Royal Flying Doctor Service Superannuation Plan

AGS FINANCIAL GROUP
Partners in advice, growth & security

Your employer has established a superannuation plan within AMP CustomSuper for the benefit of all staff to ensure they have access to flexible benefits and competitive fees.

The default investment option is AMP MySuper, a lifecycle investment option specific to the decade of your birth. In this option, the way your funds are invested will change as the investment profile changes for your age group – *refer to the next page for further details.*

Other specific benefits of your employer plan include:

- ✓ **Extensive Investment Choice**, catering for a wide variety of investment styles with over 80 investment options from some of the leading fund managers.
- ✓ **Cost effective insurance options to look after you and your family**
  Death, Permanent Disablement and Temporary Salary Continuance (TSC) cover is provided without the need to provide evidence of health (up to certain limits). Premiums are deducted from your super account, making it convenient and possibly more tax effective for you.
- ✓ **Fee discounts** that are based on the size of your employer Plan and reduce the amount of fees you pay.
- ✓ **Personalised Financial Advice** from AGS Financial Group - specialising in Superannuation, Financial Planning, Wealth Management & Protection, Estate Planning, Taxation Services and Mortgage Broking. *Corporate client discounts apply.*
- ✓ **Access to Education Program** – the Path to Financial Freedom.
- ✓ **Super Consolidation Service** to assist you with transferring other super accounts into your new RFDS account and can also include a search for any 'lost super'.
- ✓ **Access account details online** go to *www.amp.com.au/welcome* and register for access to My AMP once your account has been established.

What do you need to do now?

Nothing! This is the Royal Flying Doctor Service's default plan so an account will be established in the Plan unless you advise them of an alternate fund.

If you have any questions or require assistance with regards to the options available within your super account, please call AGS Financial Group on 02 9966 8188 or 1300 665 182.

For further information on the Royal Flying Doctor Service Super Plan please see the following 'Super Plan Overview'.

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AMP MySuper investment option

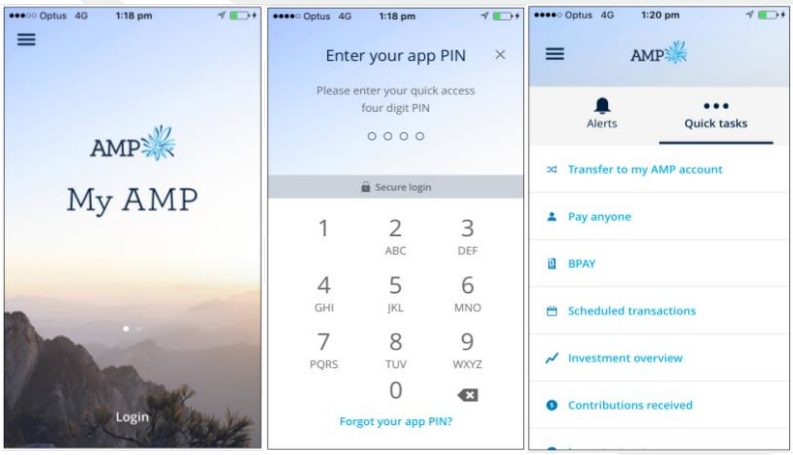
The AMP MySuper investment option is designed for those individuals who do not make an active choice as to where their superannuation is invested. Most importantly, the investment allocation will be actively managed over time.

Decade of birth	AMP MySuper option	Asset benchmark (Growth vs Defensive)
1990s	AMP MySuper 1990s	95% / 5%
1980s	AMP MySuper 1980s	95% / 5%
1970s	AMP MySuper 1970s	92% / 8%
1960s	AMP MySuper 1960s	69% / 31%
1950s	AMP MySuper 1950s	52% / 48%
Prior to 1950	AMP MySuper Capital Stable	47% / 53%

Note: Growth assets include shares and property. Defensive assets include cash and fixed interest investments. For more details please refer to the product's Investment Guide Fact Sheet.

The AMP mobile app

Gain access to your finances on the move. The first app in Australia where you can access your super, insurance, banking and investments all from the one place.



Get started in two easy steps:

1. Download the My AMP app from the App Store or Google Play.
2. Follow the easy set-up instructions and you're good to go.



Your super plan overview

Enjoy special benefits and discounts through Royal Flying Doctor Service Superannuation Plan

Issue date: January 2016

CustomSuper® | Plan no. 1005244
Category 5 - Staff Non Contributory

It's a good feeling to know you're getting a great deal. Your employer has chosen AMP, Australia's favourite for super, to bring you a low-cost, easy to manage super plan called CustomSuper. At AMP we've been helping Australians own their tomorrows since 1849, so you're in good hands.

This overview explains the special benefits your employer has negotiated for you. For more information you can refer to the CustomSuper **product disclosure statement** at **amp.com.au/customsuper**.

Join your employer's choice for super

It's easy to join—you don't need to do anything.

Your employer will send us your details and we'll open an account for you.

Key benefits

The Royal Flying Doctor Service Superannuation Plan with AMP gives you access to some great benefits for you and your family.

Special benefits	
Hassle free insurance	As a new employee you may be able to get insurance cover through your super, without having to provide information about your health, within 90 days of starting with your employer.
Family membership	Your family members can set up their own super account and also enjoy special fees and discounts. To join, family members must be over 13 years of age and under 65 and satisfy the eligibility criteria.
Save on your mortgage	You may benefit from a discount of up to 1.20% pa on AMP Bank's Classic Variable and Line of Credit interest rates.(i) We'll even waive the settlement and annual package fees,(i) so you can own your home sooner.
Access to expert help	You'll have access to valuable information to help you reach your financial goals—from our online education centre through to comprehensive financial advice. The adviser for your super plan is AGS Financial Group. You can call them on 1300 665 182 or email them at info@agsfinancialgroup.com.au.
Free service to bring your super together	Find lost super with our super search service. We can also help you bring all your super into your new account, so you could avoid multiple fees. It's free, easy and we'll take care of it for you.

(i) Discounts on AMP Bank's Classic Variable and Line of Credit interest rates of: 0.85% pa on loans from $100,000–$249,999; 1.00% pa on loans from $250,000–$499,999; and, 1.20% pa on loans above $500,000 with a loan to value ratio of 80% or less. Benefits, including fee waivers and interest rate discounts are current as at 5 January 2015, and are subject to change by AMP Bank at any time and without notice. Benefits are only available on AMP Bank's Select package loans. Only available to current CustomSuper members for new loans greater than $100,000. Fees and charges are payable. Approval is subject to AMP Bank guidelines. Terms and conditions apply and are available on request or from amp.com.au/bank.

'Favourite for super'– largest market share by assets under management at aggregate level for super. Plan for Life, June 2014.
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Your super contributions

Your super is your money. Investing well now will help you enjoy the lifestyle you wish for in retirement. On top of your regular employer contributions, you can boost your super with additional contributions. Contribution caps apply, so see the product disclosure statement for more information.

Contributions	
Employer contributions	Your employer will make regular superannuation contributions to your account.
Personal contributions and salary sacrifice	You can make additional personal contributions to your account, and so can your spouse. You may be able to make regular contributions through payroll deductions from your salary, such as the tax effective salary sacrifice option. Ask your employer for more details.

Choose how your super is invested

Whether you're starting your career, well established or nearing retirement, CustomSuper offers you a range of investment options. You can choose from the AMP MySuper option, Choice options, or a combination of both.

AMP MySuper (default) – we'll do the work for you	
	This option suits members who want AMP to professionally manage their super for them. If you don't make an investment choice when you join, you'll be placed into the MySuper option. AMP MySuper uses a lifecycle investment approach. We make it easy for you by investing in an option suitable for your age, then adjusting your investment mix as you grow older.

Choice options – choose for yourself	
Multi-sector (Traditional) investment options	These options suit members who want more control and are happy to review their investment choice over time as their risk profile changes. We've created portfolios with investments spread over various asset classes that are considered appropriate for different risk profiles—from Conservative to Aggressive.
Multi-sector (Specialist) investment options	These options suit members who want more control and are happy to review their investment choice over time, without using a risk profile. We've created portfolios that invest in multiple asset classes, or you can concentrate on a few selected asset classes.
Single-sector investment options	This approach suits members who are looking for higher involvement in managing their super. We've given you the flexibility to build a portfolio that matches your own investor profile by investing in single-asset classes, which may include a small allocation to cash.

Your insurance cover and options

Many Australians are taking out insurance through their super plan to help protect their future without reducing their take-home pay. CustomSuper gives you access to the insurance below to help secure your tomorrow, and the tomorrows of those close to you.

Your default insurance	
Insurance type	Death and Total and Permanent Disablement cover is available to all members. Temporary Salary Continuance cover is only available to permanent employees who are working 15 hours or more per week. For more information about your default insurance cover, please contact us on 1300 653 456 or via email at **customsuper@amp.com.au**.

Your default insurance

Death and disability insurance

If you qualify you'll automatically receive the following default insurance cover for Death and Total and Permanent Disablement (TPD).

Standard insurance cover	9% times your salary times number of years (including complete months) to your 65th birthday
Your default insurance cover	**One (1) times your standard insurance cover**

We'll send you a welcome pack after you join with details of your cover.

You can also change your level of cover at any time.

As an employee member, you'll generally have insurance cover up to certain levels (called an automatic acceptance limit). This means even if you can't get cover under a personal insurance policy, you may still be able to get cover under CustomSuper within 90 days of starting with your employer, without having to provide information about your health.

Default cover is the cover normally provided under your plan's insurance arrangement and is capped at the automatic acceptance limit of **$1,200,000**.

Salary insurance

The amount of Temporary Salary Continuance (TSC) cover will depend on your salary. TSC is paid to you monthly if you meet the definition of temporarily disabled while insured for this cover. The TSC benefit you'll receive will be up to a maximum of 85% of your salary.

If you're receiving a TSC benefit your superannuation contributions may continue, up to 10% of your salary.

Waiting period	90 days
Benefit period	24 months

The waiting period is the period before you start receiving benefits, and the benefit period is the maximum amount of time we'll pay any one claim.

TSC cover up to your Plan's automatic acceptance limit of **$10,000** per month.

Insurance premiums

The cost of your default Death, TPD and TSC insurance will be deducted from your super account.

If you apply for additional insurance, the cost will be deducted from your super account.

Insurance cessation

Insurance cover for Death, TPD and TSC ceases on your 65th birthday.

Insurer

AMP Life.

Fees and discounts

As a member of Royal Flying Doctor Service Superannuation Plan, you can benefit from fees and discounts your employer has negotiated for you. The table below outlines these special fees and discounts across AMP MySuper and Choice investment options. We also pass on to you the value of tax deductions we receive as a super fund, so your fees and fee rebates will be reduced by 15%.

If you leave your employer some of these special benefits may change, including the large plan discount and your insurance cover. Don't worry, if you leave we'll write to you with details of any changes.

Fee name	AMP MySuper	Choice investment options
Investment fee[1] This fee depends on which investment options you have.	0.40% pa of the amount invested in the MySuper investment option.	0.25%–2.20% pa of the amount you have invested in each investment option.

[1] Note: In addition to the investment fee performance based fees may also apply. These are paid to certain investment managers when they meet specific investment performance targets.

Fee name	AMP MySuper	Choice investment options
Administration fee and discounts This fee depends on which investment options you have and covers the ongoing administration of your super account.	0.64% pa of the amount invested in the MySuper investment option. You'll also be credited a MySuper fee rebate of 0.37% pa of the amount invested in MySuper.	0.50%–1.40% pa of the amount you have invested in each investment option plus a Stronger Super fee of 0.04%. You'll also be credited a fee rebate of 1.25% pa of the amount invested in Choice investment options.
Member fee This covers member services.	$1.66 per week This is indexed each 1 July in line with the Consumer Price Index (CPI).	Nil.
Switching fee We don't charge for investment switches.	Nil.	Nil.
Exit fee This is charged if you leave the fund or make a full or partial withdrawal.	$36.45 indexed each 1 July in line with the CPI.	Nil.
Other fees and costs	Some other fees and costs may apply. Please see the product disclosure statement for details.	

Join your employer's choice for super

It's easy to join Australia's favourite for super today—you don't need to do anything. Your employer will send us your details.

What happens next?

Once your employer notifies us, we'll set up an account and send you a welcome pack to help you get the most out of your new super. And we're always happy to help. If you have any questions, please contact us on 1300 653 456 or via email at **customsuper@amp.com.au**.

What you need to know
If there is any inconsistency between information in this document and information in the product disclosure statement, the product disclosure statement will prevail. Any advice in this document is general in nature and is provided by AMP Life Limited ABN 84 079 300 379, AFSL No. 233671 (AMP Life). The advice does not take into account your personal objectives, financial situation or needs. Before acting on the advice, you should consider the appropriateness of the advice, having regard to those matters. Before making a decision about the products you should consider the relevant product disclosure statements and terms and conditions available from AMP at amp.com.au or by calling 131 267. The issuer of CustomSuper is AMP Superannuation Limited ABN 31 008 414 104. The credit provider is AMP Bank Limited ABN 15 081 596 009. AMP Life, the issuer and credit provider are part of the AMP group. If you decide to purchase or vary a financial product or a credit product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments.