



ASX Announcement

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Manager  
Company Announcements Office  
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Sydney NSW 2000

Manager  
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Level 2, NZX Centre, 11 Cable Street  
Wellington New Zealand

Announcement No: 08/2012

**AMP Limited (ASX/NZX: AMP)**

**(Also for cross-release to AMP Group Finance Services Limited (ASX: AQNHA & NZX: AQN010))**

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Part 1: Annual Report 2011

**Part 2: Shareholder Review 2011**

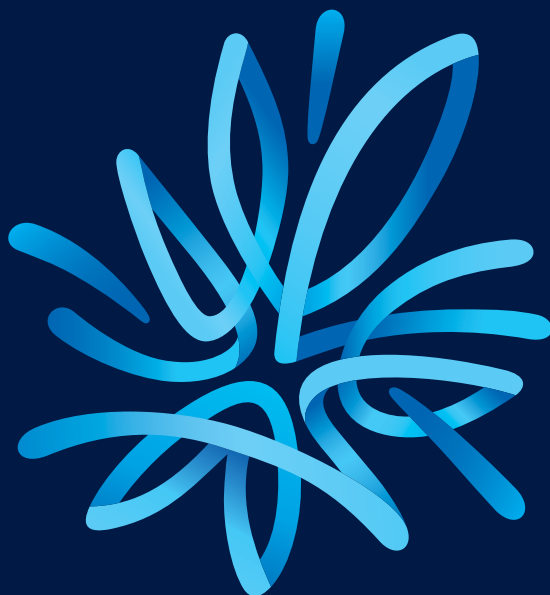
Part 3: Notice of Annual General Meeting 2012, Proxy Form and Mobile Voting Flyer



# Shareholder Review 2011

A summary of AMP's 2011 financial results





In a world of endless

**possibilities**

AMP is creating a better **tomorrow**

for our customers, our advisers

and our **shareholders.**

With **innovative** investment opportunities  
and quality advice for everyone,  
we are helping people  
turn their **possibilities** into realities.

# 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.

We provide:

- financial advice
- superannuation, retirement income and other investment products for individuals
- superannuation services for businesses
- income protection, disability and life insurance
- selected retail banking products, and
- investments in shares, fixed income, property, infrastructure and multi-asset funds.

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

In March 2011, AMP merged with the Australian and New Zealand businesses of AXA Asia Pacific Holdings. Together we are helping more people own tomorrow.

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## Our 2011 performance

### Profit

#### Net profit attributable to shareholders of \$688 million ▼ 11%

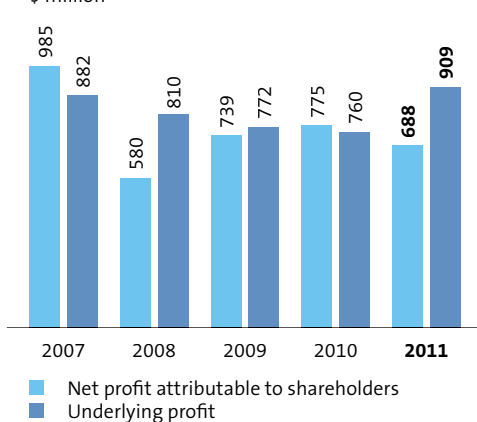
AMP's net profit attributable to shareholders in 2011 was \$688 million, compared with \$775 million in 2010.

**Underlying profit of \$909 million ▲ 20%**  
AMP delivered an underlying profit of \$909 million in 2011. This compares with an underlying profit of \$760 million in 2010.

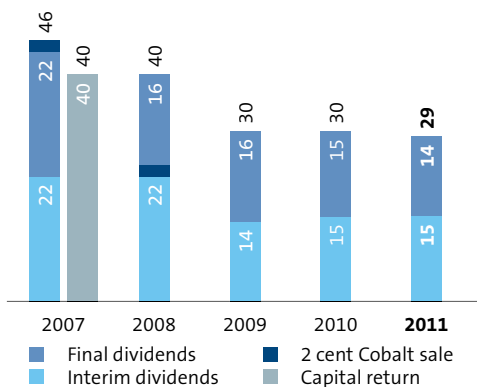
These figures include a nine-month contribution from AXA. Underlying profit is AMP's preferred measure of profitability as it removes merger related costs and some of the impact of investment market volatility. It is the earnings base on which the board determines the dividend payment and reflects the underlying performance of AMP.

The main difference between the two reported numbers comes from the movements in investment markets and costs from the AXA transaction. A reconciliation of Net Profit and Underlying Profit can be found on pages 9 and 59 of the AMP Annual Report 2011.

#### Full year profit \$ million



#### Dividends and payments to shareholders cents per share



### Dividend

#### Final dividend of 14 cents per share

This brings the total dividend for 2011 to 29 cents per share. The final dividend will be 50 per cent franked and will be paid on 5 April 2012.

The payout ratio for the full 2011 dividend is 84 per cent of the underlying profit from 2011, which is within AMP's target payout range of 75–85 per cent of underlying profit. AMP has set a new target payout range of 70–80 per cent of underlying profit.

## Key performance indicators

<b>15.1%</b>	<b>\$909m</b>	<b>-\$581m</b>	<b>-\$1.2b</b>	<b>\$215m</b>	<b>52%</b>
<p><b>Underlying return on equity</b> decreased 11.1 percentage points. This reflects the merger with AXA.</p>	<p><b>Underlying profit</b> increased by 20% on 2010. This includes a nine-month contribution from AXA.</p>	<p><b>AMP Financial Services net cashflows</b> were down from inflows of \$789m in 2010.</p> <p>Net cashflows from customers and clients saw the outflows in more traditional platforms and products mask good inflows in new platforms and products.</p>	<p><b>AMP Capital external net cashflows</b> were down from inflows of \$2.6b in 2010.</p>	<p><b>Value of risk new business</b> increased by \$107m to \$215m.</p> <p>The value of risk new business almost doubled in 2011 following the merger with AXA and good new business growth.</p>	<p><b>AMP Capital funds:</b> 52% met or exceeded their benchmark in 2011.</p> <p>Performance was affected by volatile local and overseas markets. The target is 75%.</p>

## Where our earnings came from

### Wealth management

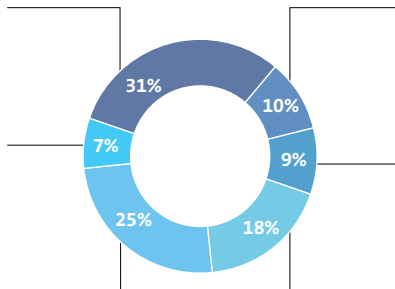
Financial advice, superannuation and investment products

### Banking

Home loans and bank deposit accounts

### Insurance

Life insurance, income protection and trauma insurance for Australian customers



### Investment management (AMP Capital)

Investments in shares, fixed income, property, infrastructure and multi-asset funds

### New Zealand

Financial advice, superannuation and insurance products for New Zealand customers

### Closed products

Insurance and superannuation products no longer sold by AMP but still managed for our customers

## Message from the Chairman

“Our 2011 results show a new, stronger, more competitive AMP”



In 2011, your company embarked on a journey that has made the Australian and New Zealand financial services sector more competitive. Our 2011 financial results demonstrate that we are making good progress, showing a new, stronger, more competitive AMP. An AMP that is reaching more customers and clients – in Australia, New Zealand and in targeted overseas markets – with more innovative products and investment capabilities.

We have achieved much of this through our merger with AXA. The combination of our two great companies is creating a strong and unique platform for future growth. The merger itself is progressing well on all our key measures and, very importantly, the company is maintaining its momentum with an expanding adviser force, sales growth and faster than anticipated synergies emerging.

We have taken significant steps to grow your company, while anticipating market, regulatory and demographic change. These investments are yielding results, positioning us well on our journey to build a more competitive company and financial services landscape.

### Dividend and capital position

Your board has declared a final 2011 dividend of 14 cents per share, which will be 50 per cent franked. The dividend represents

a payout ratio of 84 per cent of underlying profit in 2011, which is within our target range of 75 to 85 per cent of underlying profit. In the future, the target dividend payout range will be 70 to 80 per cent of underlying profit, to fund business growth.

Your board has a bias to holding more capital rather than less, because of ongoing market volatility and ahead of anticipated changes in regulatory capital requirements. This bias stood us in very good stead in the second half of 2011 given falling investment markets. AMP remains strongly capitalised, with \$1.5 billion in surplus capital above minimum regulatory requirements at 31 December 2011.

### Conclusion

I believe that our investment in growth and our track record of adapting to change will ensure your company can deliver strong performance for clients and shareholders.

**Peter Mason AM**  
Chairman

# Message from the Chief Executive Officer

“We are building a company that is fit for the future”



Our 2011 financial performance shows a new, more competitive AMP emerging. While our net profit of \$688 million was down 11 per cent on 2010, as a result of investment market movements and costs from the AXA merger, our underlying profit rose. It increased 20 per cent to \$909 million, reflecting the merger with AXA and some good momentum across our key products and channels.

This includes pleasing sales of our contemporary wealth management products, like AMP Flexible Super and North, and of our risk insurance and banking products. We also attracted more than \$1 billion in net cashflows from investors in Asia.

Challenging markets, however, did negatively impact our results, particularly the revenue earned by the parts of our business most exposed to investment markets.

## A new AMP

What we are now building is a new, more competitive AMP with a formidable Australian and New Zealand business and growing investment management opportunities offshore.

As a merged company, we offer a broader range of products, services and investment capabilities and more ways to access them. We operate a range of advice brands, which comprise Australia and New Zealand's largest and most qualified financial planning network.

Increasingly, international investors are also accessing our leading investment capabilities through our distribution alliances in Asia and Europe.

## Integration

What I've been most pleased about in 2011 is the integration of the AXA business, which is tracking well. We are delivering on the key integration objectives and delivering the benefits of the merger faster than we expected. As we've brought the two companies together we have been able to maintain business momentum while also establishing a stronger base for growth.

## Conclusion

Ultimately, our goal is to build a stronger, more competitive company that is very well placed to meet the changing needs of more customers and clients, both domestically and in selected offshore markets. We are building a company that is fit for the future.

A handwritten signature in black ink, appearing to read 'Craig Dunn'. The signature is fluid and cursive, written over a white background.

**Craig Dunn**  
Chief Executive Officer



## AMP Financial Services

“We’ve shown real strength in the Australian and New Zealand markets and we’re in a great position to build on this in 2012”

### 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.

### What we did in 2011

**418,612**

Welcomed 418,612 new customers

**87,007**

Helped 87,007 people roll over their superannuation

**22,960**

Helped 22,960 retirees start the next stage in their life

**12,734**

Helped 12,734 people enjoy the thrill of buying a home

**65,713**

Helped 65,713 people protect their families' future with a new life insurance policy

**2,893**

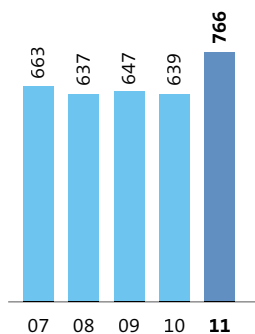
Helped 2,893 grieving families by paying out life insurance claims



**Craig Meller**  
Managing Director,  
AMP Financial Services

### Operating earnings

\$ million



### Our progress in 2011

- Provided more ways to reach more Australians and New Zealanders with quality advice and services.
- Expanded our advice network to more than 4,100 planners and advisers across nine brands: AMP Financial Planning, AXA Financial Planning, Charter Financial Planning, Hillross, Genesys, ipac, Tynan Mackenzie, and Spicers and Advice First in New Zealand.
- Tripled the amount of money invested through our low cost retail superannuation product AMP Flexible Super.
- Increased cashflows into our market-leading North platform by 72 per cent.
- Maintained good growth in both the AMP and AXA personal insurance products.
- Grew deposits at AMP Bank by 50 per cent.

### Our plans for 2012

We are focused on delivering outstanding growth by:

- delivering quality products and services that meet the needs of our customers
- building a professional financial planning force with above market growth and productivity
- capitalising on our broader distribution footprint, and
- continuing to maintain a tight focus on capital and costs.

# AMP Capital

“We’ve made significant progress in strengthening our investment house”

## What we do

AMP Capital is one of Asia Pacific’s largest investment managers, managing around \$123 billion in funds for investors. Through a team of 240 investment professionals and a carefully selected global network of investment partners, AMP Capital invests in shares, fixed income, property, infrastructure and multi-asset funds. It also manages property and infrastructure assets.

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, Singapore, the United Kingdom and the United States.

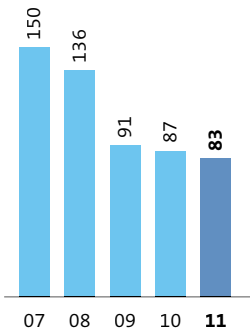
## What we did in 2011

<b>1.6%</b>	<b>917</b>	<b>\$5.6b</b>	<b>\$6b</b>	<b>\$8.1b</b>	<b>\$750m</b>
Managed around 1.6 per cent of the Australian stock market	Visited 917 companies across Australia and Asia to further understand their business	Paid over \$5.6 billion in distributions to investors (tax year to 30 June 2011)	Actively managed \$6 billion for infrastructure investors	Helped store owners turn over \$8.1 billion in our shopping centres	Invested an additional \$750 million for Japanese customers



**Stephen Dunne**  
Managing Director,  
AMP Capital

### Operating earnings \$ million



### Our progress in 2011

- Formed an alliance with Japanese bank, Mitsubishi UFJ Trust and Banking Corporation (MUTB) that significantly increases our access to Japan’s institutional investors and high net worth clients.
- Appointed to manage a new €1 billion infrastructure fund by Ireland’s National Pensions Reserve Fund.
- Received \$1.1 billion in investments from Asia.
- Established new investment capabilities in Asian Fixed Income and Asian Quantitative Equities.
- Established a new dynamic asset allocation capability.

### Our plans for 2012

We will expand our business domestically and internationally by:

- increasing delivery of outstanding investment outcomes to clients
- partnering with AMP Financial Services to take advantage of our increased distribution capabilities
- further developing alliances in high-growth countries such as Japan, China and India, and
- expanding our domestic and international pension funds client base.

# The new AMP

We are growing domestically and overseas

## Leading

### Leading market positions

- No.1 for retail and corporate superannuation in Australia and New Zealand.<sup>1</sup>
- No.1 for risk insurance in Australia and No.2 in New Zealand.<sup>1</sup>
- No.3 KiwiSaver provider.<sup>2</sup>
- Top 10 global infrastructure investor.<sup>3</sup>

## Larger

### Larger, more diverse customer base

- Now with more than five million retail and 350 institutional clients across Australia and New Zealand.
- Now with 47 institutional clients from Asia, Europe, North America and the Middle East and relationships with seven leading Japanese distributors.

## Broader

### Broader domestic presence

- Largest, most qualified financial advice network with more than 4,100 financial advisers and more than 1,400 practices.
- 7,000 mortgage brokers selling AMP Bank products.

## Growing

### Growing international presence

- Growing international footprint through alliance with Mitsubishi UFJ Trust and Banking Corporation, providing access to 80 per cent of Japan's institutional investors.
- Now servicing 33 pension fund clients across six countries.

## Outstanding

### Outstanding products, services and investment capabilities

- Award-winning superannuation, banking and risk products.
- Internationally recognised infrastructure and property capabilities.

1 Source: Plan for Life – QDS Retail 30 September 2011.

2 Source: Fund Source Research Limited September 2011.

3 Source: Towers Watson Global Alternatives Survey 2011.

# Our growth strategy

We are positioning the business to succeed in a changing wealth management world

## Deliver

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### **Deliver quality services and products that respond to the needs of fast-growing consumer segments**

We will continue to improve and extend our products and services so they meet consumer needs for simpler, value for money services and also meet new regulatory requirements. We will continue to develop and refine our investment capabilities to deliver outstanding investment outcomes to clients.

## Build

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### **Build a professional aligned planner force, with above market growth and productivity**

Our strategy is to attract new financial planning practices and train and recruit new financial planners through the Horizons Academy. We will help planners increase their productivity and strengthen the professionalism of our advice network.

## Capitalise

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### **Capitalise on a broader, more productive distribution footprint**

We will provide more people with financial advice through the largest and most qualified advice network in Australia and New Zealand. We will strengthen our relationships with independent financial advisers, grow our self-managed superannuation fund capability and assist more employers with their superannuation plans. Customers will have increased choice in how they would like to interact with our company.

## Pursue

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### **Pursue targeted international expansion of investment management business**

Our strategy is to take our investment capabilities into high-growth markets, like Japan, China and India by partnering with prominent local distributors. We will also attract new pension fund clients through our expertise in property, infrastructure and fixed income assets.

## Adapt

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### **Adapt to changing markets through disciplined cost and capital management**

The merger with AXA is providing opportunities to remove costs and achieve benefits from the increased size of our business. We intend to retain a strong capital position to ensure we have the strength and flexibility to continue to support business growth.

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## The AMP Limited Board

Further information on the AMP Limited Board of Directors is available at [www.amp.com.au](http://www.amp.com.au) and in the AMP Annual Report 2011



**Peter Mason AM**  
**Chairman**  
 BCom (Hons), MBA,  
 Hon.DBus (UNSW),  
 FAICD

Chairman since September 2005 and Director since 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 a Director of Singapore Telecommunications, David Jones, the University of New South Wales Foundation, Headspace National Youth Mental Health Foundation and Taylors Wines. He is Chairman of the UBS Australia Foundation and the Centre for International Finance and Regulation and 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 member of the Diversity Advisory Committee and a Director of AMP Life and The National Mutual Life Association of Australasia Limited.

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**  
 BA, MBA

Director since March 2011, Patty is a member of the People and Remuneration Committee and a Director of AMP Bank.

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 Ausgrid and the NSW State Library Foundation and a Member of Chief Executive Women.



**Rick Allert AO**  
 FCA

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

Rick has over 40 years of senior business appointments. He is Deputy Chairman of Gerard Lighting Group, Chairman of Western Desert Resources, the Aboriginal Foundation of South Australia and a Director of Genesee & Wyoming, Cavill Power Products and RG & RT Trott and a Member of the Australian Forces Entertainment Board.



**Catherine Brenner**  
BEd, LLB, MBA

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Director since June 2010, Catherine is a member of the Diversity Advisory Committee, Chairman of AMP Life and a member of the AMP Life Audit Committee. She is also Chairman of The National Mutual Life Association of Australasia Limited (NMLA) Board and a member of the NMLA Audit Committee.

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 and a Member of the Takeovers Panel and Chief Executive Women.



**Brian Clark**  
DSc

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Director since January 2008, Brian is a member of the Nomination Committee, Diversity Advisory Committee and 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**  
MBA

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Director since August 2009, Paul is Chairman of the Audit Committee and a Director of the AMP Bank Board.

Paul has over 30 years experience in the financial services industry. He was Group Managing Director, Strategy and Corporate Services with Telstra and Chief Executive Officer and Managing Director of St George Bank.



**John Palmer ONZM**  
BAgrSc, FNZID

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Director since July 2007, John is Chairman of the People and Remuneration Committee, 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 Solid Energy NZ and a Director of Rabobank Australia and Rabobank New Zealand.



**Dr Nora Scheinkestel**  
LLB (Hons), PhD, FAICD

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Director since September 2003, Nora is Chairman of the Nomination Committee and the Diversity Advisory Committee. She is a Director of AMP Bank and AMP Capital Holdings and a member of the Audit Committee of each.

Nora runs a consulting practice assisting government, corporate and institutional clients in areas such as corporate governance and project and structured finance. She 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**  
BA (Hons), MA, PhD, FAICD

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

Peter holds the Professorial Chair of the Centre for Social Impact and is Chancellor and Chair of the board of trustees of the University of Western Sydney. Peter is Chairman of QuintessenceLabs, the National Centre for Vocational Education Research, the NSW Public Service Commission Advisory Board and Deputy Chairman of the Sydney Writers' Festival. He is a Director of Corrs Chambers Westgarth, the General Sir John Monash Foundation and the National Centre for Indigenous Excellence.

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## Board, CEO and executive remuneration

Below, and on the following pages, is information on the remuneration received by members of the AMP Limited Board and management team in 2011. The table below shows the cash and other benefits actually received by the management team in 2011. Further information on remuneration can be accessed in the AMP Annual Report 2011 at [www.amp.com.au/2011annualreport](http://www.amp.com.au/2011annualreport)

		Fixed remuneration \$'000	Cash STI <sup>1</sup> \$'000	Total cash \$'000	Actual share income as a result of vesting during 2011 \$'000	Total remuneration \$'000
<b>Craig Dunn</b> Chief Executive Officer and Managing Director	<b>2011</b> 2010	<b>1,664</b> 1,400	<b>1,344</b> 1,960	<b>3,008</b> 3,360	— —	<b>3,008</b> 3,360
<b>Craig Meller</b> Managing Director, AMP Financial Services	<b>2011</b> 2010	<b>1,030</b> 925	<b>798</b> 1,320	<b>1,828</b> 2,245	— —	<b>1,828</b> 2,245
<b>Stephen Dunne</b> Managing Director, AMP Capital	<b>2011</b> 2010	<b>1,030</b> 925	<b>863</b> 925	<b>1,893</b> 1,850	— —	<b>1,893</b> 1,850
<b>Paul Leaming<sup>2</sup></b> Chief Financial Officer	<b>2011</b> 2010	<b>1,002</b> 930	<b>564</b> 840	<b>1,566</b> 1,770	— —	<b>1,566</b> 1,770
<b>Brian Salter</b> General Counsel	<b>2011</b> 2010	<b>753</b> 707	<b>450</b> 760	<b>1,203</b> 1,467	— —	<b>1,203</b> 1,467
<b>Lee Barnett</b> Chief Information Officer	<b>2011</b> 2010	<b>747</b> 693	<b>465</b> 650	<b>1,212</b> 1,343	<b>1<sup>3</sup></b> —	<b>1,213</b> 1,343

		Fixed remuneration \$'000	Cash STI <sup>1</sup> \$'000	Total cash \$'000	Actual share income as a result of vesting during 2011 \$'000	Total remuneration \$'000
<b>Paul Sainsbury<sup>4</sup></b> Integration Director	<b>2011</b>	<b>650</b>	<b>426</b>	<b>1,076</b>	–	<b>1,076</b>
<b>Matthew Percival</b> General Manager, Public Affairs	<b>2011</b>	<b>552</b>	<b>345</b>	<b>897</b>	–	<b>897</b>
	2010	513	650	1,163	–	1,163
<b>Fiona Wardlaw</b> General Manager, Human Resources	<b>2011</b>	<b>625</b>	<b>390</b>	<b>1,015</b>	–	<b>1,015</b>
	2010	580	475	1,055	–	1,055
<b>Jonathan Deane</b> Director, Group Strategy	<b>2011</b>	<b>513</b>	<b>330</b>	<b>843</b>	–	<b>843</b>
	2010	475	425	900	–	900
<b>Total</b>	<b>2011</b>	<b>8,566</b>	<b>5,975</b>	<b>14,541</b>	<b>1</b>	<b>14,542</b>
Total	2010	7,148	8,005	15,153	32	15,153

Footnote:

- 1 With effect from 1 January 2011, STI Deferral applies to the management team and other senior leaders such that 40% of their short-term incentive (STI) earned is deferred into rights to AMP Limited shares. The amounts shown represents 60% of the STI earned payable in cash.
- 2 On his retirement (31 December 2011), Paul Leaming was paid \$0.5 million in accrued annual leave and long-service leave. This amount is not included above as it did not form part of his 2011 remuneration rather, it was the payment of leave he had accrued throughout his 14 years service at AMP.
- 3 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 Annual Report 2011).
- 4 Paul Sainsbury was appointed as Integration Director on 1 January 2011 but was not a member of the executive team in 2010.

## Board, CEO and executive remuneration continued

		Short-term benefits					Post-employment benefits		Number of AMP shares held
		AMP Limited Board and committee fees <sup>1</sup> \$'000	Fees for other group boards <sup>2</sup> \$'000	Other short-term benefits \$'000	Additional board duties <sup>2</sup> \$'000	Super-annuation \$'000	Total \$'000		
<b>Peter Mason</b> Chairman	<b>2011</b>	<b>576</b>	—	—	<b>100</b>	<b>16</b>	<b>692</b>	<b>474,698</b>	
	2010	550	—	—	30	15	595	414,811	
<b>Patricia Akopiantz</b> <sup>3</sup>	<b>2011</b>	<b>141</b>	<b>5</b>	<b>4</b>	—	<b>14</b>	<b>164</b>	<b>10,846</b>	
	2010	—	—	—	—	—	—	5,116	
<b>Richard Allert</b> <sup>3</sup>	<b>2011</b>	<b>143</b>	—	<b>4</b>	<b>15</b>	<b>13</b>	<b>175</b>	<b>67,237</b>	
	2010	—	—	—	—	—	—	59,120	
<b>Catherine Brenner</b>	<b>2011</b>	<b>172</b>	<b>153</b>	<b>6</b>	<b>55</b>	<b>33</b>	<b>419</b>	<b>38,305</b>	
	2010	87	102	3	—	17	209	27,634	
<b>Brian Clark</b>	<b>2011</b>	<b>198</b>	<b>125</b>	<b>6</b>	—	<b>30</b>	<b>359</b>	<b>43,941</b>	
	2010	182	123	6	—	28	339	32,482	
<b>Paul Fegan</b>	<b>2011</b>	<b>209</b>	<b>50</b>	<b>6</b>	<b>55</b>	<b>27</b>	<b>347</b>	<b>23,487</b>	
	2010	177	38	6	20	22	263	14,505	
<b>Richard Grellman</b> <sup>4</sup>	<b>2011</b>	<b>69</b>	<b>62</b>	<b>2</b>	<b>40</b>	<b>16</b>	<b>189</b>	<b>63,643</b>	
	2010	205	164	6	20	36	431	58,425	
<b>John Palmer</b>	<b>2011</b>	<b>204</b>	<b>109</b>	<b>6</b>	<b>15</b>	<b>29</b>	<b>363</b>	<b>62,238</b>	
	2010	194	98	6	—	27	325	49,621	
<b>Nora Scheinkestel</b>	<b>2011</b>	<b>193</b>	<b>150</b>	<b>6</b>	—	<b>31</b>	<b>380</b>	<b>112,253</b>	
	2010	190	143	6	—	31	370	96,472	
<b>Peter Shergold</b>	<b>2011</b>	<b>192</b>	<b>108</b>	<b>6</b>	<b>30</b>	<b>28</b>	<b>364</b>	<b>32,784</b>	
	2010	175	85	6	—	24	290	22,031	
<b>Total</b>	<b>2011</b>	<b>2,097</b>	<b>762</b>	<b>46</b>	<b>310</b>	<b>237</b>	<b>3,452</b>		
<b>Total</b>	2010	1,760	753	39	70	200	2,822		

## Footnote:

- 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 The 2010 holdings for Patricia Akopiantz and Richard Allert are as at 30 March 2011, the date they were appointed to the AMP Limited Board.
- 4 In addition to the amounts shown, Richard Grellman received his frozen retirement allowance of \$240,340 upon his retirement from the AMP Limited Board on 12 May 2011. The 2011 shareholding is at 9 June 2011 following the non-executive director share plan purchase relating to his May fees.

# Information for shareholders

## Annual General Meeting

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**AMP's 2012 Annual General Meeting (AGM)** will be held at 10am (AEST) on Thursday 10 May 2012 at the Savoy Ballroom, Grand Hyatt Melbourne, 123 Collins Street, Melbourne, Australia.

The meeting will also be webcast live via the website: **[www.amp.com.au/agm](http://www.amp.com.au/agm)**

Full details of the 2012 AGM are in the Notice of Meeting which can be found at **[www.amp.com.au/shareholdercentre](http://www.amp.com.au/shareholdercentre)**

## Key dates for shareholders in 2012

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<b>5 April</b>	Payment date for the 2011 final dividend
<b>10 May</b>	Annual General Meeting
<b>16 August</b>	2012 half year financial results announced
<b>12 October</b>	Payment date for the 2012 interim dividend

## The AMP Shareholder Centre website

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### **[www.amp.com.au/shareholdercentre](http://www.amp.com.au/shareholdercentre)**

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

On the website you can:

- login to view your latest dividend statement and payment history
- 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, and
- read the latest news and reports from AMP.

## AMP Annual Report 2011

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The full AMP Annual Report 2011 can be found at **[www.amp.com.au/2011annualreport](http://www.amp.com.au/2011annualreport)**

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## Need help?

### Contact the AMP Share Registry

**Email** [ampservices@computershare.com.au](mailto:ampservices@computershare.com.au)  
**Internet** [www.amp.com.au/shareholdercentre](http://www.amp.com.au/shareholdercentre)

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