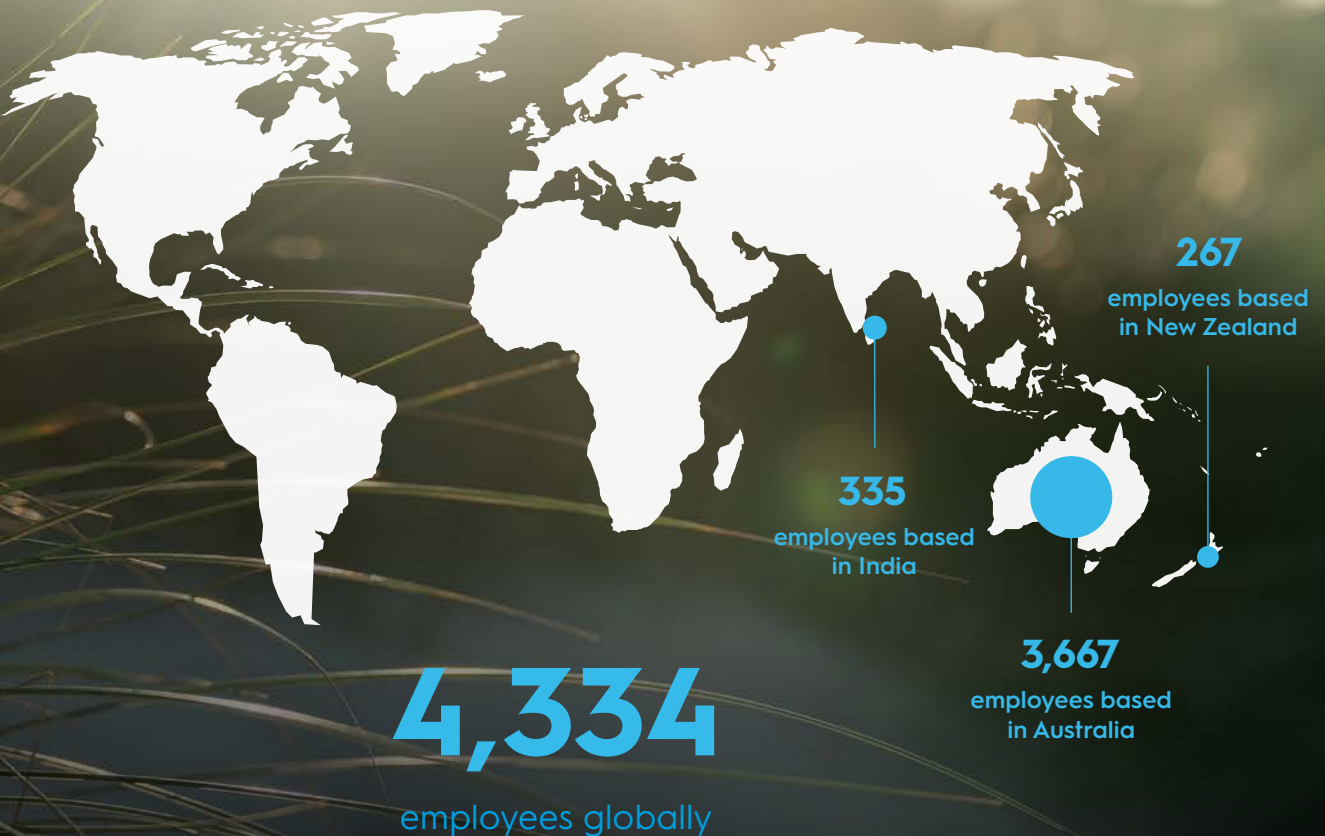


Overview and structure

AMP is a financial services company offering customers superannuation, retirement income, banking and investment services as well as providing financial advice.

AMP has a long history of helping our customers manage their finances and achieve their goals. This commitment is reflected today in our purpose – helping people create their tomorrow.

AMP and its subsidiaries have over 4,300 employees globally, predominantly based in Australia (3,667 employees) and New Zealand (267 employees) and is headquartered in Sydney, Australia. Internationally, we have 335 employees in India through our SuperConcepts business.





Australian Wealth Management

Platforms: Provides retirement, investment, superannuation and self-managed superannuation fund (SMSF) products and services. SuperConcepts offers customers a suite of SMSF administration services, with \$14.4 billion in assets under administration and has operations in Australia and India.

Advice: Through our aligned advice network, we support around 924 advisers in Australia to provide quality financial advice to clients, including Charter and Hillcross licensees.

Superannuation (Master Trust): Provides retail and workplace superannuation products and investment services.

The Superannuation Trustee is responsible for the governance of AMP superannuation funds for members. It outsources a range of services to AMP entities and external service providers, such as administration and investment management services.



Provides customers with home loans, deposits and transaction accounts in Australia. It provides limited advice practice lending and does not provide business or corporate banking services to industries.



New Zealand Wealth Management

Provides customers with a variety of wealth management solutions, including KiwiSaver, corporate superannuation, retail investments, a wrap investment management platform and general insurance.



In April 2022, AMP announced the sale of its remaining AMP Capital businesses in two transactions, one with Dexus and the other with DigitalBridge. The sale of the international infrastructure equity platform to DigitalBridge was completed in February 2023.

AMP Capital's multi-manager and multi-asset investment capability was also moved to Australian Wealth Management, and is now known as 'AMP Investments'.

Strategic partnerships

AMP and its business units hold several strategic partnerships, including:

- 24.9% of US real estate investment manager, PCCP
- 19.99% of China Life Pension Company (CLPC)
- 14.97% of China Life AMP Asset Management Company Limited (CLAMP).

As these are minority, non-managing stakes, these entities are not included as part of this statement.

AMP completed the sale of its 19.13% equity interest in Resolution Life Australasia in June 2022.