HOW WE CREATE VALUE

Committed to a sustainable and equitable future, creating value for our stakeholders.



VALUE DRIVERS

Financial capital

Attracting retail and shareholder investment flows and generating investment returns

Human and intellectual capital

Attracting, retaining and developing talent and our products and systems that deliver outcomes for our stakeholders

Risk management

Continuously strengthening processes to identify, measure and respond to risks

Technology and data

Creating digital experiences, digitising our processes and using data to support decision making

Social and relationship capital

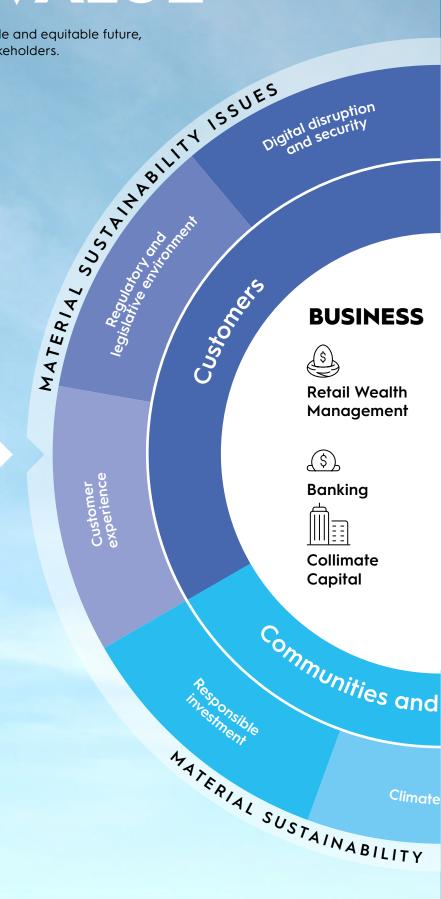
Working with our stakeholders, building trust with the community and learning from our peers

Manufactured capital

Investing in the management and development of real assets through our diversified portfolios

Natural capital

Considering how resource use and climate change impact our investments and operations



Ethical conduct and governance MATERIA		Re		
Binis of source Marken Subsection Marken Narken Restance Narken Restance		VALUE CREATED 2021		
Per nem P		Financial and shareholder		
ACTIVITIES Helping people prepare for retirement and grow their wealth through superannuation, investment options on platforms, SMSF and financial advice	an capito	\$248b	Assets under management and administration	
ACTIVITIES	ITY ITY	\$356m	net profit after tax (NPAT) underlying	
Helping people prepare for retirement and grow their	S S I	► Customers		
wealth through superannuation, investment options on platforms, SMSF and financial advice	UES	\$1.9b	in pension payments to support customers in retirement	
Providing everyday transactional banking, home loans and advice		45,761	mortgage customers supporting home ownership in Australia	
offering investments	Partners and supply chains	+27	NPS across all Australian customer interactions	
in real assets through our infrastructure equity		People and	People and partners	
and real estate funds		+71	employee satisfaction score (eSat)	
		8,880hrs	of professional development for employees	
environment community		1,097	advisers supported with an average of \$69m in AUM for clients	
Convestin		► Communitie	Communities and environment	
		9yrs	Carbon neutral across global operations	
change		+\$3.2m	distributed to charities and individuals via the AMP Foundation	
ISSUES				

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