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Certus

Market and Business Update

Dear Sir/ Madam

Thank you for your loyal AMP NZRT Superannuation, KiwiSaver and Investment business.

Financial Market Update

Over the last two weeks the global financial markets have been volatile which has meant that Conservative, Income producing, Balanced and Growth portfolio's have dropped in value.

Financial Market fluctuations are quite "normal" and can be unpredictable so it's important to have diversification within your portfolio, holding a range of asset classes including Cash, Fixed Interest, Shares and Property.

The recent market volatility has been "blamed" on global events that have been occurring over the last 6-12 months including rising US Interest rates and US & China Trade tensions, however it seems that global investors were just nervous and have been "profit taking" after a strong period of capital gains.

The financial markets will recover and your portfolio balance will improve again, please be patient.

Contact The Certus Team if you have any questions

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AMP Australia has decided to sell the Australia & New Zealand Life Insurance and Mature businesses to Resolution Life, a UK based Life insurance company.

No Ownership or Product Changes for AMP NZ Wealth Management Business

The AMP New Zealand Wealth Management business which includes:

AMP KiwiSaver

AMP New Zealand Retirement Trust and

AMP Wealthview

will have no changes and AMP New Zealand will still manage these product lines with no ownership or product changes.

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The AMP NZ Wealth Management and Advice business could be listed on the New Zealand Stock Exchange via an Initial Public Offering, however this depends on financial market conditions and regulatory approval.

If you need more information about the AMP Business sale, Please see the AMP announcement below and contact our Certus team if you have any questions.

AMP ANNOUNCEMENT

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Business Changes

AMP has entered into an agreement to sell its life insurance businesses in Australia and New Zealand to Resolution Life. They are an international insurance and reinsurance group whose management has a 15-year track record in providing quality service to in-force insurance customers.

AMP has also advised its intention to seek the divestment of its New Zealand wealth management and advice businesses via an Initial Public Offering (IPO) in 2019, subject to market conditions and regulatory approvals. This includes the AMP KiwiSaver Scheme, investment products and general insurance.

What does it mean for you?

If you have any enquiries or would like to make changes to your policy, AMP KiwiSaver Scheme or investment, we're ready to assist. If you need to make an insurance claim, we're standing by to help. If you have lodged an insurance claim, or are currently receiving claim benefits, we will continue to provide you with our full support.

It is important to understand that:

- Terms and conditions of existing life insurance policies will be retained, so there's nothing you need to do.
- If you are a member of the AMP KiwiSaver Scheme or hold another AMP investment product, nothing changes.
- If you have AMP general insurance, there are no changes.

Thank you

We value you as a customer and remain committed to providing the best outcomes for you. If you would like more information, please [visit our website](#). Alternatively, please contact your AMP Adviser, [email us](#) or call us on 0800 267 762.

Yours sincerely,

Blair Vernon
Managing Director
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Kind Regards

CERTUS FINANCIAL GROUP



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