

17 May 2019



AMP Investment Trust

Product Disclosure Statement

This is a replacement product disclosure statement which replaces the product disclosure statement dated 14 September 2018.

Offer of units in the AMP Investment Trust - eInvest Funds
(only available through a Service Provider)



Issued by AMP Wealth Management New Zealand Limited

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on disclose-register.companiesoffice.govt.nz. AMP Wealth Management New Zealand Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial adviser to help you to make an investment decision.

1. Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. AMP Wealth Management New Zealand Limited (AMP, we, our, or us) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of AMP and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you'll be charged are described in this document.

What will your money be invested in?

There are five investment options within the AMP Investment Trust (AIT or Scheme) offered under this Product Disclosure Statement (PDS).

These investment options are summarised below. More information about the investment target and strategy for each investment option is provided at section 3 'Description of your investment option(s)'.
See section 4 'What are the risks of investing?' for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at today.amp.co.nz/risk-profile-calculator/.

Name	Brief description of fund and investment objective	Risk indicator*	Annual fund charges (% p.a. estimated)
Conservative Fund	<p>Description: A well-diversified portfolio primarily investing in income assets with a conservative allocation to growth assets.</p> <p>Objective: To achieve modest to medium returns.</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	1.24%
Moderate Fund	<p>Description: A well-diversified portfolio with a high portion in income assets and a moderate allocation to growth assets.</p> <p>Objective: To achieve modest to medium returns.</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	1.35%
Balanced Fund	<p>Description: A well-diversified portfolio with a balance of risk through holding growth and income assets.</p> <p>Objective: To achieve medium returns.</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	1.43%
Growth Fund	<p>Description: A well-diversified portfolio primarily holding growth assets with a lower allocation to income assets.</p> <p>Objective: To achieve medium to high returns.</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	1.56%
Aggressive Fund	<p>Description: A well-diversified portfolio primarily holding growth assets with a low allocation to income assets.</p> <p>Objective: To achieve high returns.</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	1.62%

*Market index returns as well as the fund's actual returns have been used to fill in the risk indicators for all the above funds as the funds were only established on 6 November 2013 and therefore have not been in existence for part of the five year period ending 31 December 2016. As a result the risk indicators may provide a less reliable indicator of the potential future volatility of the funds. For the five year period ending 31 December 2016, market index returns have been used from 1 January 2012 to 31 October 2013, and actual fund returns used for the balance of the period.

Who manages the AMP Investment Trust?

AMP is the manager of the Scheme. See section 7 'Who is involved?' for further details.

How can you get your money out?

Investments in the Scheme are redeemable provided you meet minimum withdrawal and balance levels.

Your investment in these units in the Scheme can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

We may suspend withdrawals in certain circumstances if we think it would be impractical or materially prejudicial to investors generally to give effect to withdrawals.

For more information about when you can withdraw see section 2 'How does this investment work?'

How will your investment be taxed?

The Scheme is a portfolio investment entity (PIE).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). This can be 0%, 10.5%, 17.5% or 28%. See section 6 'What taxes will you pay?' on page 11 for more information.

Where can you find more key information?

AMP is required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at amp.co.nz/ampinvestmenttrust. The manager will also give you copies of those documents on request.

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2. How does this investment work?

This PDS offers you units in the investment funds set out on pages 7 to 8 within the Scheme. The Scheme is registered under the Financial Markets Conduct Act 2013.

Investment in the Scheme must be made via an administration and custodial service, such as a personalised portfolio or wrap account service (Portfolio Service). When you invest via a Portfolio Service your Portfolio Service provider or its nominee (Service Provider) is treated as the registered holder of the units held in any of the funds and you will be the beneficial owner. In this PDS 'you', 'your' or 'investor' means the person who has invested in a fund via the Portfolio Service (i.e. the beneficial owner of the units). See 'Making investments' below for more details.

About the Scheme

The Scheme is a managed investment scheme. The key benefits of investing in the Scheme are:

- flexible investment as it gives you control of which funds to invest in and you can decide when to make withdrawals;
- having greater access to investments you may otherwise not be able to access as an individual as your money is pooled with other investors' money and invested by AMP;
- having your investment managed by experienced professionals – which is beneficial if you don't want to manage your own investment;
- having access to a range of investment funds, you can choose from the funds set out on pages 7 to 9 or any other funds within the Scheme which are set out in the AIT – closed to new investors and AIT – open to new investment and investors PDSs (referred to as the 'other AIT funds'). Investment in the funds offered in the AIT – closed to new investors PDS is currently only available to you if you are currently invested in that particular fund, or are invited by AMP to invest in another fund offered under that PDS.

The Scheme is structured as a unitised trust which is divided into a number of separate funds. Each fund invests into underlying assets. The Scheme is governed by the trust deed between AMP and The New Zealand Guardian Trust Company Limited (Supervisor). Each fund's assets are held on trust by the Supervisor or its appointed custodian.

Generally, the difference between the price at which you buy units in a fund and withdraw them is your return. Each fund's unit price is determined by the value of its assets, less fees and expenses. The funds currently do not distribute income. Your Service Provider will buy 'units' that represent your share in the relevant fund(s), although you don't acquire an interest in any particular asset of the Scheme or any particular fund.

All liabilities incurred in relation to a fund (for example, the expenses of buying investments for that fund) can only be met from the assets of that fund. The assets of one fund cannot be used to meet the liabilities of another fund within the Scheme.

Making investments

Investment in the funds offered in this PDS is open to any person in New Zealand (both existing and new investors). AMP may accept or decline applications at its discretion.

Individuals, trusts, companies and partnerships can all invest in the funds offered in this PDS. You can also hold a joint account with another individual, if this is offered by your Service Provider.

You choose the amount you wish to invest and how often investments are made provided you maintain a minimum of \$1,000 in each of your chosen funds. The minimum initial contribution for each fund is \$1,000. After the initial investment, there is no obligation to make additional investments.

Investment in the funds is via a Portfolio Service so your Service Provider buys units in the fund(s) selected on your behalf. As the application for units will be made via the Service Provider there is likely to be short delays in completing any applications. Your Adviser or Service Provider may also apply different minimums to their services. You can obtain further information about this from your Adviser or Service Provider.

Your Service Provider will be treated as the registered holder of the units and you will be the beneficial owner. You should normally have the same rights, benefits and entitlements as if you were the registered holder of the units although your Service Provider, as the registered holder, will be the only person able to exercise any rights, benefits and entitlements in relation to the units. The terms of your Portfolio Service should include more information on your rights and entitlements and how units are held on your behalf. A Service Provider may specify additional terms, conditions and limitations to those set out in this PDS.

Your units will be issued at the unit price for the fund you've chosen applying on the valuation day for which your application is effective. If we receive your application prior to 5:00pm on a business day, your application will be effective for the next valuation day. If we receive your application after 5:00pm or on a non-business day, your application will be treated as having been received on the next business day. Valuation days are every business day unless suspended by AMP. If you wish to make regular or lump sum payments contact your Adviser or Service Provider. For more information about investing in the funds, see the 'AIT investing and withdrawing' document on the AMP website at amp.co.nz/ampinvestmenttrust

Withdrawing your investments

You can withdraw from the fund or funds at any time, by notifying your Service Provider. The Service Provider, as the registered holder will arrange with us for the withdrawal to be processed.

Withdrawals may be made by way of regular payments or as a lump sum. Contact your Adviser or Service Provider for details of the minimums applying to your service.

If we receive your withdrawal request before 5:00pm on a valuation day, your withdrawal will be determined at the unit price applying on that day, unless we determine it is not reasonably practicable for withdrawals to be effective for that day (in which case the unit price applying on the next valuation day will be used). If we receive your application after 5:00pm or on a day that is not a valuation day, your application will be treated as having been received on the next valuation day.

Withdrawal proceeds will initially be transferred to your Service Provider. Payment of your money to you will be as agreed between yourself and your Service Provider and you should remember that there may be a short delay when requesting a withdrawal for the request to be processed through your Service Provider.

You can transfer your holdings in a fund to another person or party subject to the prescribed minimum balances. A transfer is treated as a withdrawal of units from one fund and an application for units in another fund. You should contact your Adviser to arrange this.

We may at any time suspend (delay) processing withdrawal, transfer or switch requests if we think it would be impractical or materially prejudicial to the interests of investors generally to process them. The suspension may only exceed 90 days (or, in the case of any request to transfer your investment to someone else, 30 business days) if the Supervisor has given its prior approval. For more information about withdrawals, see the 'AIT investing and withdrawing' document. For the required forms, see amp.co.nz/amp/forms.

There may be a small delay in processing withdrawals over the PIE tax year end which is 31 March.

No person, including the Government, guarantees the performance or obligations of the Scheme.

How to switch between funds

You can generally switch your investment to another fund offered in this PDS or switch to any of the other AIT funds subject to any restrictions set out in the respective funds' PDS. Switches are subject to the restrictions on withdrawals noted above. Currently, at the discretion of AMP, there is no minimum switch amount. Your Service Provider may have different provisions applying to switches; you should ask your Adviser or Service Provider for details of these.

Switches are processed through your Service Provider. A switch is treated as a withdrawal of units from one fund and an application for units in another fund. For more information on withdrawals and switching please contact your Adviser or Service Provider.

You will need to complete the required forms which are available at amp.co.nz/amp/forms. There are no restrictions on the number of switches that you can request.

3. Description of your investment option(s)

Target investment mix legend

- Cash and cash equivalents
- NZ fixed interest
- International fixed interest
- Commodities
- Listed property
- Australasian equities
- Other - alternative strategies
- International equities - developed markets
- International equities - listed infrastructure
- International equities - emerging markets

- Income assets
- Growth assets

Fund name	Investment objective and strategy summary (including target investment mix)	Risk indicator**	Minimum suggested investment timeframe
Conservative Fund	<p>To achieve modest-to-medium returns – in exchange there may be small movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that primarily invests in lower-risk income assets with a conservative allocation to growth assets.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	2 years
Moderate Fund	<p>To achieve modest-to-medium returns – in exchange there may be small movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that has a high portion in lower-risk income assets and a moderate allocation to growth assets.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	4 years
Balanced Fund	<p>To achieve medium returns – in exchange there will be some movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that has a balance of risk through holding growth assets and an allocation to lower-risk income assets.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	4 years

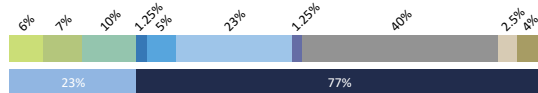
Fund name	Investment objective and strategy summary (including target investment mix)	Risk indicator**	Minimum suggested investment timeframe
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Growth Fund

To achieve medium to high returns – in exchange there will be larger movements up and down in the value of your investments.

To provide a well-diversified portfolio that aims to provide growth primarily through holding growth assets diversified with a lower allocation to lower-risk income assets.

Target investment mix



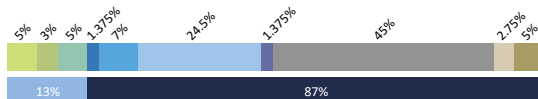
7 years

Aggressive Fund

To achieve high returns – in exchange there will be larger movements up and down in the value of your investments.

To provide a well-diversified portfolio that aims to provide growth primarily through holding growth assets. The fund has a low allocation to income assets.

Target investment mix



10 years

**Market index returns as well as the fund’s actual returns have been used to determine the risk category for all the above funds as the funds were only established on 6 November 2013 and therefore have not been in existence for part of the five year period ending 31 December 2016. As a result the risk category may provide a less reliable indicator of the potential future volatility of the funds. For the five year period ending 31 December 2016, market index returns have been used from 1 January 2012 to 31 October 2013, and actual fund returns used for the balance of the period.

The Statement of Investment Policy and Objectives (SIPO) sets out the investment policies and objectives for each fund. We may change the SIPO for any fund without notifying you. We'll give the Supervisor prior notice of any changes in accordance with the Trust Deed.

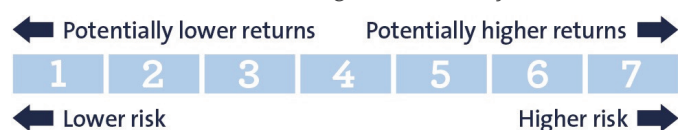
The updated SIPO is available, free of charge, from the AMP website at amp.co.nz/ampinvestmenttrust. Material changes to the SIPO will be described in the Scheme's annual report.

Further information about the assets in each fund can be found in the fund updates at amp.co.nz/ampinvestmenttrust.

4. What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



For the filled-in risk indicator for each fund detailed in this PDS, see section 1 'Key information summary'.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at today.amp.co.nz/risk-profile-calculator/.

Note that even the lowest category doesn't mean a risk-free investment, and there are other risks (described under the heading 'Other specific risks') that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 31 March 2019. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund updates for each fund.

General investment risks

Some of the things that may cause a fund's value to move up and down, which affect the risk indicator, are asset allocation risk, market risk, currency risk, interest rate risk, credit risk and liquidity risk.

Investment risks	Description
Asset allocation risk	Risk of negative or lower than expected returns from the funds' investments in that particular sector, as different assets have different levels and types of risk. For example, equities and property are considered more risky and exposed to more volatility of investment return than cash and fixed interest assets.
Market risk	Risk that the funds' investment return will fluctuate as a result of changes in market conditions. These conditions include but are not limited to economic and regulatory conditions, political events, environmental and technological issues.
Currency risk	Risk that the value of a financial instrument will fluctuate as a result of changes in foreign exchange rates. Investments denominated in foreign currencies will fall if the New Zealand Dollar strengthens against those currencies, all else being equal.
Interest rate risk	Risk that the funds' investment return will fluctuate as a result of changes in interest rates. The funds' exposure to interest rate risk primarily arises from investments in interest-bearing instruments such as cash and bonds.
Credit risk	Risk that a borrower may default on their financial obligations or be otherwise unable to meet their financial obligations, either in whole or in part, under a contract. The impact of this will be a reduction in the level of returns or the full amount of the investment not being recovered.
Liquidity risk	Risk that the funds will experience difficulty in either realising assets or otherwise raising sufficient funds to satisfy financial obligations. Low liquidity means it may not be possible to sell assets at the desired time at fair value. This will impact the funds' ability to make payments as required such as withdrawal requests.

Other specific risks

There are factors that impact investors' returns that are not reflected in the risk indicators. These risks relate to AMP's investment strategy which includes the selection of the underlying fund managers. The underlying fund managers have their own approaches in selecting which investments to buy and sell and there'll be times when market conditions result in a particular style doing better than others and times when it doesn't do as well, and investors' returns will move up and down accordingly. To reduce this risk AMP monitors and reviews the investment performance and investment options of underlying fund managers.

Other specific risks include fund of funds risk, service provider risk and concentration risk. Details of these, and other general risks, can be found in the 'AIT risks' document on the Scheme's offer register entry at disclose-register.companiesoffice.govt.nz.

5. What are the fees?

You'll be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. If AMP invests in other funds, those funds may also charge fees. The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term;
- one-off fees (for example, contribution fees).

These are as follows for the funds offered in this PDS:

Fund	Management fee*	Costs and expenses (estimated)*	Total annual fund charges (estimated)*
Conservative Fund	0.80%	0.44%	1.24%
Moderate Fund	0.90%	0.45%	1.35%
Balanced Fund	0.95%	0.48%	1.43%
Growth Fund	1.05%	0.51%	1.56%
Aggressive Fund	1.10%	0.52%	1.62%

*Percentage of net asset value

The annual fund charges outlined in the table above are the fees charged by AMP. Investment in these funds is only available through a Service Provider and your Service Provider will charge you a fee for the services they provide to you. You should also take this into account when investing in the funds.

Description of the above fee categories:

Fee	Description	How is the fee paid?
Annual fund charges	<p>Management fee Used to pay for the general administration costs of the funds and the investment management services, including those of the underlying fund managers.</p> <p>Costs and expenses Includes the Supervisor's fee, costs and expenses charged by the underlying funds and the expenses incurred in running the fund. These include accounting, audit, and regulatory compliance costs. These charges (excluding the Supervisor's fee) are estimated.</p>	The annual fund charges are deducted from, and reflected in the unit price of, the funds concerned.

All fees are disclosed on a before-tax basis. GST will be added to fees and may be included in some expenses, where applicable.

See the 'AIT fees and other charges' document on the AMP website at amp.co.nz/ampinvestmenttrust for more information.

Individual action fees

There are currently no establishment, termination or withdrawal fees charged. You may be charged other fees on an individual basis for investor-specific decisions or actions. Further information is in the 'AIT fees and other charges' document at amp.co.nz/ampinvestmenttrust.

Example of how fees apply to an investor

Maryanne invests \$10,000 in the Growth Fund. The starting value of her investment is \$10,000. She is charged annual fund charges, which work out to about \$156.00 (1.56% of \$10,000). These fees might be more or less if her account balance has increased or decreased over the year.

Estimated total fees for the first year

Individual action fees: \$Nil
Fund charges: \$156.00
Other charges: \$Nil

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the Growth Fund. If you're considering investing in other funds in the Scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

The Supervisor's fee is covered by the annual fund charges levied by AMP. The Supervisor's fee can be changed by agreement between AMP and the Supervisor.

We may waive part or all of any management fee or decrease any management fee. Subject to the trust deed we may increase the management fee in any fund by giving at least one month's prior notice to all affected investors of that fund.

AMP must publish a fund update for each fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at amp.co.nz/ampinvestmenttrust.

6. What taxes will you pay?

The Scheme is a portfolio investment entity. The amount of tax you pay is based on your Prescribed Investor Rate (PIR). To determine your PIR, go to amp.co.nz/pie. If you're unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It's your responsibility to tell AMP your PIR when you invest or if your PIR changes. If you don't tell AMP, a default rate may be applied. If the advised PIR is lower than the correct PIR, you'll need to complete a personal tax return and pay any tax shortfall, interest, and penalties. If the default rate or the advised PIR is higher than the correct PIR, you'll not get a refund of any overpaid tax.

Where you're making investments through a Service Provider, and the Service Provider is a proxy for you under the Income Tax Act 2007, the tax treatment for your investment will generally be managed by your Service Provider.

For more information about the tax consequences, see the 'AIT tax' document on the AMP website at amp.co.nz/ampinvestmenttrust.

7. Who is involved?

About AMP Wealth Management New Zealand Limited

Details about AMP is in the 'AIT who is involved?' document on the Scheme's offer register at disclose-register.companiesoffice.govt.nz.

Address: AMP Wealth Management New Zealand Limited
Level 21, AMP Centre
29 Customs Street West, Auckland 1010
Freepost 170, PO Box 55, Shortland Street, Auckland 1140

Telephone: 0800 267 111

Who else is involved?

	Name	Role
Supervisor	The New Zealand Guardian Trust Company Limited	Supervises AMP as the manager.
Custodian	The New Zealand Guardian Trust Company Limited through its subsidiary FS Nominees Limited	Holds the assets of the funds on behalf of investors.
Administration Manager	AMP Services (NZ) Limited	Provides administration functions.
Other	AMP Capital Investors (New Zealand) Limited	Provides investment advice and recommendations.

8. How to complain

You can lodge a complaint as follows:

Go to our website: amp.co.nz
Email us at: investments@amp.co.nz
Call us on: 0800 267 111, Monday to Friday 8am – 6pm
Write to us at: Customer Response Manager
AMP Wealth Management New Zealand Limited
Freeport 170, PO Box 55, Shortland Street, Auckland 1140

We are a member of the Insurance & Financial Services Ombudsman Scheme (IFSO), an approved dispute resolution scheme. If you've complained to us and you've reached the end of our internal complaints process without your complaint being resolved to your satisfaction, the IFSO may be able to consider your complaint.

You can contact the IFSO by phoning **0800 888 202**, emailing info@ifso.nz, or writing to:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143

The IFSO won't charge a fee to investigate or resolve a complaint.

You can also make a complaint to the Supervisor:

Write to: The Manager, Corporate Trusts
The New Zealand Guardian Trust Company Limited
PO Box 3845
Wellington 6140

Telephone: 0800 878 782

The Supervisor is a member of an approved dispute resolution scheme operated by Financial Services Complaints Limited (FSCL). If your complaint to the Supervisor hasn't been resolved you can refer it to FSCL.

You can contact FSCL by phoning **0800 347 257**, emailing complaints@fscl.org.nz, or writing to:

Financial Services Complaints Limited
4th Floor, 101 Lambton Quay
PO Box 5967
Wellington 6140

FSCL won't charge a fee to investigate or resolve a complaint.

9. Where you can find more information

Further information relating to the Scheme, including financial statements, annual reports, quarterly fund updates, the Trust Deed, and SIPO, is on the offer and scheme register at disclose-register.companiesoffice.govt.nz. A copy of the information on the offer and scheme register is available on request to the Registrar of Financial Service Providers.

Investment in the funds offered in this PDS is through a Service Provider so communications will generally be between us and the Service Provider. AMP will provide, on a regular basis, information about the performance of the funds to your Service Provider. You should agree with your Adviser or Service Provider what the regular reporting arrangements will be for reporting to you. You can keep track of your investment by contacting your Adviser or Service Provider at any time.

We will also send you an annual PIE Tax statement by 31 May each year, showing you how much PIE tax has been paid or rebated to you for the tax year.

Other general information about us and the funds is on our website at amp.co.nz or on request to us, your Adviser or Service Provider.

10. How to apply

To invest in any of the funds offered in this PDS, please contact your Adviser or Service Provider.

Phone 0800 267 111
Email investments@amp.co.nz
Web amp.co.nz

Follow Us On



Want to know more?

For more information about the Scheme, please visit amp.co.nz/ampinvestmenttrust, contact us on 0800 267 111 or talk to your Adviser today.

Your Adviser's disclosure statement is available from your Adviser on request and free of charge.