

Insurer Financial Strength Rating

UPDATE TO RATING INFORMATION

As the enclosed communication from AMP is system generated, it does not reflect a recent change to AMP Life Limited's Insurer Financial Strength Rating.

On 1 March 2019, AMP Life Limited, was notified of a change in its Insurer Financial Strength Rating issued by S&P Global Ratings Australia Pty Ltd from **A+** to **A**. We are notifying you of this change to ensure that you have been made aware of the correct Insurer Financial Strength Rating for AMP Life Limited.

We remain focused on continuing to support our customers. There's nothing you need to do but if you have any questions, please contact your Adviser or contact AMP on **0800 808 267**.

AMP Life Limited has an **A** Insurer Financial Strength Rating given by S&P Global Ratings Australia Pty Ltd (S&P), an approved rating agency. A summary of S&P's Insurer Financial Strength Rating Scale is:

AAA	Extremely strong financial security characteristics
AA	Very strong financial security characteristics
A	Strong financial security characteristics
BBB	Good financial security characteristics
BB	Marginal financial security characteristics
B	Weak financial security characteristics
CCC	Very weak financial security characteristics
CC	Extremely weak financial security characteristics
R	Regulatory supervision
SD or D	Selective default or default

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major ratings categories.

Insurer Financial Strength Ratings may change from time to time. Contact AMP or your Adviser to confirm AMP Life Limited's current rating or go to S&P's website at standardandpoors.com for the current rating and the full rating scale.

Any scale of which the rating forms part, is available for inspection at every office in New Zealand of AMP Life Limited.

A disclosure statement is available from your Adviser on request and free of charge.

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