened to new Investors on 21 October 2024. The latest risk indicator will be available in their respective fund updates, which will be published in February 2025.

The risk indicator has been calculated using market index returns because the Funds do not yet have a full 5 years of returns data from which to draw. This means that the returns data used may not represent a full investment cycle for the Fund and the risk category may be different if calculated using a longer timeframe. If the period of returns used reflected an environment of unusually low or unusually high volatility, the risk indicator may not reflect the Funds' future volatility.

### General investment risks

Some of the things that may cause the fund's value to move up and down, which affect the risk indicator, are:

Investment risks	Description
<a href="#">Asset allocation risk</a>	Negative or lower than expected returns from the Funds' investments in that particular sector, as different assets have different levels and types of risk. For example, equities and property are considered riskier and exposed to more volatility of investment returns than cash and fixed interest assets.
<a href="#">Market risk</a>	The Funds' investment return will fluctuate as a result of changes in market conditions. These conditions include economic and regulatory conditions, political events, environmental and technological issues.
<a href="#">Currency risk</a>	The value of a financial instrument will fluctuate as a result of changes in foreign exchange rates. Investments denominated in foreign currencies will fall if the New Zealand Dollar strengthens against those currencies, all else being equal.
<a href="#">Interest rate risk</a>	The Funds' investment return will fluctuate as a result of changes in interest rates. The Funds' exposure to interest rate risk primarily arises from investments in interest-bearing instruments such as cash and bonds, but can also affect property and share investments.
<a href="#">Credit risk</a>	A borrower may default on their financial obligations, either in whole or in part, under a contract. The impact of this will be a reduction in the level of returns or the full amount of the investment not being recovered.
<a href="#">Liquidity risk</a>	The Funds will experience difficulty in either realising assets or otherwise raising sufficient funds to satisfy financial obligations. Low liquidity means it may not be possible to sell assets at the desired time at fair value. This will impact the Funds' ability to pay withdrawal requests as required.

### Other specific risks

Other factors that impact investors' returns that are not reflected in the risk indicators. These include investment strategy and selection of underlying fund managers.

BlackRock Investment Management (Australia) Limited (**BlackRock**) is appointed to provide investment management services in relation to the underlying funds into which the Funds in this Scheme invest.

AMP has a monitoring process in place to ensure BlackRock meets our investment strategy guidelines.

Other specific risks can include service provider risk and concentration risk (as the AMP International Shares Fund is a single sector fund and therefore concentrated in a particular asset class). Details of these, and other general risks, can be found in the OMI on the Scheme's offer register entry at [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz).

## 5. What are the fees?

You will be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. If AMP invests in other funds, those funds may also charge fees. The fees you pay will be charged as a regular charge (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term.

These are as follows for the Funds offered in this PDS:

Fund	Management fee*	Costs and expenses (estimated)*	Total annual fund charges (estimated)*
AMP Conservative Managed Fund	0.74%	0.04%	0.78%
AMP Balanced Managed Fund	0.74%	0.05%	0.79%
AMP Growth Managed Fund	0.74%	0.05%	0.79%
AMP Aggressive Managed Fund	0.74%	0.07%	0.81%
AMP International Shares Managed Fund	0.74%	0.05%	0.79%

\*Percentage of net asset value

The annual fund charges outlined in the table above are the fees charged by AMP.

Description of the above fees categories:

Fee	Description	How is the fee paid?
Annual fund charges	<b>Management fee</b> Used to pay for the general administration costs of the Funds and the investment management services, including those of the underlying fund managers.	The management fee is deducted from, and reflected in the unit price of, the Funds concerned.
	<b>Costs and expenses</b> Includes the costs and expenses charged by the underlying funds. These include the Trustee's* fee, custody, accounting, audit, and regulatory compliance costs. These charges are estimated.	Costs and expenses are not charged to the Funds. Instead, the costs and expenses are charged to the underlying funds that the Funds invest in. This charge is then reflected in the unit price of the Funds.

\*Trustee means Public Trust, which is the trustee of the underlying funds.

All fees are disclosed on a before-tax basis. GST will be added to fees and may be included in expenses, where applicable. See the OMI available at [amp.co.nz/forms](http://amp.co.nz/forms) for more information.

### Individual action fees

There are currently no establishment, termination, contribution or withdrawal fees charged. You may be charged other fees on an individual basis for investor-specific decisions or actions. Further information is in the OMI at [amp.co.nz/forms](http://amp.co.nz/forms).

### Example of how fees apply to an investor

Maryanne invests \$10,000 in the AMP Growth Managed Fund. The starting value of her investment is \$10,000. She is charged annual fund charges, which work out to about \$79.00 (0.79% of \$10,000). These fees will be more or less if her account balance has increased or decreased over the year.

### Estimated total fees for the first year

Individual action fees: \$Nil

Fund charges: \$79.00

Other charges: \$Nil

See the latest fund update for an example of the actual returns and fees investors were charged over the past year. Note, as the Scheme was launched on 18 May 2022, historical return and fee data may not be immediately available over longer timeframes.

### The fees can be changed

The Supervisor's fee is covered by the annual fund charges. The Supervisor's fee can be changed with AMP's agreement.

We may waive any part or all of the management fee or decrease any management fee. Subject to the trust deed we may increase the management fee in any Fund by giving at least 30 business days' prior notice to all investors of that Fund.

AMP must publish a fund update for each Fund showing the fees actually charged during the most recent year. Fund updates, including past updates, when prepared, will be available at [amp.co.nz/mf-qfu](http://amp.co.nz/mf-qfu).

## 6. What taxes will you pay?

The Scheme is a portfolio investment entity. The amount of tax you pay is based on your prescribed investor rate (**PIR**). To determine your PIR, go to [amp.co.nz/pie](http://amp.co.nz/pie). If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It is **your** responsibility to tell AMP your PIR when you invest or if your PIR changes. If you do not tell AMP, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR, any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you.

For more information about the tax consequences of the investment, see the OMI at [amp.co.nz/forms](http://amp.co.nz/forms).

## 7. Who is involved?

### About AMP Wealth Management New Zealand Limited

Details about AMP are in the OMI on the Scheme's offer register at [disclose-register.companiesoffice.govt.nz](http://disclose-register.companiesoffice.govt.nz).

**Address:** AMP Wealth Management New Zealand Limited  
Freeport 170, PO Box 55, Shortland Street  
Auckland 1140

**Telephone:** 0800 267 001

### Who else is involved?

	Name	Role
Supervisor	Public Trust	Supervises AMP as the manager.
Custodian	Public Trust through its subsidiary FS Nominees Limited	Holds the assets of the Funds on behalf of investors.
Administration Manager	AMP Services (NZ) Limited	Provides administration functions.

## 8. How to complain

You can complain about the Scheme to us:

**Go to our website:** [amp.co.nz](http://amp.co.nz)  
**Email us at:** [investments@amp.co.nz](mailto:investments@amp.co.nz)  
**Call us on:** 0800 267 001, Monday to Friday 9am – 5pm  
**Write to us at:** Customer Response Manager  
AMP Wealth Management New Zealand Limited  
Freeport 170, PO Box 55, Shortland Street, Auckland 1140

If you've reached the end of our internal complaints process without your complaint being resolved, you can complain to our dispute resolution scheme, the Insurance & Financial Services Ombudsman Scheme by:

**Telephone:** 0800 888 202  
**Email:** [info@ifso.nz](mailto:info@ifso.nz)  
**Post:** PO Box 10-845  
Wellington 6143

You can also make a complaint to the Supervisor:

**Telephone:** 0800 371 471  
**Email:** [CTS.enquiry@PublicTrust.co.nz](mailto:CTS.enquiry@PublicTrust.co.nz)  
**Post:** Public Trust  
Client Services Manager, Corporate Trustees Services  
SAP Tower, Level 16  
151 Queen Street  
Auckland 1010  
Private Bag 5902  
Wellington 6140

If you've reached the end of the Supervisor's internal complaints process without your complaint being resolved, you can complain to the Supervisor's dispute resolution scheme, Financial Services Complaints Limited by:

**Telephone:** 0800 347 257  
**Email:** [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
**Post:** PO Box 5967  
Wellington 6140

There's no fee for either dispute resolution scheme to investigate/resolve complaints.

## 9. Where you can find more information

Further information relating to the Scheme, including financial statements, annual reports, fund updates, the trust deed, and SIPO, is on the offer register and scheme register at [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz). A copy of information on the offer register and scheme register is available on request to the Registrar of Financial Service Providers.

Investment in the Funds offered in this PDS is available by way of application to AMP. AMP will make information about the performance of the Funds available on a regular basis. This information will be available at the AMP website and you can keep track of your investment by logging Online at any time free of charge.

AMP will also send you an annual PIE tax statement by 31 May each year, showing you how much PIE tax has been paid or rebated to you for the tax year. This tax statement and other important Scheme documents will be made available free of charge Online or by email or post (at AMP's discretion).

Once your application has been completed, you can manage and view your account on the 'MyAMP NZ' app or AMP's online web service, MyAMP, at [online.amp.co.nz](https://online.amp.co.nz).

Other general information is available free of charge at [amp.co.nz](https://amp.co.nz) or on request to AMP at 0800 267 001.

## 10. How to apply

To find out how you can apply, please contact AMP or visit [amp.co.nz/investments/managed-funds](https://amp.co.nz/investments/managed-funds).

### Investing through an investment service provider

If you invest in the Scheme through an investment service provider, your Investment Service Provider will be the registered owner of your units in the Scheme, while you will be the beneficial owner.

All communications, statements and any other documents will be provided to your Investment Service Provider. These will not be provided to you.

Your arrangements with your Investment Service Provider will allow you to hold units in the Scheme on substantially the same terms as set out in this PDS. However, your Investment Service Provider's terms and conditions may set out additional or different terms and it is important that you understand these arrangements. You should contact your Investment Service Provider for details, including:

- the minimum investment balance set by your Investment Service Provider;
- the minimum regular and lump-sum contribution amount set out by your Investment Service Provider;
- the minimum regular and lump-sum withdrawal amount set out by your Investment Service Provider;
- the cut-off timings for contributions and withdrawals set out by your Investment Service Provider; and
- whether the Investment Service Provider charges you any additional fees set out in this PDS.

Phone 0800 267 001  
Email [investments@amp.co.nz](mailto:investments@amp.co.nz)  
Web [amp.co.nz](http://amp.co.nz)  
Follow Us On  

### Want to know more?

For more information about the Scheme, please visit [amp.co.nz/investments/managed-funds](http://amp.co.nz/investments/managed-funds) or contact us on 0800 267 001.

*A little help.*

