

Your super, your tomorrow.

Join a super fund that supports
you at every stage of life



Your plan has a dedicated financial adviser
AGS Financial Group
02 9966 8188
info@agsfinancialgroup.com.au

Issue date : 1 January 2026

Royal Flying Doctor Service Superannuation Plan

Category 5 - Non Contributory

As you work hard to create your tomorrow, you need a super plan that can support you at every stage of life—from starting out in the workforce all the way through to enjoying a well-earned retirement.

Why AMP Super

AMP has worked closely with your employer to develop an AMP Super plan focused on offering members low fees, investment choices to suit their needs and contemporary insurance.



Low fees

The average fees and costs across AMP's MySuper option are lower than the average super fund, including the average industry fund.¹



Investment choices to suit your needs

Choose your own investment options or let us do the work for you with our strong-performing MySuper Lifestages.



Insurance designed for you

Contemporary insurance cover specially designed for members of the plan. Eligible members will automatically have access to life insurance without having to provide their medical history.

Here to talk all things super

With digital tools and simple advice, AMP Super can help you get super close to your super.



Smart and real time
digital tools including
the My AMP app



Simple advice and
super coaches with
no extra fees



Access to unlimited
super know-how
including insights,
webinars and podcasts



Join AMP Super
today at
[amp.com.au/
employersuper](https://amp.com.au/employersuper)

We've partnered with TAL as our default insurer. As one of Australia's leading life insurers, TAL protect five million Australians and their families. TAL provides contemporary insurance cover as well as innovative digital services, online claims processes and holistic health and wellbeing programs to help you stay healthy, and if you do become ill, to return to your best health and return to work.

TAL

Investment choices to suit your needs and goals

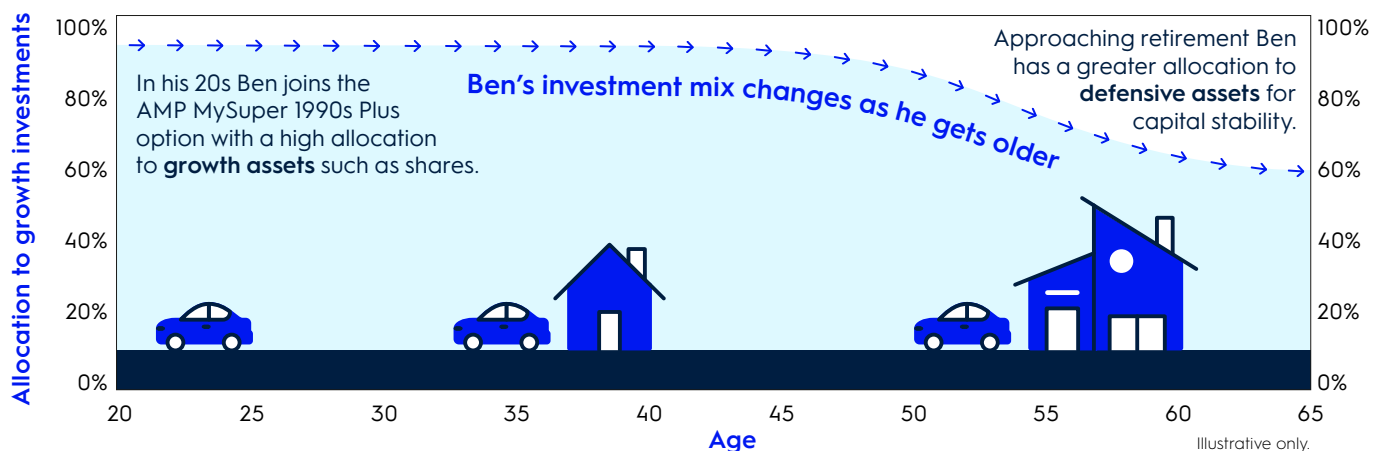
Choose your own investment options

Set your own level of risk to match your goals and stage of life. Select from our range of 27 options—including single sector and multi-sector investment options utilising active multi-manager or index style investing. We also offer cash and term deposits.

Let us do the work for you

AMP MySuper Lifestages is designed to evolve and align with the changing stages of your life. It takes the hard work out of deciding how to invest your super, by offering a single investment option tailored for your age. When you're younger it seeks higher returns through growth assets such as shares. And then as you approach retirement, the mix shifts to more defensive assets like fixed interest to help reduce risk.

Here's how MySuper Lifestages works



You can switch between investment options at any time—a list of available options can be found in your [Investment Guide](#). The performance of your super fund can make a big difference to your lifestyle when you retire. You can see how all of your investment options are performing by visiting amp.com.au/performance

Low fees⁽ⁱ⁾⁽ⁱⁱ⁾

The administration and investments fees in your plan are summarised as follows. To understand all other fees and costs which may apply, such as transaction cost allowances, performance-based fees and insurance fees you should read your **welcome letter** in conjunction with the **fees and other costs** section of the **Product Disclosure Statement (PDS)**, **Member Guide** and **Investment Guide**.

	While employed	When you leave employment
	MySuper and Choice options	MySuper and Choice options
Administration Fee	0.14%	0.19% p.a.
	We cap our % based administration fee to the first \$500,000 in your account. If you have been a super member with SignatureSuper for at least 12 months, we will waive the % administration fee in a new pension account for the first six months.	
	\$2.00 member fee per month	\$6.50 member fee per month
	Plus 0.015% p.a. Trustee Fee	
	Fees not deducted from your account	
	There are other administration costs paid by the super fund's assets. See the PDS for more details.	
Investment Fee	0.26% pa for MySuper and 0.00 - 1.15% pa for all other options	

(i) You may receive a tax deduction on your Superannuation fees and costs. For details refer to the Tax section of the PDS or Member guide.

(ii) For details on the Total Cost of Product refer to your Investment Guide.

Insurance designed for you

Insurance through super can help protect you and your family if something happens to you. Eligible* members have access to the following insurance with our insurer TAL.

Insurance summary	
Default Death & Total and Permanent Disablement (TPD)	9% of salary x number of years to age 65
Income Protection	Up to 75% of your salary plus 10% super contribution Waiting period: 3 months Benefit period: 2 years
*Under Super Law, we'll automatically give you insurance when you reach age 25, your account balance is \$6,000 or more and contributions have been made to your account in the last 16 months. You may also be able to get additional cover without having to provide health evidence when you first join.	

For more details about your levels or cost of insurance, please refer to your Welcome Letter in conjunction with the insurance section of the PDS and Insurance Guide. You can also log in to My AMP.

How to join

1

Get to know the benefits

Take some time to understand what comes with your employer's AMP Super plan.

2

Join online

If you've chosen the AMP Super plan, **join online in just 2 minutes.**

3

Tell your employer

Once you've joined make sure you let your employer know.

Scan to join online



About AMP

AMP Limited provides banking, super, retirement and advice services in Australia and New Zealand. We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 170 years. As part of AMP's commitment to support the financial wellbeing of Australians, the AMP Foundation, AMP's independently funded philanthropic arm, has invested more than \$110 million to help organisations and individuals bring about positive change since its inception in 1992.



Book a 1:1 super check-in session with a super coach today



Call
131 267
Monday to Friday 8.30am–7pm (Sydney time)



Email
ampsuper@amp.com.au



Visit
www.amp.com.au/employersuper

What you need to know

¹ Based on the simple average of total administration and investment fees and costs across all AMP MySuper Lifestages options (Capital Stable, 1950s, 1960s, 1970s, 1980s, 1990s Plus). Compared against the simple average of all super funds' MySuper options included in the Chant West Super Fund Fee Survey March 2024 at balances of \$50,000 to \$750,000.

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 and information provided in this flyer is general in nature, and is provided by AWM Services Pty Ltd ABN 15 139 353 496, AFSL No. 366121 (AWM Services). It doesn't consider your personal goals, financial situation or needs. It's important you consider the appropriateness of any advice and read the relevant product disclosure statement and target market determination available at amp.com.au, before deciding what's right for you. AWM Services is part of the AMP group and can be contacted on 131 267 or askamp@amp.com.au. AMP Super refers to SignatureSuper® which is issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322 and is part of the AMP Super Fund (the Fund) ABN 78 421 957 449. NM Super is the trustee of the Fund. The super coach session is a super health check and is provided by AWM Services and is a general advice conversation only. It does not consider your personal circumstances. *SignatureSuper is a registered trademark of AMP Limited ABN 49 079 354 519. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. Ratings issued by SuperRatings Pty Ltd a Corporate Authorised Representative (CAR No.1309956) of Lonsec Research Pty Ltd AFSL No. 421445 are general advice only. Rating is not a recommendation to purchase, sell or hold any product and subject to change without notice. SuperRatings may receive a fee for the use of its ratings and awards. Visit SuperRatings.com.au for ratings information.

Insurance cover for SignatureSuper is provided by TAL Life Limited (TAL) ABN 70 050 109 450 AFSL No. 237848