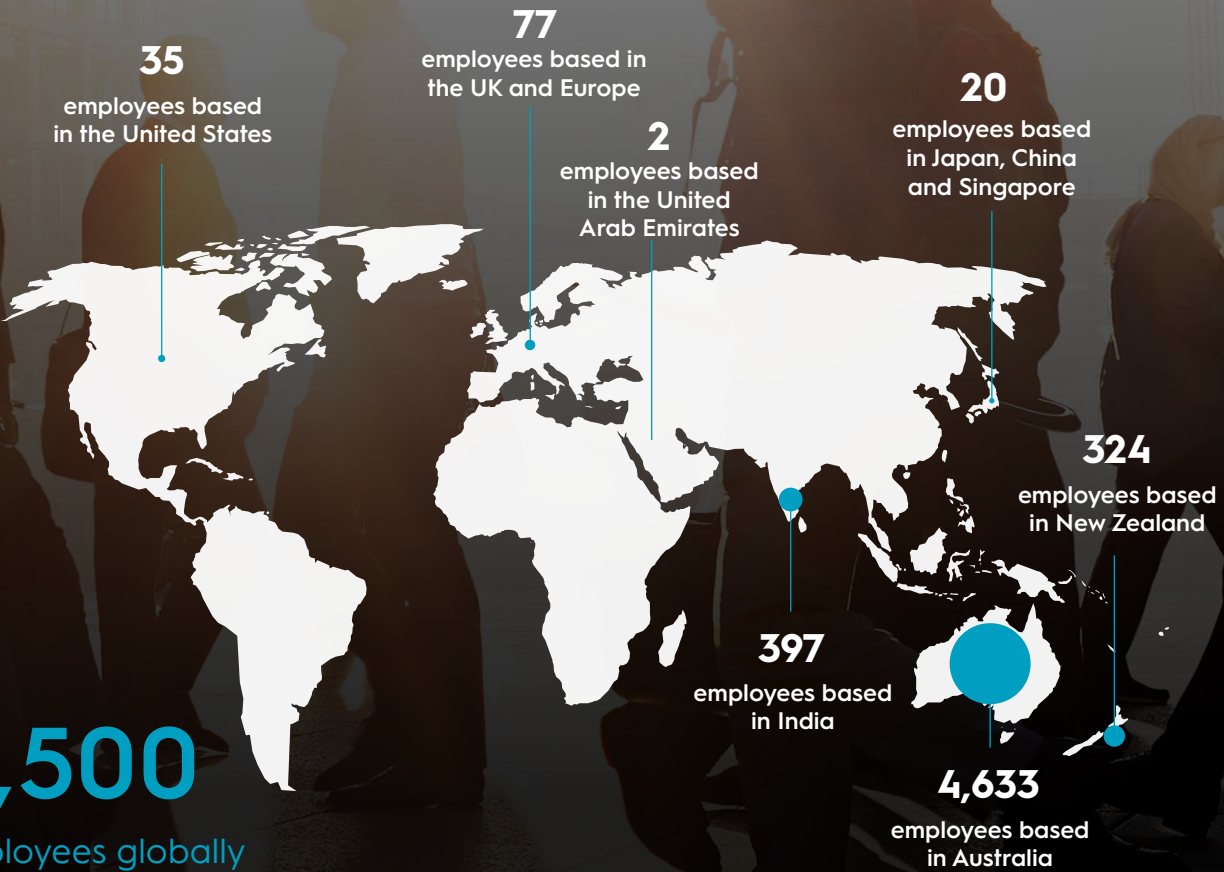


ABOUT AMP

AMP is a financial services company offering customers financial advice and superannuation, retirement income, banking and investment products across our portfolio of businesses. AMP has a long history of helping our customers manage their investments and achieve their financial goals.

AMP and its subsidiaries have over 5,500 employees globally, predominantly based in Australia (4,633 employees) and New Zealand (324 employees) and is headquartered in Sydney, Australia. Internationally, we have 77 employees based in the UK and Europe, 35 employees in the United States, 397 employees in India, 20 employees in the Asia Pacific region (including Japan, China and Singapore) and two employees in the United Arab Emirates.



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35
employees based in the United States



Australian Wealth Management

AMP Australian Wealth Management provides retail and workplace superannuation products and self-managed superannuation funds (SMSF) services, as well as retirement income solutions and investments for individuals, through our Platforms business.

Through our employed and aligned advice network, we support 1,097 advisers in Australia to provide quality financial advice to clients, including Charter and Hillross licensees. In 2021, we announced the sale of the employed advice network.

SuperConcepts offers customers a suite of SMSF administration services, with \$17.4 billion in assets under administration and has operations in Australia and India.

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.



AMP Bank provides customers with home loans, deposit 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

In New Zealand, we provide customers with a variety of wealth management solutions including KiwiSaver, corporate superannuation, retail investments, a wrap investment management platform and general insurance.



AMP Capital is a global investment manager, which services institutional and direct clients, including AMP. We have offices and operations globally, including in the United Kingdom, Europe, the United States and Asia Pacific. In real assets, we manage office buildings, retail shopping centres and industrial assets, predominantly based in Australia. We also manage infrastructure funds, which include airports, trains and pipelines on behalf of clients. In 2021, AMP announced a plan to separate and demerge AMP Capital's Private Markets business. The business, which has re-branded as Collimate Capital, is expected to be listed as a separate entity in 2022. AMP also announced the sale of its Infrastructure Debt business in December 2021.

In public markets, we manage equities, fixed income, diversified, multi-manager and multi-asset funds on behalf of clients around the world. In 2021, AMP announced the sale of its Global Equities and Fixed Income business. The multi-manager and multi-asset investment capability has moved to AMP Australian Wealth Management.

Strategic partnerships

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

19.13%

equity interest in Resolution Life Australasia¹

19.99%

of China Life Pension Company (CLPC)

14.97%

of China Life AMP Asset Management Company Limited (CLAMP)

24.9%

of US real estate investment manager, PCCP

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

¹ AMP announced the sale of this stake in 2021, to be completed in 2022.