

27 March 2013

Manager
ASX Market Announcements
Australian Securities Exchange
Level 4, 20 Bridge Street
Sydney NSW 2000

Manager
Market Information Services Section
New Zealand Stock Exchange
Level 24, NZX Centre, 11 Cable Street
Wellington, New Zealand

Announcement No: 09/2013
AMP Limited (ASX/NZX: AMP)
(also for release to AMP Group Finance Services Limited (ASX: AQNHA & NZX: AQN010))

Part 1: Annual Report 2012

Part 2: Shareholder Review 2012

Part 3: Notice of Annual General Meeting 2013 and Proxy Form

2012 shareholder review

A summary of AMP's 2012 financial results

2012



AMP Chairman, Peter Mason and Chief Executive Officer, Craig Dunn

The AMP spark is a symbol of possibilities. In the face of life's twists and turns, it represents the hopes and dreams of our customers, our advisers and our shareholders. In December 2012, the AMP spark became the first animated building sign on the Sydney harbour foreshore.

The spark may be new but our enduring commitment to help people realise their dreams and own their tomorrows remains unchanged.

Scan the QR code on the right to see the AMP spark come to life. To do this you need to have downloaded a free QR code reader app to your smartphone.



Who we are

AMP is the leading independent wealth management company in Australia and New Zealand.

We help people and organisations build financial security and we've been doing this since 1849.

Today we are helping over five million retail customers and 400 institutional clients in Australia and New Zealand own their tomorrow. We're also helping clients in Asia, Europe, the Middle East and North America.

We provide:

- financial advice
- superannuation, retirement income and investment products for individuals
- superannuation services for businesses
- administration, banking and investment services for self-managed super funds
- income protection, disability and life insurance
- selected retail banking products, and
- investments including shares, fixed income, property and infrastructure.

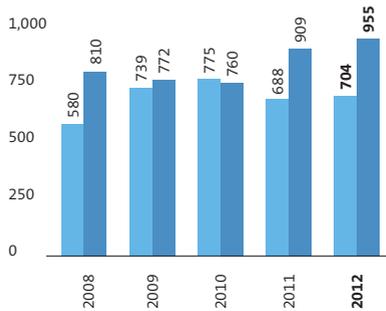
We believe financial security can help people turn their possibilities into realities.

Our 2012 performance

Full year profit

\$ million

- Profit attributable to shareholders
- Underlying profit



Profit

Profit attributable to shareholders was \$704 million for 2012, compared with \$688 million in 2011 ▲ 2%

Underlying profit was \$955 million for 2012, compared with \$909 million in 2011 ▲ 5%

The 2011 profit figures include only a nine-month contribution from AXA (AMP merged with AXA Australia and New Zealand in March 2011). Underlying profit is AMP's preferred measure of profitability as it best reflects the underlying performance of AMP. It is the earnings base on which the board determines the dividend payment.

The main difference between the two numbers comes from movements in investment markets and merger costs. A reconciliation of profit attributable to shareholders and underlying profit can be found on pages eight and 58 of the AMP 2012 annual report.

Dividend

Final dividend of 12.5 cents per share

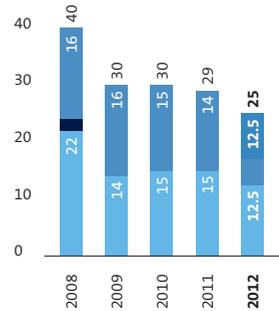
This brings the total dividend for 2012 to 25 cents per share.

The final dividend will be 65% franked and will be paid on 11 April 2013.

The payout ratio for the full 2012 dividend is 76% of the underlying profit from 2012, which is within AMP's target payout range of 70–80% of underlying profit.

Dividends and payments to shareholders cents per share

- Final dividends
- Interim dividends
- 2 cent Cobalt sale



Key performance measures

Growth measures

\$955m

Underlying profit was \$955 million for 2012, compared with \$909 million in 2011. The 2011 profit included only a nine-month contribution from AXA.

47.3%

The cost to income ratio for 2012 was 47.3%, compared to 47.9% for 2011.

\$1,152m

AMP Financial Services net cashflows were up from outflows of \$581 million in 2011.

-\$1,784m

AMP Capital external net cashflows increased from outflows of \$1,166 million in 2011.

\$203m

AMP Financial Services value of risk new business was down \$12 million on 2011. The value of risk new business was impacted by industry-wide claims and lapse issues.

12.8%

Underlying return on equity decreased 2.3 percentage points as a result of the merger and further strengthening of our capital base in the lead up to new capital standards.

Message from the Chairman



'While 2013 will be a period of significant change in our industry, we are well positioned for the future.'

Peter Mason AM
Chairman

AMP has grown in strength and competitiveness in 2012, as our vision for how a combined AMP and AXA could better meet the needs of our customers came to life. As a united company we are seeing the benefits of our strengthened product offering, our expanded financial planning network, increased funds under management and the cost efficiencies we have achieved.

While the global financial services industry is undergoing a period of intense regulatory change, the scale and breadth of our business is giving us the flexibility and efficiency to capitalise on these changes. In 2012 we acted decisively to position the company for future growth and in 2013 we will continue this approach, while maintaining a sharp cost and capital focus.

Capital position

Our capital position strengthened through the year and at 31 December 2012 we held \$2.4 billion in regulatory capital resources above minimum regulatory requirements. This is an increase of \$0.9 billion from 2011. We have deliberately built up our capital position over the past few years to ensure we are well prepared to meet stringent new capital standards being introduced in 2013. Further information on the impact of the new capital standards can be found on page nine of the AMP 2012 annual report.

Dividend

Your board has declared a final dividend of

12.5 cents a share, which will be 65% franked and will be paid on 11 April 2013. This is a total payout ratio of 76% of underlying profit for the year, which is within AMP's target payout range of 70% to 80% of underlying profits. Given our strong capital position, the board has decided this is an appropriate time to remove the discount on the dividend reinvestment plan.

Board

After nine years, Nora Scheinkestel has announced her intention to retire as a director of AMP. Nora's retirement will take effect at the end of the next annual general meeting. Her extensive knowledge, sound judgement, insight, governance expertise (and her wit) have proved invaluable over the many years of her involvement and we greatly appreciate the contribution she has made to our company.

Conclusion

While 2013 will be a period of significant change in our industry, we are well positioned for the future. The increased strength and competitiveness of our organisation has given us a strong platform for growth on which we will capitalise in the year ahead.

A handwritten signature in black ink, which appears to read 'Peter Mason'. The signature is written in a cursive style and is positioned above a thin blue horizontal line.

Peter Mason
Chairman

Message from the Chief Executive Officer



‘We will continue to ensure our business is best placed to thrive in a new world.’

Craig Dunn
Chief Executive Officer

Our 2012 financial results show strong earnings growth across most of our company.

In AMP Financial Services, our superannuation and advice businesses have performed particularly well. The North platform and AMP Flexible Super, two of our flagship products, generated strong sales during the year and benefitted from being rolled out to our expanded planner network. AMP Flexible Super attracted \$2.6 billion in net cashflows and the North platform attracted \$2.2 billion. Financial planner numbers have also grown during the year.

These strong results have been partially offset by a tough insurance market, which negatively impacted results in our insurance business.

AMP Capital has continued to reshape its business and enhance its investment capabilities. During 2012, AMP Capital successfully launched two new products through the new alliance with leading Japanese bank MUTB. The products are being marketed through MUTB's extensive distribution network and have already attracted \$530 million from investors.

We established a new AMP SMSF business unit to actively target the growing self-managed super fund (SMSF) market and meet Australians' growing demand for more control over their superannuation. We also acquired The Cavendish Group which, along with our existing SMSF business, has made us Australia's market leader in SMSF administration services. In the second half of 2012, we saw this new

business unit grow twice as fast as the Australian SMSF market overall.

Integration

We are pleased to have seen the benefits of bringing the two businesses together emerging faster than expected and this has also contributed to our favourable cost outcomes. While we have broken the back of the integration there are still key projects to be delivered in 2013, with final completion targeted by June 2014 – six months earlier than originally planned.

Regulatory changes

Along with integration, responding to regulatory change will be a key focus for our business in the coming year. While we began work early on these changes, and implemented key elements two years ago, some implementation timeframes are challenging.

Conclusion

We will continue to ensure our business is best placed to thrive in a new world, with a focus on customers, investing in the right opportunities and driving ongoing efficiencies through our business.

Craig Dunn
Chief Executive Officer

AMP Financial Services



‘Our ability to live longer is one of the greatest successes of this century, but it comes with challenges. We now need more money when we retire and we need it to last longer.’

Craig Meller
Managing Director, AMP Financial Services

What we do

AMP Financial Services provides customers in Australia and New Zealand with:

- financial planning and advice
- superannuation, retirement income and other investment products for individuals
- superannuation services for businesses and employer-sponsored schemes
- income protection, disability and life insurance, and
- selected banking products.

We continue to have the largest aligned and employed financial advice network in Australia and New Zealand, with 4,276 financial planners and advisers. We also have extensive relationships with independent financial advisers.

In 2012

we welcomed

- 319,328 new customers

and helped

- 13,070 people buy a home
 - 5,899 grieving families by paying out \$443 million in life insurance, and
 - 204,168 people protect their loved ones through a new life insurance policy.
-

Our progress in 2012

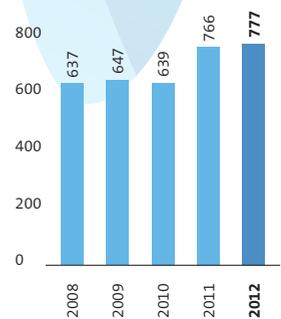
- Our award-winning products attracted new customers and strong flows:
 - AMP Flexible Super generated \$2.6 billion in net cashflows and was rolled out to our broader financial adviser network.
 - the North platform's net cashflows tripled to \$2.2 billion and was rolled out to AMP Financial Planning and Hillross advisers.
- Our financial planner numbers increased by 209 in Australia in 2012, through our financial planning academy and the acquisition of Futuro Financial Services and as new planners and practices joined our network.
- AMP Bank was named *Your Mortgage* magazine's Bank of the Year 2012. Deposits increased by 16% to \$8.3 billion and the bank's mortgage book increased by 11% to \$12.4 billion.
- Our insurance business achieved reasonable sales growth but felt the impact of the industry-wide challenge of poor lapse and claims experience, which compressed its earnings.

Our plans for 2013

We are focused on delivering business growth by:

- improving the quality and efficiency of the service we provide to our customers
- increasing our investment in digital technologies to improve the way we interact with our customers and advisers
- building a professional financial planning force with above market growth and productivity
- improving our corporate superannuation offering
- preparing the business for regulatory change, including the new Future of Financial Advice (FoFA) and Stronger Super regulations, and
- continuing to maintain a tight focus on capital and costs.

Operating earnings
\$ million



AMP Capital



‘In 2013, Japanese pension assets are expected to reach \$3.5 trillion¹. Our alliance with MUTB gives us the potential to access 80% of this market.’

Stephen Dunne
Managing Director, AMP Capital

What we do

AMP Capital is one of Asia Pacific’s largest investment managers, managing \$129 billion in funds for investors.

Through a team of in-house investment professionals and a carefully selected global network of investment partners, AMP Capital invests in shares, fixed income, property, infrastructure, multi-manager and multi-asset funds. AMP Capital also provides commercial, industrial and retail property management services.

AMP Capital has established operations in Australia and New Zealand and a growing international presence with offices in Bahrain, China, Hong Kong, India, Japan, Luxembourg, the United Kingdom and the United States.

In March 2012, AMP Capital formed a strategic business and capital alliance with leading Japanese bank, MUTB. The alliance will accelerate AMP Capital’s growth in Asia and significantly expand its distribution capabilities in Japan. Through the alliance, MUTB acquired a 15% minority interest in AMP Capital Holdings Limited, the parent company of the AMP Capital group of companies.

¹ Towers Watson, 2013 forecast, based on past 10 year compound annual growth rate.

Our progress in 2012

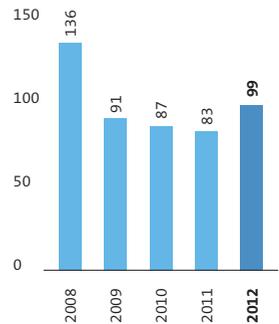
- Strengthened our equities capabilities and team, resulting in strong investment performance and positive ratings from research houses, with 71% of funds meeting or exceeding benchmark over a three-year period.
- Launched two new retail products with MUTB to Japanese investors, generating sales of \$530 million.
- Attracted new pension fund investors from China, Japan, Europe and Canada and appointed investment manager by one of the largest public pension funds in the world, China's National Council for Social Security Fund.
- Consolidated ownership of three of Australia's best known shopping centres – Macquarie Centre, Pacific Fair and Garden City Booragoon.
- Activated a \$3.7 billion retail and commercial property development pipeline.

Our plans for 2013

We will expand our business domestically and extend our international reach by:

- delivering outstanding investment outcomes
- continuing to expand our presence among global pension funds in Asia, Europe and the Middle East
- building and strengthening our distribution partnerships in Asia, and
- partnering with AMP Financial Services and AMP SMSF to win new business by developing tailored investment solutions for Australian customers.

Operating earnings
\$ million



AMP SMSF



“The SMSF sector is the largest and fastest growing superannuation sector in Australia. Its current assets of approximately \$459 billion¹ are projected to grow to more than \$2.2 trillion by 2030².”

Paul Sainsbury
Managing Director, AMP SMSF

What we do

AMP is now Australia’s market leader in self-managed superannuation fund (SMSF) administration services. We help people take control of their superannuation by helping establish SMSFs, supporting trustees with administration and compliance management and providing investment, insurance and lending services.

AMP SMSF provides administration services, cash management accounts, term deposits, investments, platforms, lending, life insurance, education and advice, specific to the needs of the SMSFs. We now help more than 9,100 SMSFs, up from approximately 3,000 in June 2012.

As a new business unit, AMP SMSF revenue will be reported as part of the AMP Financial Services operating earnings.

- 1 *Quarterly Superannuation Performance*, September 2012, APRA.
- 2 *Dynamics of the Australian Superannuation System – The next 20 years: 2011–2030*, November 2011, Deloitte Actuaries & Consultants.

Our progress in 2012

- Acquired The Cavendish Group, the largest SMSF administrator in Australia.
- Launched a new version of the Ascend SMSF service to our financial advice network.
- Worked with AMP Bank to launch AMP SuperEdge, its first loan product for the SMSF market to enable trustees to borrow within their SMSF to buy a residential investment property or refinance an existing SMSF loan.
- Named best SMSF Administrator in Rainmaker Group’s 2012 Selecting Super Awards for Multiport.
- Supported the development of the SuperIQ business, a market-leading SMSF technology and administration business (49% owned by AMP).

Our plans for 2013

We will grow the new AMP SMSF business unit by:

- redefining the brand and pricing strategy for specific market segments
- developing banking, investment and insurance products tailored to SMSF trustees’ needs
- enhancing SMSF advice capabilities through our financial planner network
- building complementary services to enhance AFS’s corporate superannuation offer, and
- upgrading the technology in our administration businesses.

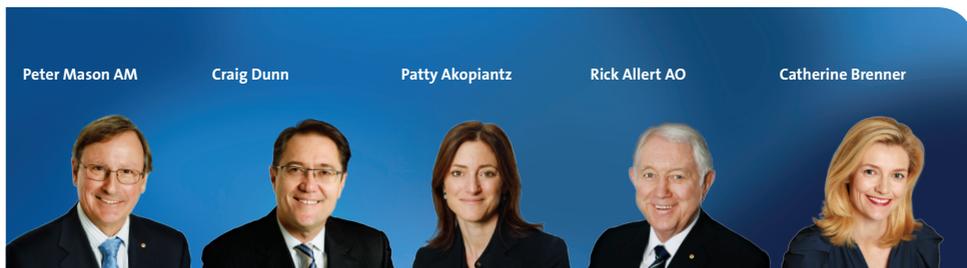
Our strategy for future growth

We're focused on driving better outcomes for our customers and clients, investing in the right opportunities, and driving ongoing efficiencies through the business.

Our strategy to drive growth is to:

- 1 Deliver quality services and products that respond to the needs of fast growing consumer segments**
 - Improve our customer experience
 - Increase our investment in digital technologies.
- 2 Build a professional aligned planner force, with above market growth and productivity**
 - Attract new financial planning practices
 - Train and recruit new financial planners through the Horizons Academy
 - Help planners increase their productivity and strengthen the professionalism of our advice network.
- 3 Capitalise on a broader, more productive distribution footprint**
 - Build and promote our SMSF offer
 - Complete the integration of our advice businesses to build a more professional and productive advice network
 - Revitalise our corporate super offer to strengthen our market leadership.
- 4 Pursue targeted international expansion of our investment management business**
 - Win more business from global pension funds in Asia, Europe and the Middle East
 - Take our global listed real estate and infrastructure capabilities to new markets
 - Build and strengthen our distribution partnerships in Asia.
- 5 Adapt to changing markets through disciplined cost and capital management**
 - Continue to anticipate and adapt to regulatory change and ensure our business is well prepared to take advantage of the opportunities change can bring
 - Maintain a tight focus on costs and a strong capital position
 - Complete the merger with AXA and realise the synergy benefits.

The AMP Limited Board



Peter Mason AM

Chairman

BCom (Hons), MBA, Hon.DBus (UNSW), FAICD Chairman since September 2005 and Director since October 2003, Peter is a member of the People and Remuneration Committee and the Nomination Committee.

Peter has 40 years experience in investment banking and is currently a Senior Advisor to UBS Investment Bank. He is Chairman of David Jones, the UBS Australia Foundation and the Centre for International Finance and Regulation and a Director of Singapore Telecommunications, the University of New South Wales Foundation and Taylors Wines. He is also a Trustee of the Sydney Opera House Trust.

Craig Dunn

Chief Executive Officer and Managing Director

BCom, FCA

Chief Executive Officer and Managing Director since January 2008, Craig is a Director of AMP Life, AMP Capital Holdings and The National Mutual Life Association of Australasia.

Prior to becoming CEO, Craig was Managing Director, AMP Financial Services from 2002–2007. He is an Advisory Board Member with the Australian Government's Financial Literacy Foundation, a Member of the Australian Government's Financial Services Advisory Committee, a Leaders Forum Member of the Australian Institute for Population Ageing Research, a Panel Member of the Australian Financial Centre Taskforce and an Executive Member of the Australia Japan Business Co-operation Committee.

Patty Akopiantz

Director BA, MBA

Director since March 2011, Patty is a member of the People and Remuneration Committee. She is also a Director of AMP Bank and Chairman of its Audit Committee.

Patty has over 25 years senior management and consultancy experience, primarily in the retail and consumer industries both in Australia and overseas. She is a Director of the NSW State Library Foundation and a Member of Chief Executive Women.

Rick Allert AO

Director FCA

Director since March 2011, Rick is a member of the Audit Committee.

Rick has over 40 years of senior business appointments. He is Chairman of Western Desert Resources, the Aboriginal Foundation of South Australia, Ikara Wilpena Enterprises and Wilpena Pound Aerodrome Services. He is Deputy Chairman of Cavill Power Products and a Director of Genesee & Wyoming Inc, Genesee & Wyoming Australia and RG & RT Trott. He is also a Member of the Australian Forces Entertainment Board.

Catherine Brenner

Director BEc, LLB, MBA

Director since June 2010, Catherine is Chairman of AMP Life and The National Mutual Life Association of Australasia and a member of the Audit Committee of each.

Catherine is a former Managing Director, Investment Banking at ABN AMRO. She is a Director of Boral and Coca-Cola Amatil, a Trustee of the Sydney Opera House Trust, a Council Member of Chief Executive Women and a Member of the Takeovers Panel.

Brian Clark

Paul Fegan

John Palmer ONZM

Dr Nora Scheinkestel

Professor Peter Shergold AC



Brian Clark

Director DSc

Director since January 2008, Brian is a member of the Nomination Committee and the People and Remuneration Committee.

Brian has held a variety of senior roles at telecommunications companies, most recently in the United Kingdom as Group Human Resources Director for Vodafone. He is a Director of Boral.

Paul Fegan

Director MBA

Director since August 2009, Paul is Chairman of the Audit Committee.

Paul has over 30 years experience in the financial services industry. He has held a number of executive roles including Group Managing Director, Strategy and Corporate Services with Telstra and Chief Executive Officer and Managing Director of St. George Bank. Paul is currently Chief Financial Officer of Genworth Australia.

John Palmer ONZM

Director BAgrSc, FNZID

Director since July 2007, John is Chairman of the People and Remuneration Committee and a Director of AMP Life and The National Mutual Life Association of Australasia.

John has extensive experience as a director and chairman of companies in the agricultural and finance sectors. He is Chairman of Air New Zealand and Rabobank New Zealand and a Director of Rabobank Australia.

Dr Nora Scheinkestel

Director LLB (Hons), PhD, FAICD

Director since September 2003, Nora is Chairman of the Nomination Committee, a Director of AMP Capital Holdings and a member of its Audit Committee.

Nora is an experienced director having served as a non-executive chairman and director of companies in a wide range of industry sectors and in the public, government and private spheres. Nora is a Director of Orica, Pacific Brands and Telstra. She is an Associate Professor at the Melbourne Business School at Melbourne University and a Member of the Takeovers Panel.

Professor Peter Shergold AC

Director BA (Hons), MA, PhD, FAICD

Director since May 2008, Peter is a member of the Audit Committee. He is also a Director of AMP Life and The National Mutual Life Association of Australasia and a member of the Audit Committee of each.

Peter is Chancellor and Chair of the board of trustees of the University of Western Sydney. He is Chairman of QuintessenceLabs, the National Centre for Vocational Education Research, the NSW Public Service Commission Advisory Board, the Aged Care Reform Implementation Council and Deputy Chairman of the Sydney Writers' Festival. He is a Director of Corrs Chambers Westgarth, the General Sir John Monash Foundation, the National Centre for Indigenous Excellence and the Queensland Public Sector Renewal Board.

Further information on the AMP Limited Board is available at amp.com.au and in the AMP 2012 annual report.

Board and executive remuneration

Directors of AMP Limited		Short-term benefits				Post-employment benefits		Number of AMP shares held
		AMP Limited board and committee fees ¹ \$'000	Fees for other group boards ¹ \$'000	Other short-term benefits \$'000	Additional board duties ² \$'000	Super-annuation \$'000	Total \$'000	
Peter Mason	2012	585	–	–	–	16	601	542,549
	2011	576	–	–	100	16	692	474,698
Patty Akopiantz	2012	188	58	6	–	23	275	21,286
	2011	141	5	4	–	14	164	10,846
Rick Allert	2012	191	–	6	–	18	215	82,338
	2011	143	–	4	15	13	175	67,237
Catherine Brenner	2012	175	175	6	–	32	388	50,487
	2011	172	153	6	55	33	419	38,305
Brian Clark	2012	201	125	6	–	30	362	57,522
	2011	198	125	6	–	30	359	43,941
Paul Fegan	2012	212	68	6	–	26	312	33,927
	2011	209	50	6	55	27	347	23,487
John Palmer	2012	207	98	6	–	28	339	77,012
	2011	204	109	6	15	29	363	62,238
Nora Scheinkestel	2012	192	118	6	–	28	344	130,292
	2011	193	150	6	–	31	380	112,253
Peter Shergold	2012	196	115	6	–	29	346	45,635
	2011	192	108	6	30	28	364	32,784
Total	2012	2,147	757	48	–	230	3,182	
	2011 ³	2,097	762	46	310	237	3,452	

1 Details of the non-executive directors' committee memberships and directorships of subsidiary boards are provided on pages 12 and 13.

2 Relates to additional work performed as part of the AXA transaction.

3 2011 totals include remuneration for former AMP Director, Richard Grellman.

Further information on remuneration is available in the AMP 2012 annual report at amp.com.au/2012annualreport

CEO and executives		Fixed remuneration \$'000	Cash short-term incentive ¹ \$'000	Total cash \$'000	Actual share income as a result of vesting ² \$'000	Total remuneration \$'000
Craig Dunn Chief Executive Officer and Managing Director	2012	1,750	1,407	3,157	–	3,157
	2011	1,664	1,344	3,008	–	3,008
Craig Meller Managing Director, AMP Financial Services	2012	1,065	852	1,917	–	1,917
	2011	1,030	798	1,828	–	1,828
Stephen Dunne Managing Director, AMP Capital	2012	1,065	1,068	2,133	–	2,133
	2011	1,030	863	1,893	–	1,893
Colin Storr ³ Chief Financial Officer	2012	950	537	1,487	–	1,487
Brian Salter General Counsel	2012	770	447	1,217	–	1,217
	2011	753	450	1,203	–	1,203
Lee Barnett Chief Information Officer	2012	765	498	1,263	–	1,263
	2011	747	465	1,212	1	1,213
Paul Sainsbury Integration Director and Managing Director, AMP SMSF	2012	650	612	1,262	–	1,262
	2011	650	426	1,076	–	1,076
Matthew Percival General Manager, Public Affairs	2012	565	321	886	–	886
	2011	552	345	897	–	897
Fiona Wardlaw General Manager, Human Resources	2012	640	387	1,027	–	1,027
	2011	625	390	1,015	–	1,015
Jonathan Deane General Manager, Group Strategy	2012	525	315	840	–	840
	2011	513	330	843	–	843
Total	2012	8,745	6,444	15,189	–	15,189
	2011	7,564	5,411	12,975	1	12,976

1 Short-term incentive (STI) values represent 60% of the total STI award, with 40% being deferred into STI deferral plan share rights.

2 This amount represents the value of matching shares that vested during 2011 as a result of participation in the employee share acquisition plan (see section 3.4.2 in the AMP 2012 annual report).

3 Colin Storr was appointed as Chief Financial Officer on 1 January 2012 and was not key management personnel in 2011.

Our brands

AMP is a highly regarded and trusted brand, known for its history and heritage and its commitment to helping people own tomorrow. Today, we operate with a portfolio of strong brands offering a range of solutions to meet differing customer needs.

Parent brand



Investment sub-brand



Advice sub-brand



Stand alone advice brands



Platforms and support services



SMSF services



Information for shareholders

Annual general meeting

AMP's 2013 annual general meeting (AGM) will be held at 10.00am (AEST) on Thursday 9 May 2013 at the Centennial Hall in Sydney Town Hall, 483 George Street, Sydney, New South Wales.

The meeting will also be webcast via the website: amp.com.au/agm

Full details of the 2013 AGM are in the notice of meeting which can be found at amp.com.au/shareholdercentre

Key dates for shareholders in 2013

11 April	payment date for the 2012 final dividend
9 May	annual general meeting
15 August	2013 half year financial results announced
11 October	payment date for the 2013 interim dividend

The AMP shareholder centre website

amp.com.au/shareholdercentre

Our website provides you with access to your shareholding and important information about your shares.

On the website you can:

- log in to view your latest dividend statement
- update your bank account and address details
- elect to receive your AMP shareholder communications online
- see the AMP share price on both the ASX and NZX
- read the latest news and reports from AMP.

2012 annual report

The full AMP 2012 annual report can be found at amp.com.au/2012annualreport

AMP Small Shareholding Sale Facility

In 2012, AMP ran a Small Shareholding Sale Facility to provide shareholders with small numbers of AMP shares the opportunity to sell their shares, free of charge, at a market price. Through the Sale Facility, 43,669 shareholders sold 1,941,443 shares and a further 510 shareholders donated over \$31,000 from the proceeds of their shares to charity.

AMP is committed to actively reducing its impact on the environment and has printed this document on paper derived from certified well managed forests and manufactured by an ISO 14001 certified mill. The document has also been printed at an FSC accredited printer.

Green
TOMORROW
an AMP Environment Initiative

Contact the AMP share registry

web amp.com.au/shareholdercentre
email ampservices@computershare.com.au

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AUSTRALIA

AMP Limited is incorporated and domiciled in Australia.
Company Secretary: Darryl Mackay