



Supplementary Financial Services Guide

Dated: 31 March 2011

This Supplementary Financial Services Guide (SFSG) supplements Version 9 of our Financial Services and Credit Guide (FSCG). This SFSG is to be read together with that FSCG.

The distribution of this SFSG is authorised by AMP Financial Planning Pty Ltd (AFSL No: 232 706).

The Financial Services and Credit Guide is updated as shown below.

New additions to the AMP group of companies

On or around 30 March 2011, AMP Group is expected to assume control of the Australian and New Zealand operations of AXA Asia Pacific Holdings Limited. From that time, references to the AMP Group or AMP group of companies will include companies formerly part of the Australian and New Zealand operations of AXA Asia Pacific Holdings Limited.

Updates to the “AMP Financial Planning’s relationship with AMP companies” section

As a result of the above company changes, the section “AMP Financial Planning’s relationship with AMP companies” is updated as follows:

1. The list of AMP companies that AMP Financial Planning has a relationship with, is updated to include:
 - National Mutual Funds Management Limited
 - The National Mutual Life Association of Australasia Limited
2. The paragraph directly below the list of AMP companies that AMP Financial Planning has a relationship with is to be replaced with the following paragraph:

As with other product issuers, if we recommend a product issued by one of the companies above, they will benefit from our product recommendations by receiving the fees they charge on their products. Also, depending on the product, other companies in the AMP group may provide services to the product issuer such as administration and investment management. The nature of these services is shown in the product disclosure statements for each product. For example, for superannuation products issued by AMP Superannuation Limited, AMP Life Limited receives the fees charged on the product, as issuer of the underlying life policies. AMP companies which issue products may also receive payments from fund managers for the inclusion and distribution of the relevant fund manager’s investment options through products manufactured or badged by AMP companies. These services and payments are included in the fees shown in the relevant product disclosure statement for the products.