



## Responsible Investment Leaders Funds

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Issued by AMP Capital Investors Limited  
ABN 59 001 777 591  
AFSL 232497

### Product Disclosure Statement

For wholesale investors



CERTIFIED BY RIAA

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## About this Product Disclosure Statement (PDS)

This PDS contains important information about investing in the Responsible Investment Leaders Funds (the Funds). Information in this PDS can help you decide if the Funds meet your investment needs and can help you compare the Funds to other funds you may be considering. It is important that you read this PDS and obtain appropriate financial advice before investing in the Funds.

## Responsible Investment Leaders Funds

### Important information

AMP Capital Investors Limited is the responsible entity of the Responsible Investment Leaders Funds offered in this Product Disclosure Statement (PDS), and referred to as 'the Funds' in this PDS. In this PDS, AMP Capital Investors Limited is referred to as 'AMP Capital Investors', 'we' or 'us'. No other company in the AMP Group or any of the investment managers of the Funds is responsible for any statements or representations made in this PDS.

No other company in the AMP Group or any of the investment managers of the Funds guarantees the performance of AMP Capital Investors Limited's obligations to investors or assumes any liability to investors in connection with investment in the Funds offered in the Responsible Investment Leaders Funds PDS. None of AMP Capital Investors Limited, any other company in the AMP Group or any of the investment managers of the Funds guarantees the performance of the Funds or any particular rate of return. The repayment of capital is not guaranteed.

Investments in the Funds are not deposits or liabilities of AMP Capital Investors Limited, any other member of the AMP Group or any of the investment managers. The Funds are subject to investment risks, which could include delays in repayment, and loss of income and capital invested.

Where the Funds have, or are expected to have, more than 100 unitholders, they are subject to regular reporting and disclosure obligations under the Corporations Act. Copies of documents lodged with ASIC in relation to the Funds may be obtained from, or inspected at, an ASIC office or can be obtained by contacting us on 1800 658 404. These documents may include:

- the Funds' annual financial reports most recently lodged with ASIC
- any half year financial reports lodged with ASIC (after the lodgment of those annual financial reports and before the date of this PDS).

Where the Funds have continuous disclosure obligations, we will meet those obligations by publishing material information online at [www.ampcapital.com.au](http://www.ampcapital.com.au).

This offer is available only to persons receiving it (including electronically) within Australia. We cannot accept applications signed and mailed from outside Australia. We cannot accept cash.

This offer is subject to the terms and conditions described in this PDS. We reserve the right to change these terms and conditions (see 'Changes to the information in this PDS' on page 5 for more details). We reserve the right to refuse or reject an application.

The information contained in this PDS is of a general nature only and may contain advice that is not based on your personal objectives, financial situation and needs. You are encouraged to consult a financial adviser before investing, to consider how appropriate the Responsible Investment Leaders Funds or the advice is to your objectives, financial situation and needs.

# About AMP Capital Investors

AMP Capital Investors is a specialist investment manager with \$96.9 billion in funds under management as at 30 September 2009.

As a wholly owned subsidiary of AMP Limited, we operate with a pure investment focus, while benefiting from the resources of our parent. Our team of over 200 in-house investment professionals and a carefully selected global network of investment partners allows us to offer significant depth and breadth of investment expertise.

Increasingly, delivering superior returns to our clients involves looking beyond traditional techniques, to a new generation of investment portfolios. This involves the blending of any number of inputs such as securities, asset classes, geographic regions, styles and even managers to seek to obtain the optimal risk and return outcomes. To do this well requires real depth of in-house investment expertise, a business philosophy open to partnering, and specialist capabilities designed to integrate and maximise the two.

At AMP Capital we have specialist investment teams across a diverse range of disciplines. Each team focuses on searching out and creating the best investment outcomes for our clients. We also collaborate with like-minded investment specialists around the world, leveraging our joint expertise to create new investment opportunities.

Our investment approach is characterised by three distinctive capabilities:

- **Great investment research** Our specialist investment teams interact, sharing knowledge and insights to gain multiple perspectives. This diversity of thought allows us to see things differently and discover new ways to capitalise on the inefficiencies in the market. Most importantly, we make use of our research findings to add value to our clients' portfolios.
- **Deal sourcing** Our scale, brand and relationships give us a competitive edge in deal sourcing and origination. Strong networks and industry contacts, combined with our reputation and experience, provide access to scarce assets. This opens up new and different investment opportunities for our clients.
- **Portfolio construction and packaging** The new generation of investment portfolios demand increasingly complex portfolio construction decisions. With this in mind, we have developed proprietary skills and processes that allow us to select and blend a wide range of investment inputs, from individual securities to the right investment partner. We use these skills to meet the diverse risk return objectives of our clients.

Underpinning these capabilities are our people. We seek to attract the best people, invest in their ongoing professional development, and ensure their interests are clearly aligned with those of our clients.

The combination of our scale, breadth and capability provides access to superior investment opportunity. Reliably, consistently, repeatedly.

## Investing. It's what we do.

# Responsible Investing (RI)

## What is Responsible Investing?

Responsible Investing (RI), is an investment approach that focuses on investing in companies that contribute to a socially and environmentally sustainable world. RI managers typically integrate environmental, social and ethical considerations, labour standards and corporate governance factors into investment analysis.

Managers taking an RI approach systematically consider social and environmental factors when making investments. This consideration can occur within an industry by a comparison of companies, based on relevant factors such as environmental practices, treatment of staff, community relations and corporate governance. It can also involve seeking out industries considered to be most socially and environmentally sustainable, such as health care and waste management, and avoiding industries considered to be the least socially and environmentally sustainable, such as tobacco and gambling.

## The Certification Symbol



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The Certification Symbol signifies that a product or service offers an investment style that takes into account environmental, social, governance or ethical considerations.

The Symbol also signifies that AMP Capital has adopted strict disclosure practices for the Funds

offered in this PDS, as required under the Responsible Investment Certification Program for the category of Fund Manager. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and the Responsible Investment Leaders Funds' methodology, performance and stock holdings can be found at [www.responsibleinvestment.org](http://www.responsibleinvestment.org), together with details about other responsible investment products certified by RIAA.<sup>1</sup>

The Responsible Investment Certification Program helps investors by providing standardised and consistent information about certified responsible investment products, services and policies.

The Certification Symbol signifies that an investment product, service or policy takes environmental, social, governance or ethical considerations into account along with financial returns.

AMP Capital has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program.

See [www.responsibleinvestment.org](http://www.responsibleinvestment.org) for details.

RIAA has provided consent to the use of the Certification Symbol in this PDS and to the inclusion of the statements above. RIAA is not responsible for any other part of the PDS and was not involved in the preparation or issue of the PDS, and had not withdrawn its consent prior to the date of issue of the PDS.

<sup>1</sup> The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that this financial product is a suitable investment or that returns are guaranteed. RIAA is not a financial services business and does not hold an Australian Financial Services Licence.

# About the Responsible Investment Leaders Funds

## Overview

The Responsible Investment Leaders Funds offered in this PDS give investors access to Responsible Investing (RI) opportunities across a wide range of asset classes within Australia and overseas. The Funds are managed using a multi-manager approach, which uses a blend of managers to provide greater diversification.

Two specialist committees - the Investment Committee and the Ethics Committee - maintain the investment focus and the Funds' RI integrity (see 'Our RI approach to investing' on page 6 of the PDS for more details).

Currently, our RI approach applies to the Australian and international share components for all the Responsible Investment Leaders Funds.

### Responsible Investment Leaders Balanced Fund

In addition to applying to the Australian and international shares components of the Responsible Investment Leaders Balanced Fund, our RI approach for this fund takes into account corporate bonds. For the

Responsible Investment Leaders Balanced Fund's direct property investments, environmental considerations are also taken into account.

Cash and listed property are the only other sectors in which RI issues are presently not taken into account for this fund.

In the future, the Responsible Investment Leaders Balanced Fund will invest in sustainable alternatives (eg clean technology and sustainable forestry).

See the 'Fund profiles' section of this PDS for the asset classes in which each Fund invests.

## The Funds at a glance

	Asset class	Summary of return objective	Accepted level of volatility Medium term – 3 to 5 years Long term – over 5 years	Management costs (pa) <sup>1</sup>	Distribution frequency
Responsible Investment Leaders Balanced Fund	Diversified	Moderate to high returns	Medium levels of volatility over the long term	0.847% <sup>2</sup>	Six-monthly
Responsible Investment Leaders Australian Share Fund	Australian shares	High returns	High levels of volatility over the long term	0.891%	Six-monthly
Responsible Investment Leaders International Share Fund	International shares	High returns	High levels of volatility over the long term	0.994%	Six-monthly

<sup>1</sup> Fees and costs for managing your investment, other than those expenses noted under 'Additional explanation of fees and costs' on pages 13–17. Management costs are made up of a management fee and recoverable expenses. Management costs also include any management fees and recoverable expenses charged by the underlying managers. Buy/sell spreads are charged separately to management costs (see pages 9–12 for buy/sell spreads for each Fund). See the 'Fees and other costs' section of this PDS for more details.

<sup>2</sup> Includes a performance fee for this Fund only (see 'Performance fee' on page 16).

See the 'Fund profiles' section of this PDS for more detailed information about each Fund.

## Benefits of investing in the Responsible Investment Leaders Funds

The Funds are suitable for investors seeking competitive returns within a responsible investment framework.

Investment in the Funds provides investors with the benefits of:

- a diversified multi-manager strategy that blends manager styles and asset classes, with the objective of providing investors with competitive returns across a range of markets
- a robust investment process that combines an RI focus with stringent financial analysis, and
- access to specialist managers and RI consultants within Australia and internationally.

## Further information about the Funds

This PDS contains important information about the Funds, and should be read before making a decision to invest.

Further information about the Funds is available online at [www.ampcapital.com.au](http://www.ampcapital.com.au). This online information includes the current Responsible Investment Leaders Funds PDS, any updated information, the size of the Funds, investment managers, performance history and performance relative to the Funds' performance benchmarks. This information can also be obtained by contacting our Client Services team on 1800 658 404 between 8.30am and 5.30pm, Sydney time.

When reading Fund performance information, please note that past performance is not a reliable indicator of future performance. Fund performance may vary over time and should not be relied on when deciding to invest in a Fund.

# Your investment at a glance

## About the information in this PDS

This PDS contains important information about investing in the Funds, including costs and investment risks. Information in this PDS can help you decide if a Fund meets your investment needs and can help you compare a Fund to other funds you may be considering. It is important that you read this PDS and consult your financial adviser before investing in any Fund offered in this PDS.

## Who can invest?

- Individuals 18 years of age or over
- Companies
- Trustees
- Bodies corporate.

Please note that we can only accept applications submitted within Australia.

## Minimum investment, balance and withdrawal amounts

Minimum investment	\$10,000,000
Minimum balance	\$10,000,000
Minimum additional investment	\$100,000
Minimum withdrawal amount	\$5,000

We reserve the right to accept lower investment, balance and withdrawal amounts.

For information about applying for an investment and accessing your money in the Funds, see 'How to invest' on page 20, 'Applying for an investment' on page 24 and 'How to access your money' on page 21.

## Risk

The Funds are not capital guaranteed, and the value of investments in the Funds can rise and fall. You should consider the risks of investing before making a decision to invest in a Fund (see 'The risks of investing' section of this PDS).

## Distributions

In the normal course of events, we would expect the Funds to distribute income six-monthly (see 'Fund distributions' on page 15 for more details).

## Tax and social security

Investing in the Funds will have tax and possible social security implications (see 'Tax' on page 19 for more details).

## Changes to the information in this PDS

Before making a decision to invest or reinvest in the Funds, it is important to obtain a current PDS, as information provided in a PDS may change from time to time.

If changes to the information in this PDS are not materially adverse to investors, we will update the relevant information online at [www.ampcapital.com.au](http://www.ampcapital.com.au). However, if a change is considered materially adverse to investors, we will issue a replacement or supplementary PDS which will be available online. You can obtain a copy of the updated information and any replacement or supplementary PDS free of charge, by contacting us.

If we intend to change a Fund's investment objective or investment approach, we will advise investors in writing before making the change. See 'Changes to fees and costs' on page 15 for details about other times when we will write to investors before changing information in this PDS.

## Questions about your investment

If you have questions relating to your investment in the Responsible Investment Leaders Funds, please contact our Client Services team on 1800 658 404 between 8.30am and 5.30pm, Sydney time.

# Our RI approach to investing

## Overview

The Funds offered in this PDS have exposure to a wide range of asset classes. Our RI approach applies to the Australian and international share components of the Funds. For direct property investments and corporate bonds, environmental considerations are taken into account for the Responsible Investment Leaders Balanced Fund only. Currently, we do not take environmental, social and ethical considerations, labour standards and corporate governance factors into account in respect of any other asset class, although other asset classes may be included for consideration in the future.

## Our process

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Our RI approach follows five key steps:

1. Setting the investment objectives and considerations for each Fund
2. Identifying the manager universe
3. Selecting the managers
4. Determining the optimal manager mix for each Fund
5. Monitoring of the Funds and operational governance.

This process combines a stringent financial assessment with an RI focus, both of which are critical in meeting the Funds' objectives of producing competitive returns within a sustainable and responsible framework.

### Step 1 – Setting the investment objectives and considerations for each Fund

Each of the Funds operates under distinct objectives, from a financial, social and environmental perspective.

Financial objectives relate to the targeted financial return relative to a specific benchmark and vary across the Funds, according to their differing asset allocations.

Social and environmental considerations, as outlined in Step 3, are consistent across the range of Funds.

### Step 2 – Identifying the manager universe

We search the RI manager universe in Australia and overseas for the leading managers that can meet our financial, social and environmental requirements. This search includes seeking out managers in asset classes beyond shares.

### Step 3 – Selecting the managers

In selecting managers, consideration and assessment

is made from a financial, social and environmental perspective. Financial analysis, which is conducted in partnership with independent consultants, includes detailed analytics together with a review of each manager's investment process, team and style.

Specifically, we seek out managers that are identifying leaders across industries, in their responsible approach to the following RI issues:

- Environmental considerations – including energy and resource use and product stewardship (for example, where a company takes into account the life cycle of the product, from manufacture to the extent to which the product can be recycled)
- Social considerations – including indigenous relations and community involvement
- Ethical considerations – including meeting fundamental human rights, and articulating and implementing a Code of Conduct
- Labour standards – including Occupational Health and Safety, International Labour Organisation standards, working conditions and the exclusion of child labour
- Governance considerations – including meeting corporate governance guidelines on board structures and remuneration. Additionally, investment managers and funds will also be well regarded if they actively participate in corporate engagement and governance initiatives.

Managers are also required to avoid companies operating within sectors with recognised high negative social impact. This means the Funds will avoid exposure, either directly or indirectly through underlying managers and funds, to companies with material exposure to the production or manufacture of alcohol, armaments, gambling, pornography, tobacco and nuclear power (including uranium). Material exposure is considered to be where a company derives more than 10% of its total revenue from these industries.

### RI policies vary between underlying managers

Managers are assessed with respect to their ability to achieve the guidelines detailed above. At a minimum, each manager we select excludes investment in companies with material exposure to the sectors identified above as having high negative social impact.

Managers may also apply other considerations due

to commercial, geographical or other influences.

For instance, some managers may impose wider restrictions on the industries that can be considered or must be avoided.

Information about the underlying managers' RI processes can be obtained online at [www.ampcapital.com.au](http://www.ampcapital.com.au) or by contacting our Client Services team on 1800 658 404.

#### **Step 4 – Determining the optimal manager mix for each Fund**

When determining the optimal manager mix, consideration is given to the investment style and risk diversification of the managers, with the aim of generating a style neutral blend that most effectively provides stable returns across fluctuating market cycles.

#### **Step 5 – Monitoring of the Funds and operational governance**

Two specialist committees – the Investment Committee and the Ethics Committee – monitor the managers and the asset allocations for each Fund, maintain the Funds' RI integrity, and oversee the overall operation of the Responsible Investment Leaders product range.

Specific tasks include analysing the ongoing performance and style of the underlying managers (from a financial perspective), as well as the stock listings and governance and engagement initiatives (from an RI perspective).

##### **Investment Committee**

The Investment Committee is responsible for investment decision-making and financial performance, and performs four key tasks:

1. Determining the long term investment strategies of the Funds
2. Identifying the manager universe
3. Manager selection
4. Strategic asset allocation.

The Investment Committee includes investment professionals from within AMP Capital Investors and representatives from Mercer.

Mercer is a leading global provider of consulting, outsourcing and investment services, with more than 25,000 clients worldwide. Mercer provides advice on

the underlying investment manager selection and monitoring services for the Australian and international assets of the Funds.

AMP Capital has also employed a specialist RI consultant, Edwards Benefits Advisors.

##### **Ethics Committee**

The Ethics Committee is responsible for RI integrity and corporate governance and engagement, and performs two key tasks:

1. Overseeing the Funds' investments to ensure they reflect the Funds' RI objectives (see 'Retention and realisation policy' below).
2. Providing input on matters of priority for corporate engagement and governance, where environmental, social or ethical issues, or labour standards are relevant.

The Ethics Committee includes RI research and investment professionals from within AMP Capital Investors, and client representatives.

In performing its key tasks, the Ethics Committee refers to the guidelines outlined in the Responsible Investment Leaders Charter of Operation, and which have been described in detail in this section of this PDS.

A copy of the Charter is available online at [www.ampcapital.com.au](http://www.ampcapital.com.au).

##### **Retention and realisation policy**

If a company falls below our RI standards, it is our policy that the relevant manager sells its investment in the company within six months. This policy is monitored and if a Fund breaches the policy we may terminate the services of the relevant underlying manager.

Our policy also requires that the managers review individual companies if there are major changes to the companies, such as takeovers or major environmental incidents. A company may also be sold at any time for financial reasons.

##### **Further information**

Further information about our investment processes and how we incorporate environmental, social and ethical considerations, labour standards and corporate governance factors into our investment processes, can be obtained online at [www.ampcapital.com.au](http://www.ampcapital.com.au) or by contacting our Client Services team on 1800 658 404 between 8.30am and 5.30pm, Sydney time.

# Fund profiles

## Facts about the Funds

The tables on pages 9–12 provide the following information about the Funds:

- Asset class
- Investment objective
- Performance benchmark
- Suggested minimum investment timeframe
- Investment approach
- Fees.

## Derivatives

Derivatives are financial tools that enable investors to obtain returns from an investment in a particular security without physically purchasing that security. Derivatives may be used to reduce risk or gain exposure to physical investments with the objectives of:

- implementing the investment objectives of the Funds
- protecting against risks such as unfavourable changes in the price of an investment, which may be brought about by such factors as changes in interest rates, commodity prices and currencies, and
- enhancing returns by taking advantage of favourable mispricings within a market or as a cost-effective alternative to purchasing physical assets.

We impose restrictions on the use of derivatives within the Funds and monitor the implementation of these restrictions in accordance with the AMP Capital Derivative Risk Statement, which can be obtained by contacting us.

## Investing in financial products

The Funds may invest in financial products such as managed funds and securities, including those offered by AMP Capital Investors or its associates.

## Gearing

It is not our intention to gear the Funds through the use of borrowing or derivatives. This means that, in normal circumstances, the Funds are no more than 100% exposed to market movements after taking into account derivative positions.

## Borrowing

The Funds are not restricted in the amount they can borrow. We may borrow to meet a Fund's short term liquidity needs.

## Currency management

In normal circumstances, the international bonds and international listed and direct property assets of the Responsible Investment Leaders Balanced Funds are hedged to Australian dollars, while international shares and other international assets may be hedged to Australian dollars.

The international assets of the Responsible Investment Leaders International Share Fund are unhedged to Australian dollars in normal circumstances.

## Asset allocation benchmark and strategic range

The asset allocation benchmark and strategic range for the Responsible Investment Leaders Balanced Fund are provided on page 9. We review these at least annually, and they may also change from time to time. The current asset allocation benchmark and strategic range can be obtained online at [www.ampcapital.com.au](http://www.ampcapital.com.au) or by contacting us.

## Investment managers

Investment managers can be reviewed, replaced and added without prior notice to unitholders of the relevant Fund. AMP Capital Investors may be selected as an investment manager and will be reviewed, replaced or added in accordance with the criteria used for other investment managers. A list of current managers can be obtained online at [www.ampcapital.com.au](http://www.ampcapital.com.au) or by contacting our Client Services team on 1800 658 404.

## Responsible Investment Leaders Balanced Fund

<b>Asset class</b>	Diversified																																	
<b>Investment objective</b>	<p>On a rolling 5 year basis, the Fund aims to:</p> <ul style="list-style-type: none"> <li>• provide moderate to high returns, while accepting medium levels of volatility, and</li> <li>• provide a total return, after costs and before tax, higher than the return from the performance benchmark.</li> </ul>																																	
<b>Performance benchmark</b>	The average weighted return of the market indices used to measure the performance of the underlying funds in which the Fund invests.																																	
<b>Suggested minimum investment timeframe</b>	5 years																																	
<b>Investment approach</b>	<p>The Fund seeks to achieve its objectives of capital growth and some income by investing in a portfolio diversified across all asset types, but with an emphasis on growth assets (shares and property).</p> <p>The Fund invests directly into the Responsible Investment Leaders Australian Share Fund and the Responsible Investment Leaders International Share Fund for its Australian and international share components. The Fund may invest in additional asset classes, including infrastructure and private capital, where this strategy is consistent with the investment objectives of the Fund. Current asset allocations can be viewed online at <a href="http://www.ampcapital.com.au">www.ampcapital.com.au</a>.</p> <p>Where it is appropriate for the asset class, the Fund will invest in sectors on an index basis if an RI equivalent is not available.</p> <table border="1"> <thead> <tr> <th></th> <th>Long term benchmark*</th> <th>Strategic range*</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>3%</td> <td>0-8%</td> </tr> <tr> <td>Australian bonds</td> <td>18%</td> <td>13-23%</td> </tr> <tr> <td>International bonds (hedged)</td> <td>5%</td> <td>0-10%</td> </tr> <tr> <td>Australian listed property</td> <td>5%</td> <td>0-10%</td> </tr> <tr> <td>Global listed property (hedged)</td> <td>3%</td> <td>0-8%</td> </tr> <tr> <td>Direct property</td> <td>5%</td> <td>0-10%</td> </tr> <tr> <td>Australian shares</td> <td>38%</td> <td>33-43%</td> </tr> <tr> <td>International shares (unhedged)</td> <td>18%</td> <td>9-27%</td> </tr> <tr> <td>International shares (hedged)</td> <td>4%</td> <td>0-10%</td> </tr> <tr> <td>Alternatives</td> <td>1%</td> <td>0-6%</td> </tr> </tbody> </table> <p>* These may change from time to time (see 'Asset allocation benchmark and strategic range' on page 8).</p>		Long term benchmark*	Strategic range*	Cash	3%	0-8%	Australian bonds	18%	13-23%	International bonds (hedged)	5%	0-10%	Australian listed property	5%	0-10%	Global listed property (hedged)	3%	0-8%	Direct property	5%	0-10%	Australian shares	38%	33-43%	International shares (unhedged)	18%	9-27%	International shares (hedged)	4%	0-10%	Alternatives	1%	0-6%
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## Fees

Management costs 0.847% per annum

For every \$10,050,000 invested in the Fund, the management costs total \$85,123.50 per year.

The management cost includes a management fee of 0.82%, a performance fee estimate of 0.007% and recoverable expenses estimate of 0.02%

### Performance fee

A performance fee may be payable to some of the Fund's underlying investment managers of the alternative assets (eg Infrastructure and Private Equity) and direct property asset classes. The performance fee estimate of 0.007% was calculated using the following assumptions:

- For investment managers that had performance fees prior to 31 December 2008, we have used the actual performance fees payable for the year ended 31 December 2008.
- For new investment managers, we have assumed that the investment managers will achieve performance in line with the relevant benchmark index and so no performance fee will be payable.

This is an example only and is not a forecast. The fee may be higher, lower or not payable at all. See 'Performance Fee' on page 16 for more details of performance fees that apply to this fund.

### Buy and sell spreads

The buy and sell spreads are the weighted average buy and sell spreads for the underlying funds in which the Fund invests. The weighted average will change but we estimate it will be no more than 0.35% for the buy spread and 0.35% for the sell spread.

This means that:

- an investment of \$10,050,000 would incur a buy spread of up to \$35,175, and
- a withdrawal of \$10,050,000 would incur a sell spread of up to \$35,175.

Current buy and sell spreads can be obtained online at [www.ampcapital.com.au/spreads](http://www.ampcapital.com.au/spreads) or by contacting us. If there is any material increase beyond this 0.35% estimate we will issue a replacement PDS or a supplementary PDS.

The total amount of fees you will pay will vary depending on the total value of your investment. For more information about fees and how they may affect your investment, see the 'Fees and other costs' section of this PDS.

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## Responsible Investment Leaders Australian Share Fund

<b>Asset class</b>	Australian shares
<b>Investment objective</b>	<p>On a rolling 5 year basis, the Fund aims to:</p> <ul style="list-style-type: none"> <li>• provide high returns over the long term, while accepting high levels of volatility, and</li> <li>• provide a total return, after costs and before tax, higher than the return from the performance benchmark.</li> </ul>
<b>Performance benchmark</b>	S&P/ASX 200 Accumulation Index
<b>Suggested minimum investment timeframe</b>	5 to 7 years
<b>Investment approach</b>	<p>The Fund seeks to achieve its objective by investing in shares listed on the Australian Stock Exchange. The Fund may invest up to 5% in cash and fixed interest securities if these investments are seen to add value or assist in managing risk.</p>
<b>Fees</b>	<p>Management costs 0.891% pa</p> <p>For every \$10,050,000 invested in the Fund, the management costs total \$89,545.50 per year. The management costs include a management fee of 0.8710% and a recoverable expenses estimate of 0.02%.</p> <p>Buy spread 0.25%</p> <p>Sell spread 0.25%</p> <p>An investment of \$10,050,000 would incur a buy spread of \$25,125 and a withdrawal of \$10,050,000 would incur a sell spread of \$25,125.</p> <p>The total amount of fees you will pay will vary depending on the total value of your investment. For more information about fees and how they may affect your investment, see the 'Fees and other costs' section of this PDS.</p>

## Responsible Investment Leaders International Share Fund

<b>Asset class</b>	International shares
<b>Investment objective</b>	<p>On a rolling 5 year basis, the Fund aims to:</p> <ul style="list-style-type: none"> <li>• provide high returns over the long term, while accepting high levels of volatility, and</li> <li>• provide a total return, after costs and before tax, higher than the return from the performance benchmark.</li> </ul>
<b>Performance benchmark</b>	MSCI World Accumulation Index
<b>Suggested minimum investment timeframe</b>	5 to 7 years
<b>Investment approach</b>	<p>The Fund seeks to achieve its objective by investing in shares listed on international stock exchanges, allowing it to take advantage of opportunities in countries throughout the world if the investments are considered consistent with its objectives.</p> <p>The Fund's investments are diversified across countries, industries and types of companies, and the Fund may invest up to 5% in cash and fixed interest securities if these investments are seen to add value or assist in managing risk.</p> <p>The Fund may invest a portion of its assets in emerging markets.</p>
<b>Fees</b>	<p>Management costs 0.994% pa</p> <p>For every \$10,050,000 invested in the Fund, the management costs total \$99,897 per year.</p> <p>The management costs include a management fee of 0.9740% and a recoverable expenses estimate of 0.02%.</p> <p>Buy spread 0.40%</p> <p>Sell spread 0.40%</p> <p>An investment of \$10,050,000 would incur a buy spread of \$40,200 and a withdrawal of \$10,050,000 would incur a sell spread of \$40,200.</p> <p>The total amount of fees you will pay will vary depending on the total value of your investment. For more information about fees and how they may affect your investment, see the 'Fees and other costs' section of this PDS.</p>

# Distributions

Distributions from the Funds are paid every six months.

You can choose to have distributions paid directly into your nominated account or reinvested in the relevant Fund. Any distributions reinvested are reinvested at the month end price, less the distribution paid.

Distributions are paid based on the income earned by a Fund and the number of units you hold at the end of the period. Unit prices will normally fall after the end of each distribution period because of this. If you invest just before the end of such a period, you may find you get back some of your capital as income.

Where the total withdrawals exceed 5% of the net assets of a Fund on any one day, we may determine that part of the withdrawal amount payable consists of income for that Fund.

## Reinvestment

The issue price for reinvested distributions is determined by the net asset value (adjusted by any distribution payable) and the number of units on issue in the unit class as at the last day of the distribution period. No buy spread is applied to reinvested distributions.

# Fees and other 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 fund 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 & Investments Commission (ASIC)** website ([www.fido.asic.gov.au](http://www.fido.asic.gov.au)) has a managed investment fee calculator to help you check out different fee options.

## Fees and other costs

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the Fund assets as a whole.

Taxes are set out in this section on page 17.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular Funds are set out on pages 9–12.

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of a fund</b>		
<b>Establishment fee</b> The fee to open your investment.	Nil	Not applicable
<b>Contribution fee</b> The fee on each amount contributed to your investment.	Nil	Not applicable
<b>Withdrawal fee</b> The fee on each amount you take out of your investment.	Nil	Not applicable
<b>Termination fee</b> The fee to close your investment.	Nil	Not applicable
<b>Management costs</b>		
<p>The fees and costs for managing your investment.</p> <p>Management costs include any management fees charged by the underlying investment managers.</p> <p>The amount you pay for each Fund is shown in the Fund profiles on pages 9–12.</p>	<p><b>Management fees</b> 0.82% to 0.974% pa of the asset value of the Funds, depending on the Fund.</p> <p><b>Performance fee</b> A performance fee may be payable to some of the Responsible Investment Leaders Balanced Fund's underlying investment managers. This fee is up to 25% of the outperformance above the relevant performance benchmark index (See 'Performance fees' in this section).</p> <p>For wholesale investors, if you invested \$10,050,000 in the Fund and each underlying investment manager with a performance fee incentive outperforms their performance benchmark index by 1% in a year, the cost to you would be \$1,545.19 (inclusive of GST, less any input tax credits).</p> <p>This is an example only and is not a forecast. The fee may be higher, lower or not payable at all.</p> <p><b>Recoverable expenses</b> 0.02% pa estimate.</p>	<p>Calculated daily on the gross assets of the Fund.</p> <p>Paid monthly out of the Fund's assets and reflected in the unit price.</p> <p>The amount of this fee may be negotiable (see 'Fee rebate' in this section).</p> <p>Paid when relevant underlying investment managers achieve specific investment performance targets.</p> <p>Paid out of the assets of the Fund and reflected in the unit price.</p> <p>Paid monthly out of the Fund's assets and reflected in the unit price.</p>
<b>Service fees</b>		
<b>Investment switching fee</b> The fee for changing funds.	Nil	Not applicable

## Additional explanation of fees and costs

### Management costs

Management costs shown in Table 1 are made up of a management fee, a performance fee, and recoverable expenses. Any management fees, performance fees and recoverable expenses charged by underlying funds are included in the management costs; they are not an additional cost to you.

For the Responsible Investment Leaders Balanced Fund, performance fees are only payable when relevant underlying investment managers meet specific performance targets (see 'Performance fee' on page 16).

### Changes to fees and costs

We can change any of the existing fees without your consent. However, if we change the fees, expenses or recovery of expenses or introduce contribution fees or withdrawal fees, we will tell you first, giving you 30 days written notice of our intention to do so.

### Expenses

The Funds' constitutions entitle us to be reimbursed from the relevant Funds for any expense incurred in relation to the proper performance of our duties. They also entitle us to be indemnified from the Funds for any liability properly incurred.

### Transactional and operational costs

Transactional and operational costs associated with dealing with the Funds' assets may be recovered from the Funds in addition to the fees and costs noted in Table 1. Transactional and operational costs may include transactional brokerage, stamp duty, international sub-custody fees and the buy and sell spreads of any underlying fund. These costs will differ according to the type of assets in the Funds, and will be paid out of the Funds.

### Costs related to a specific asset or activity to produce income

The Funds may also incur costs (related to a specific asset or activity to produce income) that an investor would incur if he or she invested directly in a similar portfolio of assets, for example the costs of gearing, and manager transition costs. These costs will be paid out of the Funds and are additional to the fees and costs noted in Table 1.

### Recoverable expenses

We may also recover other expenses relating to the operation of the Funds. These recoverable expenses include but are not limited to audit and legal fees, tax and accounting services, registry services and the cost of preparing disclosure documents. Internal expenses we incur in connection with these matters may also be recovered from the Funds. Recoverable expenses are included in the management costs set out in Table 1. The recoverable expenses incurred by each Fund will not exceed 0.05% per annum.

### Maximum fees

The maximum fees we can charge are as follows:

- **Management fee** – 3% per annum of the value of the assets of each Fund. We currently waive our right to recover the maximum management fee. The actual management fees we charge for each Fund are included in the management costs shown in the Fund profiles on pages 9–12. From time to time we may elect to charge less than the fees shown in the Fund profiles.
- **Contribution fee** – 5% of the application amount. Although the Funds' constitutions allow us to charge a contribution fee, we currently choose not to charge this fee.
- **Withdrawal fee** – 5% of the withdrawal amount. Although the Funds' constitutions allow us to charge withdrawal fee, we currently choose not to charge this fee.

### Increasing fees

We currently do not foresee any reason why we would increase the fees specified in the Table 1.

### Buy and sell spreads

Investments and withdrawals may incur buy/sell spreads, which are designed to ensure as far as practicable, that any transaction costs incurred as a result of an investor entering or leaving a fund are borne by that investor, and not other unitholders. These costs are calculated as a pre-determined estimate of the average of the costs a Fund may incur when buying or selling assets. They will be influenced by our experience of the costs involved in trading these assets or the costs that a Fund has actually paid, and will be reviewed whenever necessary to ensure they remain appropriate.

The buy spread is taken out of application amounts and the sell spread is taken out of withdrawal amounts. The buy/sell spread is retained within the relevant Fund and is not a fee paid to us or to any of the managers of the Funds. Buy and sell spreads are additional to the fees and costs noted in Table 1. The buy/sell spreads for each Fund are shown in the Fund profiles on pages 9-12.

#### **Performance fee**

A performance fee may be payable on some of the Responsible Investment Leaders Balanced Fund's underlying fund investments. Performance fees are paid to underlying investment managers when specific investment performance targets are met by underlying funds. A performance fee may be incurred irrespective of the Responsible Investment Leaders Balanced Fund's overall performance.

The underlying funds subject to a performance fee invest in the alternative assets and direct property asset sectors, for which there is no single, generally accepted standard performance benchmark index. The performance benchmark index for these asset sectors has regard to the type of direct property or alternative assets acquired, and may include a fixed annual return or a long term bond yield plus a margin. An example of the current benchmarks for those underlying funds which are subject to a performance fee include the 10 year Australian Government Bond Yield plus 3% per annum. When determining whether a performance fee is paid to an underlying investment manager the benchmark indices will vary from fund to fund. Further details on current benchmark indices and performance fee rates are available free of charge, on request.

#### **Differential fees**

We may negotiate a rebate of part of the management fee with investors who are wholesale clients for the purposes of Section 761G of the Corporations Act or with AMP staff. Further information can be obtained by contacting us.

#### **Tax**

The fees shown in Table 1 are inclusive of GST (less any reduced inputs tax credits) and stamp duty. Please note that the benefits of any tax deductions are passed on to investors in the form of reduced fees or costs. For information regarding the tax implications of investing in the Funds, see 'Tax' on page 17.

#### **Alternative forms of remuneration**

We comply with the Investment and Financial Services Association and Financial Planning Association Joint Code of Practice on Alternative Forms of Remuneration, which requires us to maintain a register to record any material forms of alternative remuneration we may pay or receive. We will provide you with a copy of the register free of charge, on request.

#### **Payments to your financial adviser**

Although we do not make any payments to financial advisers whose clients invest in the Fund through this PDS, your financial adviser may receive commissions and/or other benefits from the dealer group or organisation under which they operate. These payments and benefits are not a cost to the Fund.

#### **Example of annual fees and costs for a balanced fund**

The table on the following page gives an example of how the fees and costs in a balanced fund can affect your investment over a one year period. You should use this table to compare this product with other managed investment products. Please note that the fees shown in this table are an example of the fees and costs charged for the Responsible Investment Leaders Balanced Fund and are not additional to the fees described in Table 1.

Table 2

<b>Example</b> Responsible Investment Leaders Balanced Fund		Balance of \$10,050,000 with a contribution of \$100,000 during the year
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
<b>Plus</b> Management costs	0.847% pa	And, for every \$10,050,000 you have in the Fund you will be charged \$85,123.50 each year.
<b>Equals</b> Cost of the Fund		If you had an investment of \$10,050,000 at the beginning of the year and you put in an additional \$100,000 during that year, you would be charged a fee of:  <b>\$85,123.50</b>  <b>What it costs you will depend on the fund you choose and the fees you negotiate with your fund or financial adviser.</b>

The \$85,123.50 shown in the table above does not include the management costs charged on the additional \$100,000 investment. This additional management cost would be \$847 if you had invested the \$100,000 for a full 12 months. The example assumes that there is no difference between management fees calculated based on the gross or net assets of the Fund.

A performance fee was payable for the Responsible Investment Leaders Balanced Fund during the year to 31 December 2008. A performance fee may also be payable in the future. The management cost shown in the table above is made up of a management fee of 0.82%, a performance fee of 0.007%, and estimated recoverable expenses of 0.02%.

#### Performance fee estimate

The performance fee of 0.007% noted above was calculated based on the following assumptions:

- For investment managers that had performance fees prior to 31 December 2008, we have used the actual performance fees payable for the year ended 31 December 2008.
- For new investment managers, we have assumed that the investment managers will achieve performance in line with the relevant benchmark index and so no performance fee will be payable.

This is an estimate only and is not a forecast. The performance fee may be higher, lower or not payable at all. Further details of the method of calculating the performance fee, including the current investment managers' performance fees that apply to the fund from time to time, can be obtained by contacting us.

## Tax

### Taxation treatment of your investment

It is important that you seek professional taxation advice before you invest or deal with your investment, as the taxation system is complex, and the taxation treatment of your investment will be specific to your circumstances and to the nature of your investment.

Generally, however, you are liable to pay tax at marginal rates each year on any distributions from the Fund

(with the exception of a return of capital), even if the distributions are reinvested, although you may be entitled to tax credits or concessionally taxed income such as capital gains.

Please note that at the time of your initial or additional investment there may be unrealised capital gains or accrued income in the Fund. If these amounts are subsequently realised, they may be returned to you as part of a distribution from the Fund.

In addition, there may be realised but undistributed capital gains or income in the Fund. These amounts may be returned to you as part of the next distribution from the Fund.

You may also be liable to pay capital gains tax on any capital gains received from disposing of your investment.

If the Fund holds investments which are located outside of Australia, the Fund's income may include non-Australian sourced income. You may be entitled to foreign tax credits for foreign tax already paid.

Other tax information is provided in the 'Fees and other costs' section of this PDS.

## The risks of investing

### All investing involves risk

Generally, the higher the expected return, the higher the risk. While the Funds are managed with the aim of providing competitive investment returns and protecting against risk, you should be aware that certain risks do exist.

'Managing your risks' on page 19 provides information about how you can become more aware of investment risks. Listed below are some of the ways in which investment risks can impact on your financial circumstances:

- Your investment may decrease in value, which means you may get back less than you invested.
- The amount of income you receive may vary or be irregular, which could have an adverse impact if you depend on regular and consistent income to meet your financial commitments.
- We, or any other underlying investment managers, may not be able to achieve the stated aims and objectives of the Funds.
- Your investment may not keep pace with inflation, which would reduce the future purchasing power of your money.

Other factors can also affect the value of an investment. These factors include the state of the Australian and world economies, interest rates and inflation, consumer confidence, a company's performance, exchange rate fluctuations, the supply and demand for various investments, and changes in government policy, taxation and other laws.

There are also investment risks related to how and where the Funds invest and these risks are managed according to the specific objectives and investment styles of each of the Funds. Some of those risks are listed in this section.

### Asset class risk

These risks relate to the asset classes in which the Funds invest (see the Fund profiles on pages 9–12 for the asset classes for each Fund).

#### Cash and fixed interest investments

Interest rate risk – Cash and fixed interest investments will be impacted by interest rate movements. While capital gains may be earned from fixed interest investments in a falling interest rate environment, capital losses can occur in a rising interest rate environment. The risk of capital gain or loss tends to increase as the term to maturity of the investment increases.

Credit risk – Securities, including fixed interest investments, are subject to default risk, which means that the credit issuer may default on interest payments, the repayment of capital or both. Fixed interest investments with a non-investment grade credit rating (that is, Standard & Poor's BB+ rating or equivalent, or less) are subject to increased risks, compared with investment grade securities, in that the credit issuer may be more likely to default on interest payments, the repayment of capital or both.

#### Share market investments

Share market investments have historically produced higher returns than cash or fixed interest investments over the long term. However, the risk of capital loss exists, especially over the shorter term. Specific risks relating to individual companies include disappointing profits and dividends, and management changes.

#### Property investments

Even though the Funds do not directly hold property assets, many of the factors affecting the property market may affect the performance of the Funds. These factors include the quality of underlying properties, geographic location, demand and supply factors for

certain types of property such as office, shopping centres and industrial properties, the rental profile of the properties owned and the level of rental income.

## Derivatives

The use of derivatives can improve liquidity and reduce transaction costs. However, there are risks of loss to the Fund through the use of derivatives and where derivatives are used by underlying funds in which the Fund invests. These risks include:

- price risk – the risk that a price change in the market underlying a derivative contract, or in the derivative contract itself, is adverse to the derivative position held
- leveraging risk – the risk that any losses will be magnified by creating greater exposure to a market than that of the assets backing the position
- liquidity risk – the risk that a derivative position cannot be reversed
- default risk – the risk that the party on the other side of a derivative contract defaults on payments.

The use of derivatives will be managed in accordance with the Funds' objectives, with the aim of limiting the size of any overall negative impact to the Funds. See 'Derivatives' on page 8 for information about how derivatives are used in the Funds.

## Liquidity risk

Liquidity refers to the ease with which an asset can be traded (bought and sold) in the marketplace. An asset subject to liquidity risk may be more difficult to trade and it may take longer for the full value to be realised. Liquidity risk applies to a greater or lesser extent to all investments.

## Hybrid securities

Hybrid securities are a form of debt generally issued by corporations or managed investment schemes and listed on the share market. As hybrid securities are a combination of debt and equity, they have the characteristics of both fixed interest investments and share investments, as well as those associated with derivatives. This means that the specific risks associated with hybrid securities are as described above. In addition, there is the risk that they may not be able to be exchanged readily for cash or an equivalent asset value.

## Emerging markets

The Responsible Investment Leaders International Share Fund may invest in emerging markets. The emerging markets securities markets are smaller and have been more volatile than the major securities markets in more developed countries. Many of the securities markets in target countries have clearance and settlement procedures that are less developed, and significant delays have been common in settling trades and registering transfers of securities. The acquisition and disposal of holdings in some investments in listed securities may be time consuming and may need to be conducted at unfavourable prices due to inefficiencies in clearing, settlement and registration systems.

## International investments

International investments are subject to all of the risks described in this section and may also carry the additional risk of exchange rate losses. These losses may occur as a result of movements in the relative values of different currencies. In addition, because some of the underlying assets are managed outside of Australia, there is a risk that the laws these assets operate under may not provide equivalent protection to that of Australian laws.

Other risks of investing may apply and you should seek appropriate advice before investing.

## Managing your risks

The following steps are important in managing your risks associated with investing in the Funds:

1. Obtain professional advice to determine whether a Fund suits your investment objectives, financial situation and particular needs.
2. Carefully read all the Fund information in this PDS before investing in a Fund.
3. Invest for at least the suggested minimum investment timeframe for the relevant Fund (see the Fund profiles on pages 9–12). Please note, however, that investing for the suggested minimum investment timeframe does not eliminate the risk of loss.
4. Regularly review your investments in light of your investment objectives, financial situation and particular needs.

# How to invest

## Your initial investment

Complete the application form in the back of this PDS and send it to us with your cheque for at least \$10,000,000 for each of the Funds in which you are investing. You can also make your initial investment by direct deposit (see 'Applying for an investment' on page 24).

## Additional investments

You will need to complete an application form each time you make an additional investment, and your additional investment must be at least \$100,000 per Fund. Additional investments are made on the basis of the PDS current at the time of the additional investment.

## Retaining this PDS

You should keep this PDS and any supplementary or updated PDS, as you may need to refer to information about the Funds for ongoing investing. We will send you a current PDS and any supplementary or updated PDS free of charge on request.

## Processing applications

We generally process applications each business day, using the close of business issue price for that day. If we receive an application after 2.00pm, or on a non-business day for us, we treat it as having been received before 2.00pm the next business day.

We normally determine the market value and net asset value of the Funds at least each business day, using the market prices of the assets in which the Funds are invested. The issue price is determined under the Funds' constitutions by reference to the net asset value and transaction costs pertaining to the relevant class of units for the Funds.

## Cooling off rights

Wholesale investors do not have cooling off rights in relation to investments in the Funds.

# How to access your money

## Requesting a withdrawal

Contact us in writing by mail or fax\*, telling us how much you wish to withdraw and giving your account details (see the back cover of this PDS for our mailing address and fax number). Your withdrawal amount will be paid to you by cheque or to your nominated account.

Please note that we generally require a balance of \$10,000,000 per Fund to keep your investment open. If your investment falls below this level in any particular Fund, we may redeem your investment in that Fund and pay the proceeds to you.

\* Please refer to 'Communication by fax' in the 'Additional information' section of this PDS.

## Processing withdrawal requests

We generally process withdrawal requests each business day, using the close of business withdrawal price for that day. The unit price used to calculate your withdrawal value will normally be the price at the date we receive the withdrawal request.

### Withdrawal requests received after 2.00pm

If we receive a withdrawal request after 2.00pm, or on a non-business day for us, we treat it as having been received before 2.00pm the next business day.

## Withdrawal prices and payment times

We normally determine the market value and net asset value of the Funds at least each business day, using the market prices of the assets in which the Funds are invested. The withdrawal price is determined under the Funds' constitutions by reference to the net asset value and transaction costs pertaining to the relevant class of units for the Funds.

Payment of withdrawal requests is dependent on the relevant portfolio's cash position. We can take up to 10 business days to pay a withdrawal request.

## Suspension of withdrawals

Withdrawals may be suspended in certain circumstances. These circumstances are specified in the Funds' constitutions and may include if it is not considered to be in the best interests of unitholders to realise the required assets.

## Transfer of units

To transfer your units, you will need to contact us to obtain the relevant forms. Stamp duty will generally need to be paid on the transfer of units.

# Keeping you informed

We will provide you with the following:

- a faxed confirmation of every transaction you make, if you have given us a fax number
- an online report at tax time, to assist in the preparation of your tax return
- the annual financial reports of the Fund(s) in which you are invested

- a paper copy of any updated information free of charge on request, and
- any supplementary or replacement PDS.

Additionally, if you provide us with your email address, we can arrange for you to access your statements online at any time.

# Additional information

## Our legal relationship with you

The Funds are managed investment schemes, structured as unit trusts and registered under the Corporations Act. The Funds' constitutions provide the framework for the operation of the Funds and with this PDS, the Corporations Act and other relevant laws, set out our relationship with unitholders. We will send you a copy of the relevant Fund's constitution free of charge on request.

Some of the provisions of the Funds' constitutions, such as maximum fees, are discussed in this PDS.

Other provisions relate to:

- the times when we can delay your access to your money, such as if a Fund is illiquid, realising assets is not possible, or it is not in the best interests of unitholders
- where we may deduct taxes or other amounts from payments to you
- our ability to refuse transfers and applications
- the times when we are not liable to you
- our right to fees and to be indemnified
- changing the Funds' constitutions
- when we can terminate a Fund or retire, and what happens if we do
- voting rights.

Your liability is limited by the Funds' constitutions to the value of your units, but the courts have yet to determine the effectiveness of provisions like this.

## Complaints procedure

We have an established procedure to deal with any complaints. When we receive a complaint from you by telephone on 1800 658 404 or in writing to AMP Capital Investors Limited, GPO Box 5445, Sydney NSW 2001, we ensure an appropriate person properly considers the complaint, and we give you information about any further action available to you.

If we are unable to resolve your complaint within 24 hours, we will keep you informed, giving the time frame in which we expect to resolve the matter and the name of the representative managing the resolution of your complaint. We may also require additional information from you.

## Your privacy

Our main purpose in collecting personal information from you is so that we can establish your investment account and appropriately carry out administration associated with your investment. If you choose not to provide the information requested in the application form, we may not be able to process your application.

This information may also be used for related purposes of managing our relationship with you, which may include providing you with ongoing information about a range of financial services that may be useful for your financial needs. You can ask not to receive this information.

We usually disclose information of this kind to other members of the AMP Group, your financial adviser if applicable, and to external service suppliers who supply administrative, financial or other services that assist us in providing services to you.

The AMP Privacy Policy Statement sets out the AMP Group's policies on management of personal information. The policy is available online at [www.ampcapital.com.au](http://www.ampcapital.com.au) and can also be obtained by contacting us.

Under the Commonwealth Privacy Act, you may access personal information we hold about you. However, the Act does set out some exemptions to this. If you believe information we hold about you is inaccurate, incomplete or out of date, contact our Client Services team on 1800 658 404 between 8.30am and 5.30pm, Sydney time.

## Unit Pricing Discretions Policy

We may exercise certain discretions in determining the unit price of units on application and withdrawal in the Fund. Our Unit Pricing Discretions Policy, which can be obtained online at [www.ampcapital.com.au](http://www.ampcapital.com.au) or by contacting us, sets out the types of discretions that we may exercise and in what circumstances, our policies on how we exercise the discretions and the reasons why we consider our policies are reasonable. We are required to keep a record of any instance where we exercise discretion in a way that departs from these policies.

## Communication by fax

When you communicate with us by fax, it is your responsibility to obtain confirmation from us that we have received your fax. We are not responsible for any loss or processing delay that occurs as a result of us not receiving a faxed communication. Please note that we do not accept a sender's fax transmission record as evidence that a communication has been received by us. You also indemnify us against any loss or liability arising from us acting on any fraudulent communication received by fax.

## Anti-money laundering and counter-terrorism financing

By subscribing to the Fund you warrant that:

- you comply and will continue to comply with all applicable anti-money laundering (AML) and counter-terrorism financing (CTF) laws and regulations, including but not limited to the law and regulations of Australia in force from time to time (AML/CTF Law)
- you are not aware and have no reason to suspect that:
  - the moneys used to fund your investment in the Fund have been or will be derived from or related to any money laundering, terrorism financing or similar activities that would be illegal under applicable laws or regulations or otherwise prohibited under any international convention or agreement ('illegal activity'), or
  - the proceeds of your investment in the Fund will be used to finance any illegal activities
- you, your agent or your nominated representative will provide us with all additional information and assistance that we may request in order for us to comply with any AML/CTF Law, and
- you will notify us if you are or become:
  - a 'politically exposed' person or organisation for the purposes of any AML/CTF Law, or
  - commonly known by a name other than the name provided in the form you complete at the time of applying for an investment in the Fund.

By subscribing to the Fund, you also acknowledge that we may:

- decide to delay or refuse any request or transaction, including by suspending the issue or redemption of shares in the Fund, if we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF Law, and we will incur no liability to you if we do so
- take other action we reasonably believe is necessary to comply with AML/CTF Law, including disclosing any information that we hold about you to any of our related bodies corporate or service providers whether in Australia or outside Australia, or to any relevant Australian or foreign AML or CTF regulator, and
- collect additional information about you from time to time, from you or from third parties, for the purposes of satisfying our AML/CTF Law obligations, and that we may use and disclose any such information as described in the privacy statement in this PDS.

### Identification information and documents

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor, supported by relevant identification documents.

Examples of identification documents include passports and driver's licences for individuals, and evidence of registration for entities such as companies. The documents you will need to provide are listed in the form you complete at the time of applying for an investment in the Fund.

# Applying for an investment

## Completing an application form

Fill in and sign the application form in the back of this PDS. The form should only be completed by the person or entity who is, or will become, the unitholder.

### Obtaining online access to your statements

If you provide your email address on the application form, we can arrange for you to access your transaction statements online at any time.

## Minimum investment amount

The minimum amount for an initial investment is \$10,000,000 per Fund. We may accept lesser amounts at our discretion. You can make your investment by cheque or direct deposit.

### Investment by cheque

Cheques should be crossed 'Not negotiable' and made payable to 'AMP Capital Investors Limited – <Investor name>'. Send your completed application form and cheque to:

Client Services  
AMP Capital Investors Limited  
GPO Box 5445  
SYDNEY NSW 2001

Your application will be effective when we receive your application form and cheque.

### Investment by direct deposit

1. Deposit your investment amount at any branch of the Westpac Bank, to:

**Account name:** AMP Capital Investors  
Wholesale Applications Account  
**Account number:** 112 655  
**Branch:** Royal Exchange, Corner Pitt and  
Bridge Streets, Sydney  
**BSB:** 032-004

2. Mail your completed application form and deposit receipt to:

Client Services  
AMP Capital Investors Limited  
GPO Box 5445  
SYDNEY NSW 2001

Your application will be effective when we receive your application form and deposit receipt.

## Tax File Number (TFN) and Australian Business Number (ABN)

You do not have to provide a TFN or exemption. However, if you do not provide a TFN or exemption, we are required to deduct tax from most income distributions (including reinvestments) at the highest marginal tax rate (including the Medicare levy).

If you are investing in the course of carrying on a business, you may quote your ABN as an alternative to your TFN or exemption. Joint applicants should provide the TFN or exemption for each applicant. Trustee applicants should provide the TFN of the trust.

## Authorised representative

You may appoint one or more authorised representatives to operate your investment on your behalf. The following conditions apply to appointing an authorised representative:

1. Your nomination of an authorised representative must be made in writing and will continue until you cancel the appointment in writing.
2. By appointing an authorised representative, you warrant that you have taken all action necessary to appoint them validly and to authorise them to exercise the same powers as you can under the relevant Fund's constitution.
3. The exercise of any of the powers by a person reasonably believed by us to be your authorised representative will be treated as if you had personally exercised those powers.
4. You agree to release, discharge and indemnify us against any liabilities arising out of the appointment of your authorised representative.
5. You agree that neither you nor any person claiming through you has any claim against the relevant Fund or us in respect of any payment from the Fund that is made on the instruction of your authorised representative.

We may cancel this facility or vary these conditions, but only after giving you 14 days notice in writing.

To nominate an authorised representative, contact our Client Services team on 1800 658 404.

## Signing the application form

### Individuals

The application form must be signed by the applicant, or by all applicants if it is a joint application, or on the applicant's behalf under an appropriate authority (such as a power of attorney).

### Companies and bodies corporate

If the applicant is a corporation, the application form must be signed by an authorised officer or attorney or as specified in the corporation's constitution. If the corporation has a sole director, it must state this fact on the form. The company seal must be affixed, if applicable. Bodies corporate must sign in such a way as to bind the body corporate.

### Trustees

If the applicant is a trustee, the applicant warrants that, at the time of signing, it is authorised under the relevant trust deed to apply and to do all things necessary as a result of becoming a unitholder.

### Power of attorney

If the applicant is signing under power of attorney, the applicant is verifying that, at the time of signing, they had not received notice of revocation of that power of attorney. A certified copy of the power of attorney must be given to us with the completed application form.

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# AMP Capital Investors

Issuer: AMP Capital Investors Limited ABN 59 001 777 591 (AFSL 232497)

## Application form – wholesale investments

Before submitting this form, it is important that you read the Product Disclosure Statement (PDS) of the fund for which you are making this application to invest. The PDS can be obtained by contacting us on 1800 658 404.

Units in a fund will only be issued following our acceptance of an application form issued with the relevant PDS. If you give another person access to this application form, you must, at the same time and by the same means, give them access to the PDS and any replacement or supplementary PDS. We will send you a paper copy of the relevant PDS, any replacement or supplementary PDS and the application form free of charge on request during the life of this PDS.

Please use a black pen and print in CAPITAL LETTERS.

### PART A – ARE YOU AN EXISTING INVESTOR WITH AMP CAPITAL?

No – go to Part C

Yes, my client number is

Investor name  – go to Part B

### PART B – PURPOSE OF THIS APPLICATION (please tick to indicate)

Additional investment      Fund name  – go to Section 10

Initial investment      Fund name  – go to Part C

### PART C – TYPE OF INVESTOR (please tick to indicate)

	GO TO	PAGE
<input type="checkbox"/> Individual	SECTION 1	2
<input type="checkbox"/> Joint investors	SECTION 1	2
<input type="checkbox"/> Sole trader	SECTION 1	2
<input type="checkbox"/> Company (must be registered with ASIC or a foreign registration body)	SECTION 2	4
<input type="checkbox"/> Trust	SECTION 3	6
<input type="checkbox"/> Superannuation fund	SECTION 3	7
<input type="checkbox"/> Charity	SECTION 4	9
<input type="checkbox"/> Association (incorporated or unincorporated)	SECTION 5	10
<input type="checkbox"/> Partnership	SECTION 6	12
<input type="checkbox"/> Government body	SECTION 7	14
<input type="checkbox"/> Registered co-operative	SECTION 8	15
<input type="checkbox"/> Attorney(s) completing and signing this form under power of attorney Please also tick above to indicate the type of investor.	Complete the section relevant to the type of investor, then complete Section 9.	
<input type="checkbox"/> Agent completing and signing this form as the investor's legal or nominated representative Please also tick above to indicate the type of investor.	Complete the section relevant to the type of investor, then complete Section 10.	

# SECTION 1 – INDIVIDUAL • JOINT INVESTORS • SOLE TRADER

Complete this section if you are investing as or on behalf of:

- an individual investor
- joint investors (all joint investors must provide details), or
- a sole trader.

All other investors Please refer to page 1 for the sections you need to complete.

## 1. INVESTOR 1 (all investors must complete)

### Personal details

Title  Surname

Given name(s)  Date of birth  /  /

Gender  Male  Female

Occupation  Industry

TFN (or exemption code)

Country of residency (please tick)

Australia  If other than Australia, or more than one country of residency, please specify

Country of citizenship (please tick)

Australia  If other than Australia, or more than one country of citizenship, please specify

Residential address (not a PO Box)

Unit number  Street number  Street name

Suburb/Town  State

Postcode  Country

## SOLE TRADER ONLY

Business name

ABN (if applicable)

Principal place of business (please tick)

Same as residential address in Question 1

Other – please provide address (not a PO Box)

Unit number  Street number  Street name

Suburb/Town  State

Postcode  Country

## 2. INVESTOR 2 (joint investors only)

### Personal details

Title  Surname

Given name(s)  Date of birth  /  /

Gender  Male  Female

Occupation  Industry

TFN (or exemption code)

Country of residency (please tick)

Australia  If other than Australia, or more than one country of residency, please specify

Country of citizenship (please tick)

Australia  If other than Australia, or more than one country of citizenship, please specify

Residential address (not a PO Box)

Unit number  Street number  Street name

Suburb/Town  State

Postcode  Country

## JOINT INVESTORS ONLY

Please indicate who will sign to authorise transactions on your investment account. If no selection is made, both signatures will be required for all transactions.

Both to sign

Either to sign

### 3. IDENTIFICATION DOCUMENTATION – ALL INVESTORS

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

#### 3A. PRIMARY DOCUMENTS

Please tick to indicate which **one** of the primary documents below are being provided for each investor:

- certified copy of a current Australian or foreign passport that shows your photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain your photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain your photograph, date of birth and signature).

#### 3B. SECONDARY DOCUMENTS

If you do not have any of the primary documents above issued in your name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

Australian documentation  
Please provide **one** document from **each** of the groups below.

Foreign documentation  
Please provide **both** of the following:

**Group 1.** Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

**AND**

**Group 2.** An original notice, showing your name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing your name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain your photograph, date of birth and signature).

**AND**

2. Foreign driver's licence (must contain your photograph, date of birth and signature).

### 4. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 5

### 5. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

## SECTION 2 – COMPANY

Complete this section if you are:

- investing for or on behalf of a company, or
- providing details about a company trustee.

All other investors Please refer to page 1 for the sections you need to complete.

### 1. ALL INVESTORS

Company name

On account of (if applicable)

Contact person

### 2. COMPANY DETAILS

**Australian company**

- Public  
 Proprietary

**Foreign company**

- Public  
 Proprietary  
 Private  
 Other – please specify

**Country of formation, incorporation or registration**

**Name of regulator** if company is licensed and subject to regulation

**Licence details**

Is the company listed on a stock exchange?  Yes  No

If yes – Name of stock exchange

Is the company a subsidiary of an Australian listed company?  Yes  No

If yes – Name of Australian listed company

If yes – Name of stock exchange

### 3. COMPANY TYPE

Please tick to indicate

- Australian company – go to Question 4  
 Foreign company – go to Question 5

### 4. AUSTRALIAN COMPANY

Company name (as registered with ASIC)

ACN

ABN

TFN (or exemption code)

**Registered office address in Australia** (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

**Principal place of business in Australia** (please tick)

- Same as registered office address above  
 Other – please provide address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Go to Question 8

### 5. FOREIGN COMPANY

Is the company registered with (please tick)

- ASIC – go to Question 6  
 Foreign registration body – go to Question 7

### 6. FOREIGN COMPANY REGISTERED WITH ASIC

Company name (as registered with ASIC)

ARBN

**Registered office address in Australia** (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

### 6A. PLACE OF BUSINESS/AGENCY

Please provide details for either the principal place of business in Australia or the company's agent in Australia

#### Principal place of business in Australia (if any)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

OR

Name of company's agent in Australia (if any)

#### Agent address

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

### 7. FOREIGN COMPANY REGISTERED WITH FOREIGN REGISTRATION BODY

Company name (as registered with foreign registration body)

Name of foreign registration body

Foreign company identification number

### 7A. ADDRESS DETAILS

Please provide details for either the full address of the company as registered by the foreign registration body OR the principal place of business in the country of formation.

#### Full address of the company in its country of formation, incorporation or registration, as registered by the relevant foreign registration body.

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Country

OR

#### Principal place of business in its country of formation (not a PO box)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

### 8. MAJOR SHAREHOLDERS

For any proprietary or private company (Australian or foreign) which is not a regulated company, please provide details below. All other companies – go to Question 9.

Please provide details below for each shareholder who owns, through one or more shareholdings, more than 25% of the company's issued capital.

#### Major shareholder 1 – Full name

#### Residential address (not a PO Box)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State
<input type="text"/>	<input type="text"/>

Postcode	Country
<input type="text"/>	<input type="text"/>

#### Major shareholder 2 – Full name

#### Residential address (not a PO Box)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State
<input type="text"/>	<input type="text"/>

Postcode	Country
<input type="text"/>	<input type="text"/>

#### Major shareholder 3 – Full name

Suburb/Town	State
<input type="text"/>	<input type="text"/>

Postcode	Country
<input type="text"/>	<input type="text"/>

Go to question 9.

## 9. REGISTERED PROPRIETARY OR PRIVATE COMPANY ONLY

To be completed for companies registered as proprietary or private companies by an Australian or foreign registration body.  
All other companies – go to Question 10

Number of directors

Please provide full names of all directors

Director 1

Director 2

Director 3

Director 4

Director 5

Director 6

If there are more than 6 directors, please write their full names on a separate page and attach to this form.

## 10. IDENTIFICATION DOCUMENTATION – ALL COMPANIES

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent or attorney where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below.  
We cannot accept applications without these documents.

### COMPANY REGISTRATION

Please tick to indicate that you are providing:

- certified copy of a certificate of registration or incorporation issued by ASIC or the relevant foreign registration body (must show full name of company, name of registration body, company identification number and the type of company – private or public).

## 11. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9  
 No – go to Question 12

## 12. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10  
 No – go to Section 11

# SECTION 3 – TRUST • SUPERANNUATION FUND

Complete this section if you are investing for or on behalf of:

- a trust, or
- a superannuation fund.

All other investors Please refer to page 1 for the sections you need to complete.

## 1. TRUST DETAILS

Name of trust

Country of establishment

TFN (or exemption code)

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## 2. TYPE OF TRUST

Please indicate the type of trust and provide details where appropriate.

Category A  Government superannuation fund (Australian or foreign) established under legislation

Category B  Foreign superannuation fund (other than Category A)

Category C  Managed investment scheme registered with ASIC

ARSN 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Category D  Regulated trust (such as a self-managed superannuation fund) subject to regulatory oversight of an Australian Commonwealth statutory regulator – see definition of regulated trust below.

Name of regulator (eg ASIC, APRA, ATO)

Registration/Licence details

ABN 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Category E  Other (eg family trust, unregistered scheme, foreign trust) – please specify

### REGULATED TRUST – DEFINITION

A regulated trust means a trust that is:

- a self-managed superannuation fund within the meaning of Section 19 of the SIS Act\* – the regulator is the ATO\*\*
- a regulated superannuation fund, an approved deposit fund, a pooled superannuation trust or a public sector superannuation scheme, within the meaning of the SIS Act – the regulator is APRA\*\*\*, or
- any other trust that AMP Capital confirms is a trust that is registered and subject to regulatory oversight of an Australian Commonwealth statutory regulator in relation to its activities as a trust.

\*SIS Act – Superannuation Industry (Supervision) Act 1993

\*\*ATO – Australian Taxation Office

\*\*\*APRA – Australian Prudential Regulation Authority

## 3. BENEFICIARIES (categories B and E only)

For categories B and E, please provide details below.

All other categories – go to Question 4.

Do the terms of the trust identify the beneficiaries by reference to membership of a class?

Yes – please provide details of membership class (eg family members of a named person)

No – please provide full names of all company and individual beneficiaries

Beneficiary 1

Beneficiary 2

Beneficiary 3

Beneficiary 4

If there are more than 4 beneficiaries, please write their full names on a separate page and attach to this application form.

## 4. TYPE OF TRUSTEE

Please tick to indicate:

The trustees are all individuals – go to Question 5

The trustees are all companies – go to Question 6

The trustees are a combination of individuals and companies – go to Question 5

## 5. INDIVIDUAL TRUSTEE DETAILS

Please provide the following details for one of the individual trustees.

Personal details

Title Surname

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Given name(s)

Date of birth

/	/	/
---	---	---

Country of residency (please tick)

Australia  If other than Australia, or more than one country of residency, please specify

Country of citizenship (please tick)

Australia  If other than Australia, or more than one country of citizenship, please specify

**Residential address (not a PO Box)**

Unit number  Street number  Street name

Suburb/Town  State

Postcode  Country

**Is the trust a superannuation fund?**

- No – go to Question 8
- Yes – go to Question 7

**6. COMPANY TRUSTEE DETAILS**

Only complete this question if there are no individuals acting as trustees.

Complete this question for **one** company trustee only.

**Business name (if any) of company trustee** (in relation to the trust)

**Is the trust a superannuation fund?**

- No – go to Question 8
- Yes – go to Question 7

**8. IDENTIFICATION DOCUMENTATION**

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

**8A. CATEGORIES A, C AND D ONLY (see Question 2 for categories)**

Please tick to indicate that you are providing:

- screen print from the relevant regulator's website showing the full name of the trust, and that the trust is a registered scheme, regulated trust or government superannuation fund.

**8B. CATEGORIES B AND E ONLY (see Question 2 for categories)**

Please tick to indicate that you are providing **both** of the following:

- certified copy or certified extract of the trust deed, **OR** notice (such as assessment notice) issued to the trust by the Australian Taxation Office within the preceding 12 months, **OR** letter from a solicitor or qualified accountant verifying the name of the trust

**AND**

- list of the full names and addresses (not PO Boxes) of all individual and company trustees.

Please continue to Question 8C.

**7. SUPERANNUATION FUND**

Fund name

Country of registration

Name of regulator

Registration number

Name of legislation under which superannuation fund was established (if applicable)

## 8C. TRUSTEE IDENTIFICATION – CATEGORIES B AND E ONLY

Only complete this question if a trustee's details were provided in Question 5, otherwise go to Question 9.

### PRIMARY DOCUMENTS

Please tick to indicate which **one** of the primary documents below is being provided:

- certified copy of a current Australian or foreign passport that shows the trustee's photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain the trustee's photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain the trustee's photograph, date of birth and signature). If the trustee does not have any of the above documents issued in their name, we will accept two Australian or foreign documentation as noted below:

### SECONDARY DOCUMENTS

If the trustee does not have any of the primary documents above issued in their name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

- Australian documentation**  
Please provide **one** document from **each** of the groups below.
- Foreign documentation**  
Please provide **both** of the following:
- Group 1.** Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.  
**AND**
- Group 2.** An original notice, showing the trustee's name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing the trustee's name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.
1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain the trustee's photograph, date of birth and signature).  
**AND**
2. Foreign driver's licence (must contain the trustee's photograph, date of birth and signature).

## 9. ADDITIONAL INFORMATION

Did you complete Question 6 'Company trustee details'?

- Yes – go to Section 2 and complete all details relevant to the company named in Question 6.
- No – go to Question 10

## 10. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 11

## 11. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

## SECTION 4 – CHARITY

Complete this section if you are investing for or on behalf of a charity.

All other investors Please refer to page 1 for the sections you need to complete.

### 1. CHARITY DETAILS

Name of charity

Purpose of charity

Name of entity controlling the charity

Country of registration (if applicable)

If other than Australia, please provide the name of the regulator (if any)

Charity registration number (if applicable)

Charity fundraising number (if applicable)

TFN (or exemption code)

Address of registered office (not a PO Box)

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Country

### 2. TYPE OF CHARITY (please tick to indicate)

- Company – go to Section 2 and complete all details for the company.
- Trust – go to Section 3 and complete all details for the trust.
- Superannuation fund – go to Section 3 and complete all details for the superannuation fund.
- Association – go to Section 5 and complete all details for the association.
- Partnership – go to Section 6 and complete all details for the partnership.
- Government body – go to Section 7 and complete all details for the government body.
- Registered co-operative – go to Section 8 and complete all details for the registered co-operative.

## SECTION 5 – ASSOCIATION

Complete this section if you are investing for or on behalf of an association.

All other investors Please refer to page 1 for the sections you need to complete.

### 1. ASSOCIATION DETAILS

Full name of association

Identification number issued on incorporation (if any) eg ACN

Chairman – Full name

Secretary – Full name

Treasurer – Full name

### 2. ASSOCIATION TYPE

Incorporated association – go to Question 3

Unincorporated association – go to Question 4

### 3. INCORPORATED ASSOCIATION

Please tick to indicate and provide details for **one** the following (either registered office, principal place of administration or public officer):

Registered office

Address (not a PO Box)

Unit number Street number Street name

  

Suburb/Town

State

 

Postcode

Country

 

Principal place of administration

Address (not a PO Box)

Unit number Street number Street name

  

Suburb/Town

State

 

Postcode

Country

 

Public officer (or president, secretary or treasurer if there is no public officer)

Full name

Position

Residential address (not a PO Box)

Unit number Street number Street name

  

Suburb/Town

State

 

Postcode

Country

 

### 4. UNINCORPORATED ASSOCIATION

Principal place of administration (not a PO Box)

Unit number Street number Street name

  

Suburb/Town

State

 

Postcode

Country

 

Details of the member who is signing on behalf of the unincorporated association.

Title Surname

 

Given name(s)

Date of birth

 

Residential address (not a PO Box)

Unit number Street number Street name

  

Suburb/Town

State

 

Postcode

Country

## 5. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

### 5A. ASSOCIATION IDENTIFICATION

**Incorporated association** – Please tick to indicate that you are providing one of the following:

- certified copy of information provided by ASIC or government responsible for the incorporation of the association, showing the full name of the association and the identification number (if any) issued on incorporation, **OR**
- certified copy or certified extract of the constitution or rules of the association showing the full name of the association and the identification number (if any) issued on incorporation.

**Unincorporated association** – Please tick to indicate that you are providing the following:

- certified copy or certified extract of the constitution or rules of the association showing the full name of the association and the identification number (if any) issued on incorporation.

### 5B. MEMBER IDENTIFICATION

Complete this question if individual member details were provided in Question 4, otherwise go to Question 6.

#### PRIMARY DOCUMENTS

Please tick to indicate which one of the primary documents below is being provided:

- certified copy of a current Australian or foreign passport that shows the member's photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain the member's photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain the member's photograph, date of birth and signature). If the member does not have any of the above documents issued in their name, we will accept two Australian or foreign documentation as noted below:

#### SECONDARY DOCUMENTS

If the member does not have any of the primary documents above issued in their name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

- Australian documentation**  
Please provide **one** document from **each** of the groups below.
- Foreign documentation**  
Please provide **both** of the following:

**Group 1.** Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

**AND**

**Group 2.** An original notice, showing the member's name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing the member's name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain the member's photograph, date of birth and signature).

**AND**

2. Foreign driver's licence (must contain the member's photograph, date of birth and signature).

## 6. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 7

## 7. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

## SECTION 6 – PARTNERSHIP

Complete this section if you are investing for or on behalf of a partnership.

All other investors Please refer to page 1 for the sections you need to complete.

### 1. PARTNERSHIP DETAILS

Full name of partnership

Registered business name of partnership (if any)

Country where partnership established

### 2. TYPE OF PARTNERSHIP

Is the partnership regulated by a professional association?

No – go to Question 3

Yes – please complete the following:

Name of association

Membership details

Please provide details for one partner only

Title

Surname

Given name(s)

Date of birth

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

### 3. UNREGULATED PARTNERSHIP ONLY

Number of partners

Please provide full name and address of each partner

Partner 1 – Full name

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

Partner 2 – Full name

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

Partner 3 – Full name

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

If there are more than 3 partners, please provide full names and residential addresses on a separate page and attach to this application form.

### 4. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

Please continue to Question 4A.

#### 4A. PARTNERSHIP IDENTIFICATION

Please tick to indicate that you are providing **one** of the following:

- certified copy of the partnership agreement showing the full name of the partnership, **OR**
- certified copy of membership details independently sourced from the relevant association.

#### 4B. PARTNER IDENTIFICATION

**Regulated partnership** – please provide information below for the partner noted in Question 2.

**Unregulated partnership** – please provide information below for one of the partners noted in Question 3.

##### PRIMARY DOCUMENTS

Please tick to indicate which **one** of the primary documents below is being provided:

- certified copy of a current Australian or foreign passport that shows the partner's photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain the partner's photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain the partner's photograph, date of birth and signature). If the partner does not have any of the above documents issued in their name, we will accept two Australian or foreign documentation as noted below:

##### SECONDARY DOCUMENTS

If the partner does not have any of the primary documents above issued in their name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

**Australian documentation**  
Please provide **one** document from **each** of the groups below.

**Foreign documentation**  
Please provide **both** of the following:

**Group 1.** Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain the partner's photograph, date of birth and signature).

**AND**

**AND**

**Group 2.** An original notice, showing the partner's name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing the partner's name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

2. Foreign driver's licence (must contain the partner's photograph, date of birth and signature).

#### 5. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 6

#### 6. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

## SECTION 7 – GOVERNMENT BODY

Complete this section if you are investing for or on behalf of a government body.

All other investors Please refer to page 1 for the sections you need to complete.

### 1. GOVERNMENT BODY DETAILS

Full name of government body

Please tick to indicate whether the government body:

- is an entity, **OR**  
 was established under legislation

Principal place of operations (not a PO Box)

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country			
<input type="text"/>	<input type="text"/>			

### 2. GOVERNMENT INFORMATION

Please tick to indicate whether the government body is:

- a Commonwealth of Australia government body  
 an Australian state or territory government body – please specify state or territory   
 Foreign country government body – please specify country

### 3. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

### 3A. GOVERNMENT BODY IDENTIFICATION

Please tick to indicate that you are providing **one** of the following:

- copy or extract of the legislation establishing the body, obtained from a reliable and independent source, such as a government website, **OR**  
 certified copy or certified extract of the relevant Australian commonwealth, state or territory, or foreign country register of government bodies.

### 4. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9  
 No – go to Question 5

### 5. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10  
 No – go to Section 11

## SECTION 8 – REGISTERED CO-OPERATIVE

Complete this section if you are investing for or on behalf of a registered co-operative.

All other investors Please refer to page 1 for the sections you need to complete.

### 1. REGISTERED CO-OPERATIVE DETAILS

Full name of registered co-operative

Please tick to indicate:

Co-operative is registered with ASIC

Co-operative is registered with a foreign registration body

Identification number (if any) issued by relevant registration body

Chairman – Full name

Secretary – Full name

Treasurer – Full name

### 2. ADDRESS DETAILS

Please tick to indicate and provide details for **one** the following (either registered office, principal place of administration or public officer):

Registered office (not a PO Box)

Unit number  Street number  Street name  Suburb/Town  State

Postcode  Country

Principal place of operations (not a PO Box)

Unit number  Street number  Street name  Suburb/Town  State

Postcode  Country

Public officer (or president, secretary or treasurer if there is no public officer)

Unit number  Street number  Street name  Suburb/Town  State

Postcode  Country

### 3. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

### 3A. REGISTERED CO-OPERATIVE IDENTIFICATION

Please tick to indicate that you are providing **one** of the following:

certified copy of information provided by ASIC or the relevant registration body responsible for the registration of the co-operative, **OR**

certified copy or certified extract of the register maintained by the co-operative.

### 4. AGENT FOR INVESTOR

Is an agent acting for the investor?

Yes – go to Section 9

No – go to Section 10

## SECTION 9 – ATTORNEY ACTING UNDER POWER OF ATTORNEY

Complete this section if one or more attorneys are completing and signing this form under power of attorney.

Before completing this section – you must complete the section relevant to the type of investor on whose behalf you are acting as attorney (see page 1 of this form).

### 1. TYPE OF ATTORNEY

Please tick to indicate, and provide details.

#### 1A. INDIVIDUAL ATTORNEY

Individual attorney(s)

Full name(s) of individual attorney(s)

Attorney 1

Attorney 2

If there are more than 2 attorneys, please write their full names on a separate page and attach to this form.

#### 1B. NON-INDIVIDUAL ATTORNEY

Non-individual attorney

Full name of non-individual attorney

Full name(s) of individual attorney(s) appointed by the non-individual attorney to complete and sign this form.

Attorney 1

Attorney 2

If there are more than 2 attorneys, please write their full names on a separate page and attach to this form.

### 2. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent or attorney where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

#### 2A. EVIDENCE OF ATTORNEY'S AUTHORITY TO ACT

Please tick to indicate that you are providing:

a copy of the power of attorney which confirms that any attorney completing and signing this form is authorised to do so under the power of attorney.

If the power of attorney does not contain a sample of each attorney's signature, please tick to indicate that you are also providing:

a list containing the name of each attorney and a sample of each attorney's signature.

**Important:** By signing this form under power of attorney, the attorney warrants that, at the time of signing, they had not received notice of revocation of that power of attorney.

#### 2B. NON-INDIVIDUAL ATTORNEY ONLY

Please tick to indicate that you are providing:

written evidence of the authority given by the non-individual attorney to the person(s) named in Question 1B.

### 3. ALL ATTORNEYS

Please tick to indicate:

Additional investment – go to Section 11.

Initial investment – If you have completed the section relevant to the type of investor on whose behalf you are completing and signing this form – go to Section 11.

Otherwise, please complete the relevant section:

- Individual – Section 1
- Joint investor – Section 1
- Sole trader – Section 1
- Company – Section 2
- Trust – Section 3
- Superannuation fund – Section 3
- Charity – Section 4
- Association – Section 5
- Partnership – Section 6
- Government body – Section 7
- Registered co-operative – Section 8

## SECTION 10 – AGENT FOR THE INVESTOR

Complete this section if an agent is completing and signing this form as the investor's legal or nominated representative. If there is more than one agent, please write their full names on a separate page and attach to this form.

Before completing this section – you must complete the section relevant to the type of investor on whose behalf you are acting as agent (see page 1 of this form).

### 1. TYPE OF AGENT

Please tick to indicate, and provide details.

#### 1A. INDIVIDUAL AGENT

Individual agent

Full name of individual agent

#### 1B. NON-INDIVIDUAL AGENT

Non-individual agent

Full name of non-individual agent

Full name of the person representing the non-individual agent in relation to this application

### 2. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent or attorney where applicable), supported by certified copies\* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

\* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

#### EVIDENCE OF AGENT'S AUTHORITY TO ACT

Please tick to indicate that you are providing:

written evidence of the agent's authority to act for the investor.

### 3. ALL AGENTS

Please tick to indicate:

Additional investment – go to Section 11.

Initial investment – If you have completed the section relevant to the type of investor on whose behalf you are completing and signing this form – go to Section 11.

Otherwise, please complete the relevant section:

- Individual – Section 1
- Joint investor – Section 1
- Sole trader – Section 1
- Company – Section 2
- Trust – Section 3
- Superannuation fund – Section 3
- Charity – Section 4
- Association – Section 5
- Partnership – Section 6
- Government body – Section 7
- Registered co-operative – Section 8

## SECTION 11 – ALL INVESTORS

All investors (or their agents or attorneys if applicable) must complete this section.

Please refer to page 1 for other sections you need to complete.

**Important** If an agent is completing and signing this form as the investor's legal or nominated representative, the agent must also complete Section 10. If an attorney is completing and signing this form under power of attorney, the attorney must also complete Section 9.

### 1. CONTACT DETAILS

Please provide one set of contact details that we can use for all communications with you.

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country	Phone	Fax	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mobile	Email			
<input type="text"/>	<input type="text"/>			

Existing AMP Capital investors: If you are changing the contact details previously provided to us, please indicate by ticking the box on the right.

### 2. INVESTMENT DETAILS

Fund name

Please indicate the amount you are investing and the payment method.

		Investment by cheque*	Investment by direct deposit
Initial investment (minimum \$10,000,000)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional investment (minimum \$100,000)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

\* Cheques should be crossed 'Not negotiable' and made payable to AMP Capital Investors Limited.

### 3. WITHDRAWALS AND DISTRIBUTIONS

#### 3A. PAYMENT OF WITHDRAWALS

All withdrawals are paid into a nominated account. Please provide details of the account into which you would like withdrawals to be paid.

Account name	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of financial institution	Branch address	
<input type="text"/>	<input type="text"/>	

Please note that your nominated account must be an Australian bank, building society or credit union account, not a credit card account.

#### 3B. PAYMENT OF DISTRIBUTIONS

Please indicate how you would like your distributions to be paid. If no selection is made, distributions will be reinvested.

- Reinvest in additional units in the Fund.
- Pay directly into the account nominated in Question 3A above.

### 4. DECLARATION (all investors, or their agents or attorneys if applicable, must complete)

All investors (or their agents acting under power of attorney or as legal or nominated representative for the investor) must sign this declaration. We cannot process applications without the relevant signatures.

I/We:

- wish to apply for units in the fund specified in Question 2 above, received the PDS relevant to the fund at the same time and by the same means as I/we received this application form, and agree to be bound by the PDS and the terms of the Fund's constitution each as may be amended from time to time
- confirm that I/we have read and understood the relevant PDS current at the date of signing this application form
- agree to information about me/us being collected, used and disclosed in accordance with the privacy statement contained in the PDS
- agree to the anti-money laundering and counter-terrorism financing statement contained in the PDS
- acknowledge that investments in the Fund are not deposits or liabilities of any company in the AMP Group
- acknowledge that the Fund is subject to investment risks, which could include delays in repayment, and loss of income and capital invested and that no member of the AMP Group guarantees the performance of the Fund or any particular rate of return
- declare and agree that any information and documents that will be used for the purposes of this application (whether or not provided on or with this application) are complete and correct, and if they are about another person, have been provided with the consent of that person
- acknowledge that it is a criminal offence to knowingly provide false or misleading information or documents in connection with this application, and
- if a certified copy of a document containing a photograph of an individual is submitted with this application, I/we warrant that I/we have advised the certifier of their responsibility to be satisfied that the photograph in the original document is a true likeness of the individual named in that document.

### 3. SIGNATURE(S)

#### Signatory 1

Title  Surname  First name

Signing as (please tick):

- Individual       Sole trader       Trustee       Director  
 Joint investor       Partner       Sole director       Agent       Attorney  
 Representative of association/co-operative/government body – please specify position (eg chairman)

Signature  Date

#### Signatory 2

Title  Surname  First name

Signing as (please tick):

- Joint investor       Trustee       Company secretary  
 Partner       Director       Agent       Attorney (if more than 2 attorneys, please provide names and signatures)

Signature  Date

### 4B. APPLICATION FORM CHECKLIST

Incomplete information can delay the processing of your application. Please use the checklist below to confirm that you have provided the required information and documents.

- Completed the appropriate section (see 'Type of investor' on page 1)  
 Completed Section 10 and signed the declaration  
 If you are an agent for an investor, you have completed:  
• the section relevant to the type of investor on whose behalf you are acting, and  
• Section 9, and  
• Section 10.  
 Enclosed required documents as outlined in 'Identification documentation' at the end of each section.

### PAYING BY CHEQUE

Send your completed application form, identification documentation and cheque to:

Client Services  
AMP Capital Investors Limited  
GPO Box 5445  
SYDNEY NSW 2001

Please make cheque payable to AMP Capital Investors Limited.

### PAYING BY DIRECT DEPOSIT

1. Deposit your investment amount at any branch of the Westpac Bank, to:

**Account name:** AMP Capital Investors Wholesale Applications Account  
**Account number:** 112 655  
**Branch:** Royal Exchange, Corner Pitt and Bridge Streets, Sydney  
**BSB:** 032-004

2. Send your completed application form, identification documentation and deposit receipt to:

Client Services  
AMP Capital Investors Limited  
GPO Box 5445  
SYDNEY NSW 2001

# IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor. In some cases, this information must be supported by a 'certified copy' or 'certified extract' of an identification document.

A **certified copy** is a document that has been certified as a true and correct copy of an original document.

A **certified extract** is an extract that has been certified as a true copy of the relevant information contained in the original document.

We can only accept the certified copy itself; we cannot accept faxed or scanned versions of certified copies.

## HOW TO CERTIFY COPIES

### 1. All documents

The person certifying a copy of any document must include the following on each certified copy:

- a) the certifier's signature
- b) the certifier's full name
- c) the date of certifying the copy
- d) the capacity in which the certifier is signing (see 'Who can certify copies?' below), and
- e) a statement to the effect of: 'I certify this to be a true and correct copy of the original document.'

### 2. Documents containing photographs

As well as providing the information noted above, certifiers and investors have additional responsibilities in relation to any documents that contain photographs of individuals.

#### • Certifier's responsibility

For any document containing a photograph of an individual, the certifier must be satisfied that the photograph is a true likeness of the individual named in that document.

#### • Investor's responsibility

By applying to invest in the Fund the investor (or agent for the investor if applicable) warrants that they have advised the certifier of the certifier's responsibility that for any document containing a photograph of an individual, the certifier is satisfied that the photograph is a true likeness of the individual named in that document.

## WHO CAN CERTIFY COPIES?

### FOR DOCUMENTATION CERTIFIED IN AUSTRALIA

Copies can be certified by any of the following:

- an officer\* with, or authorised representative of a holder of an Australian financial services licence (AFSL), having two or more continuous years of service with one or more licensees
- an officer\* with two or more continuous years of service with one or more finance companies or financial institutions
- a permanent employee of Australia Post with two or more years of continuous service who is employed in an office supplying postal services to the public
- an agent of Australia Post who is in charge of an office supplying postal services to the public
- a Justice of the Peace
- a person who is enrolled on the roll of the Supreme Court of an Australian state or territory, or the High Court of Australia, as a legal practitioner (however described)
- a judge of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a registrar or deputy registrar of a court
- an Australian police officer
- an Australian consular or diplomatic officer
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership
- a notary public.

\* Please note that 'officer' for documentation certification purposes is:

- for companies – a director or secretary of the company
- for partnerships – a partner of the partnership
- for trusts – a trustee or manager of the trust.

### FOR DOCUMENTATION CERTIFIED IN A FOREIGN COUNTRY

Copies can be certified by either of the following:

- an Australian consular officer, or
- a notary public.

<b>Fund</b>	<b>ARSN</b>	<b>APIR code</b>
Responsible Investment Leaders Balanced Fund	095 787 723	AMP0453AU
Responsible Investment Leaders Australian Share Fund	112 835 631	n/a
Responsible Investment Leaders International Share Fund	095 791 325	AMP0456AU

# Contacting AMP Capital Investors

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

## Sydney office

AMP Capital Investors Limited  
50 Bridge Street  
SYDNEY NSW 2000

## Mailing address

AMP Capital Investors Limited  
GPO Box 5445  
SYDNEY NSW 2001

## Telephone

Client Services  
1800 658 404  
8.30am – 5.30pm Sydney time, Monday to Friday

## Fax

1800 630 066

## Email

[clientservices@ampcapital.com](mailto:clientservices@ampcapital.com)

## Website

[www.ampcapital.com.au](http://www.ampcapital.com.au)

AMP Capital Investors Limited  
ABN 59 001 777 591  
[www.ampcapital.com.au](http://www.ampcapital.com.au)

**Investing. It's what we do.**