



Financial Advisers
Investment Toolkit

2010



FOR ADVISERS/FINANCIAL PLANNERS ONLY

The information in this presentation is provided only for the use of advisers/financial planners; it is not intended for investors.

This presentation provides a brief overview of some of the benefits of investing in the share market over a long term timeframe. The adviser/financial planner remains responsible for any advice/services they provide to clients including making their own inquiries and ensuring that the advice/services are appropriate and in accordance with all relevant legal requirements. Therefore, advisers/planners must not attribute any advice/service to AMP Capital Investors Limited ABN 59 001 777 591 [AFSL No. 232497] or in any way suggest that AMP Capital Investors is the author of any part of that advice/service. This presentation must not be provided to any other person or entity without the express written consent of AMP Capital Investors.

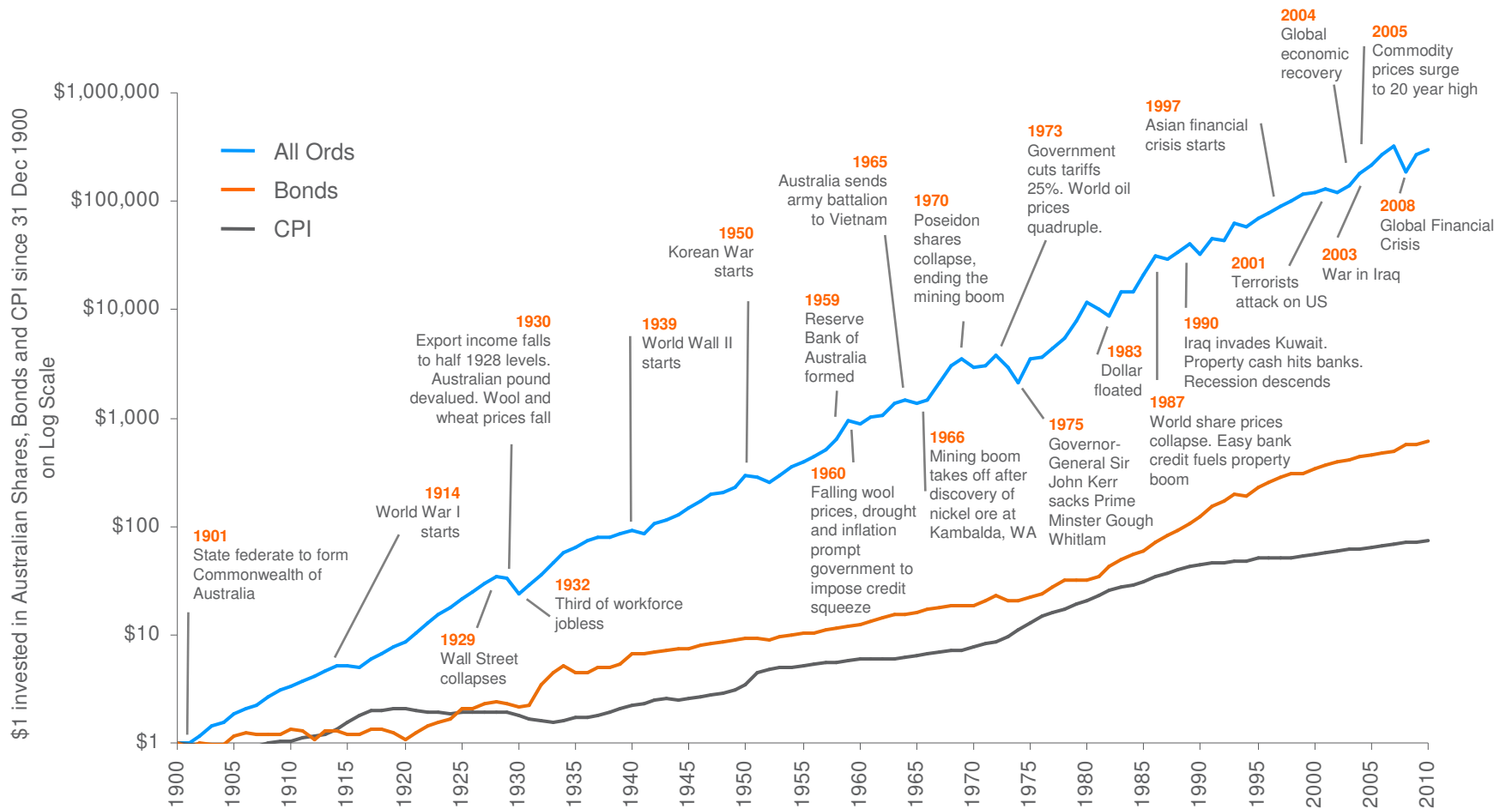
Investors should consider the relevant offer document available from AMP Capital Investors for the relevant AMP Capital Investors product before making any decision regarding the product.

Neither AMP Capital Investors, nor any other company in the AMP Group guarantees the repayment of capital or the performance of any product or any particular rate of return referred to in this presentation. Past performance is not a reliable indicator of future performance. While every care has been taken in the preparation of this presentation, AMP Capital Investors makes no representation or warranty as to the accuracy or completeness of any statement in it including, without limitation, any forecasts.

This presentation has been prepared for the purpose of providing general information only (current at the time of publication), without taking account of any particular investor's objectives, financial situation, risk profile or needs. An investor should, before making any investment decisions, consider the appropriateness of the information in this presentation, and seek professional advice, having regard to the investor's objectives, financial situation, risk profile and needs.

The Australian sharemarket

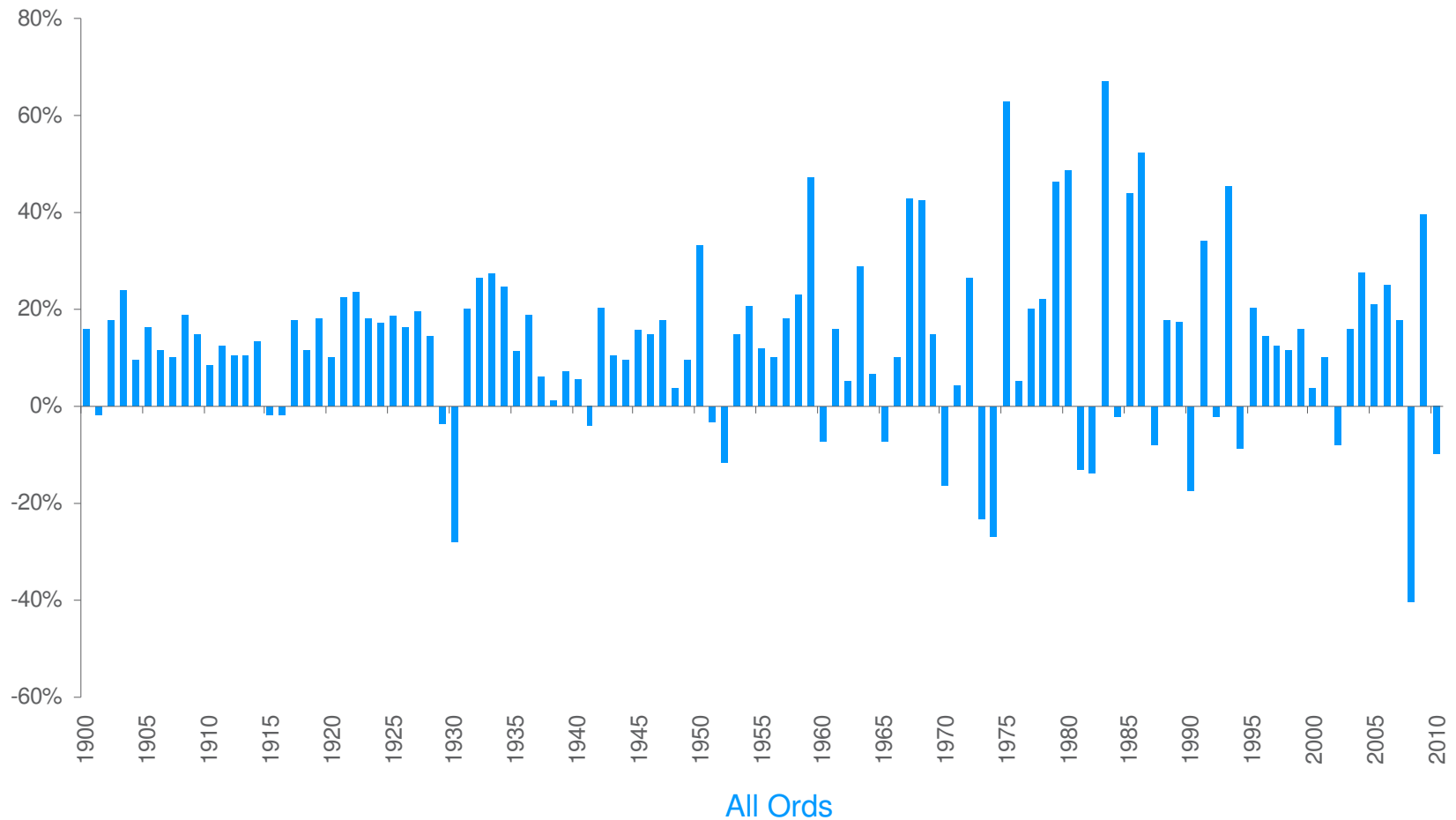
1900 – 2010



Note: Past performance is not a reliable indicator of future performance.
 Source: Factset/Bloomberg. Figures as at 30 June 2010.

The Australian sharemarket since 1900

Annual returns

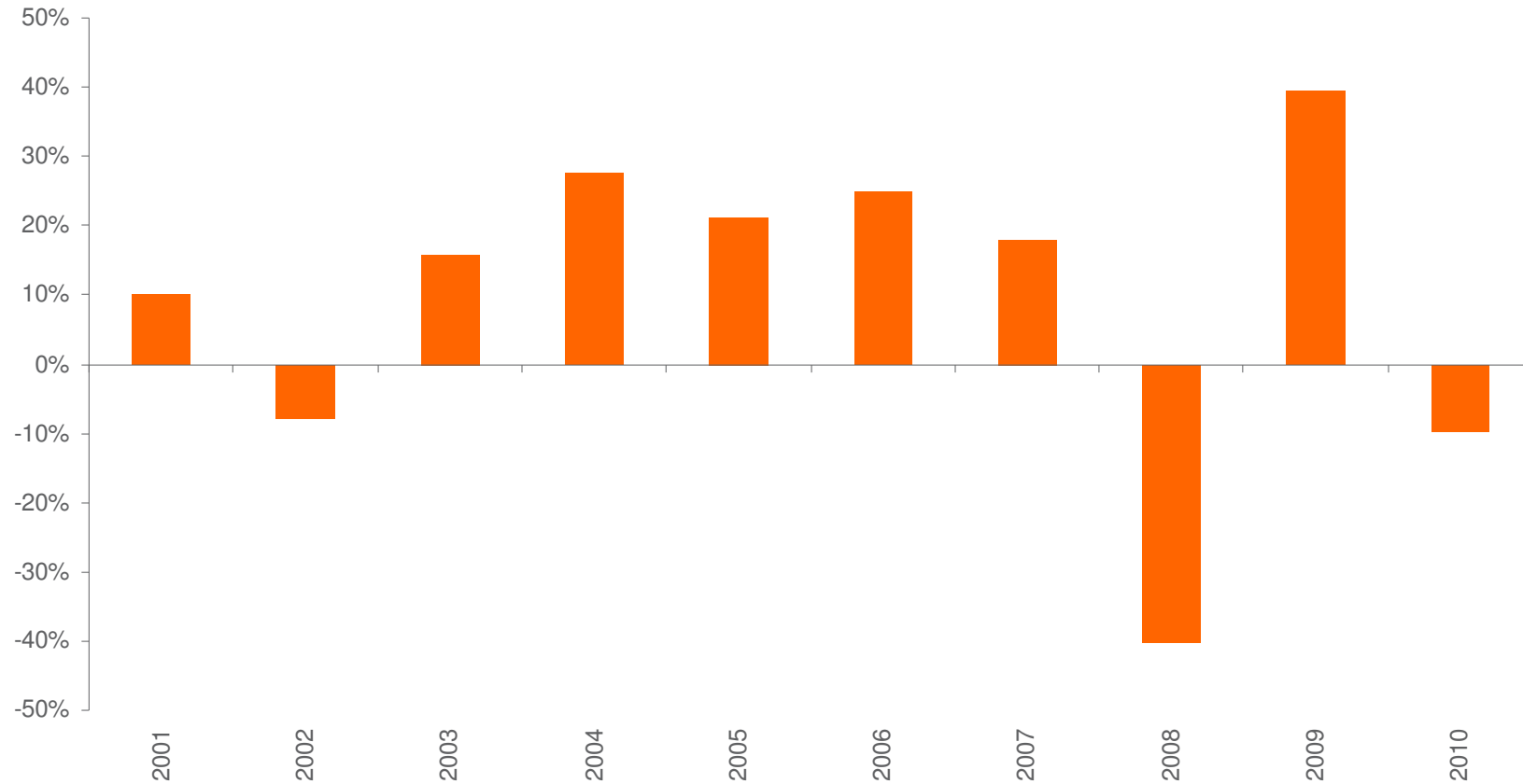


Note: Past performance is not a reliable indicator of future performance.

Source: Factset/Bloomberg. Figures as at 30 June 2010. Calendar year returns. Current year is a calendar year to date return.

The Australian sharemarket

Annual returns 2001 – 2010

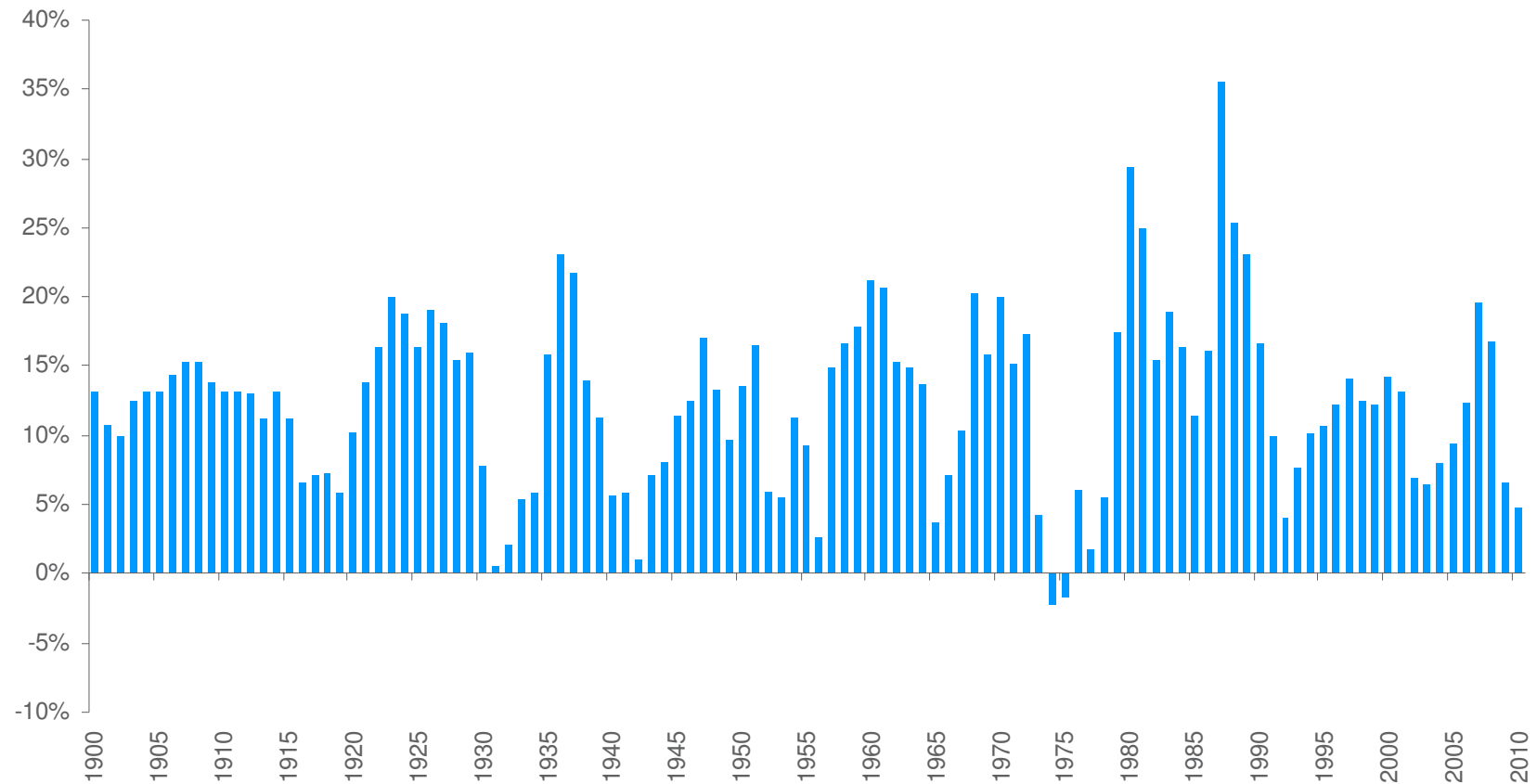


Note: Past performance is not a reliable indicator of future performance.

Source: Factset/Bloomberg. Figures as at 30 June 2010. Calendar year returns. Current year is a calendar year to date return.

Australian sharemarket since 1900

Rolling 5 year returns



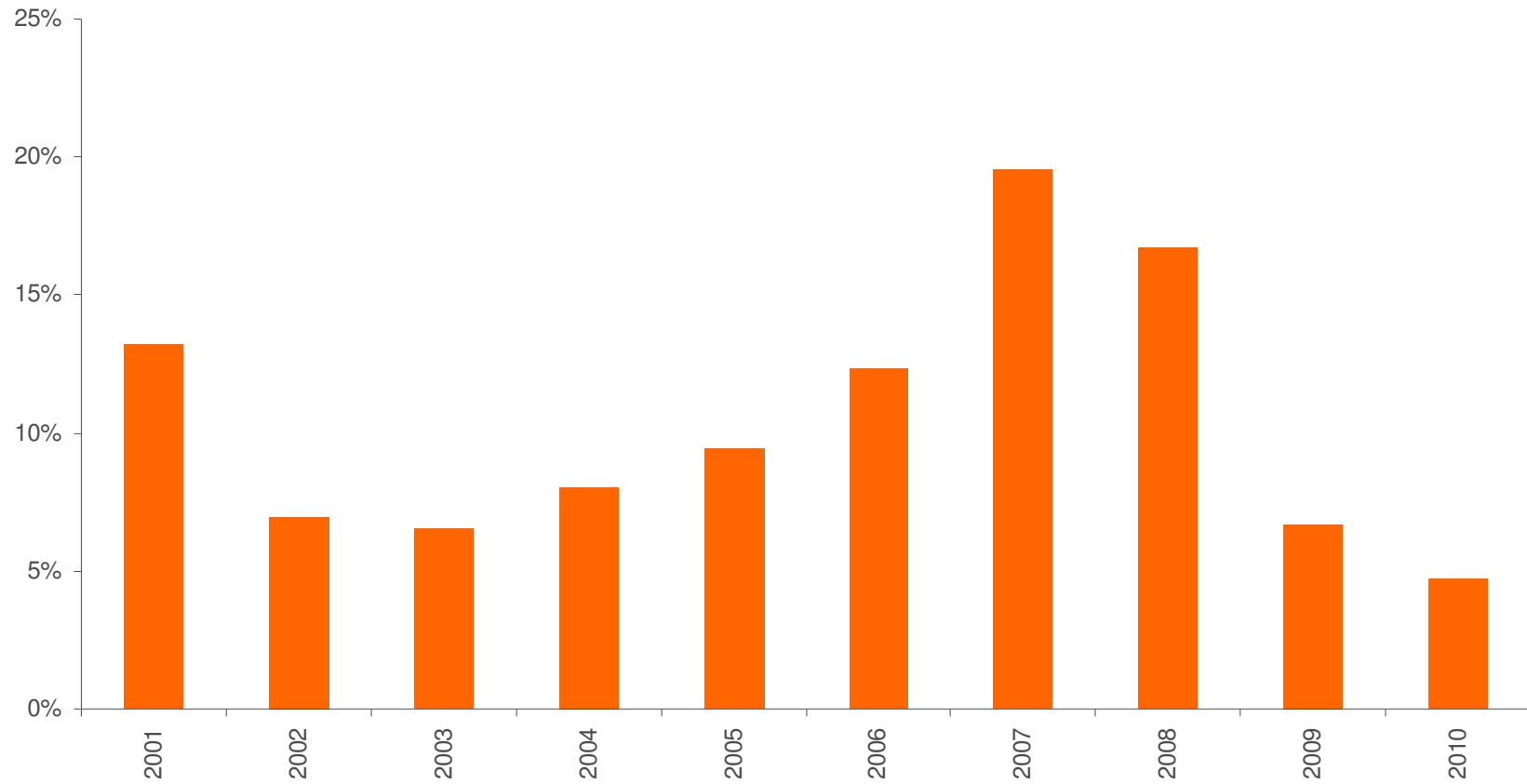
All Ords

Note: Past performance is not a reliable indicator of future performance.

Source: Factset/Bloomberg. Figures as at 30 June 2010.

Australian sharemarket since 2001

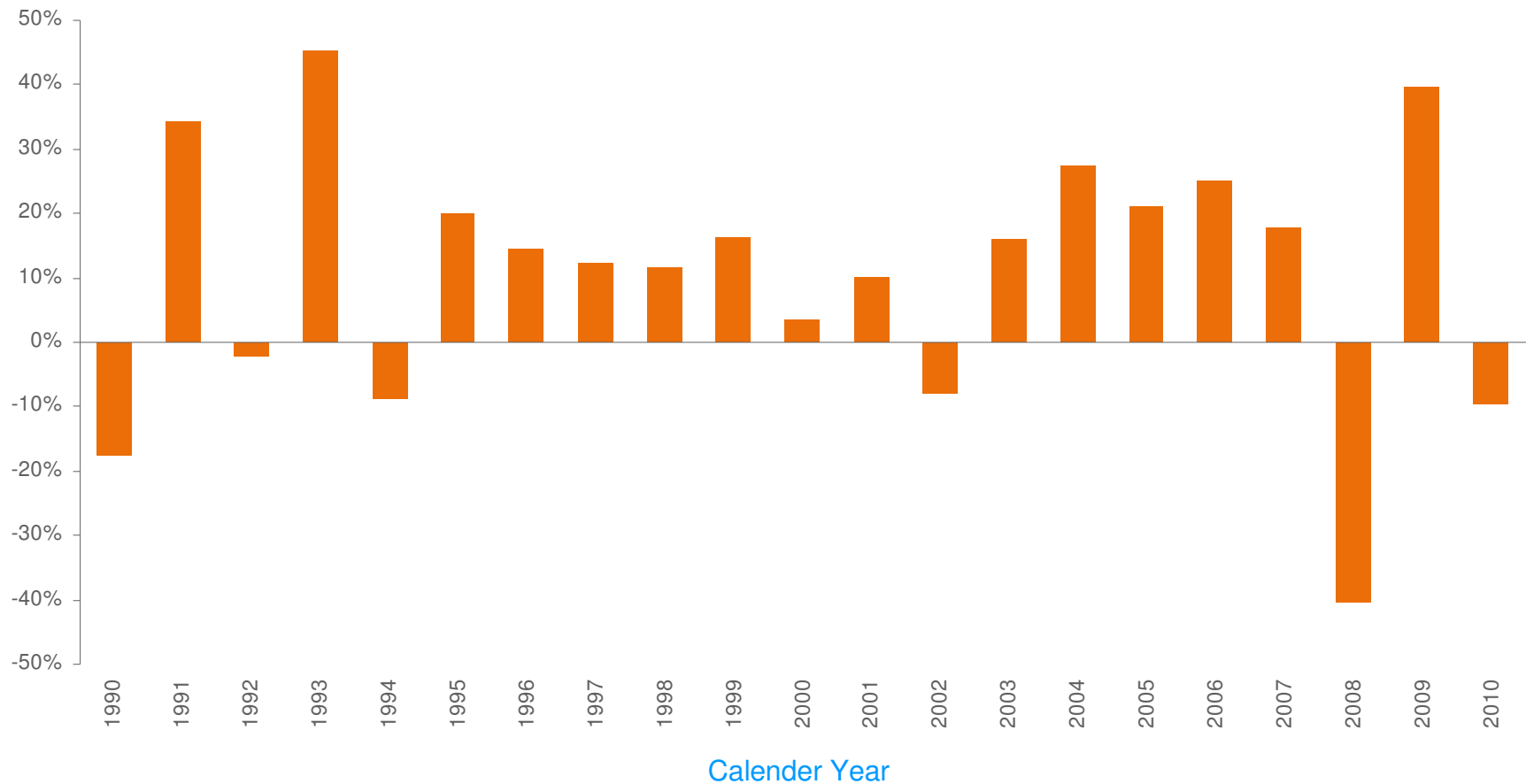
Rolling 5 year returns



Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg. Figures as at 30 June 2010.

Annual movement of Australian shares

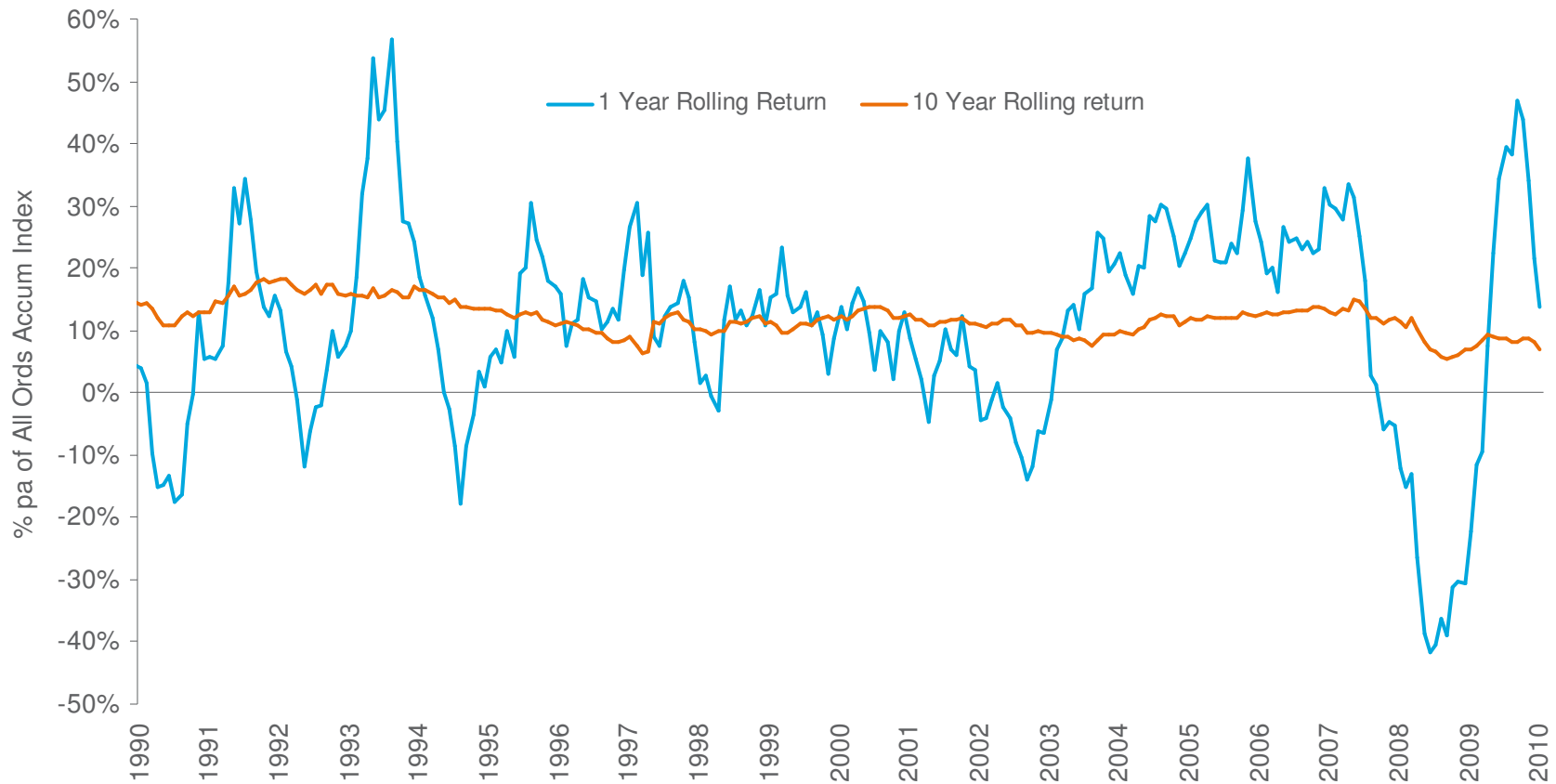
1990 – 2010



Note: Past performance is not a reliable indicator of future performance. Australian shares – All Ordinaries Accumulation Index and assumes dividend reinvestment.
Source: Factset/Bloomberg. Figures as at 30 June 2010. Current year return is calendar year to date.

Volatility of Australian shares

Rolling periods from 30 June 1990 – 30 June 2010

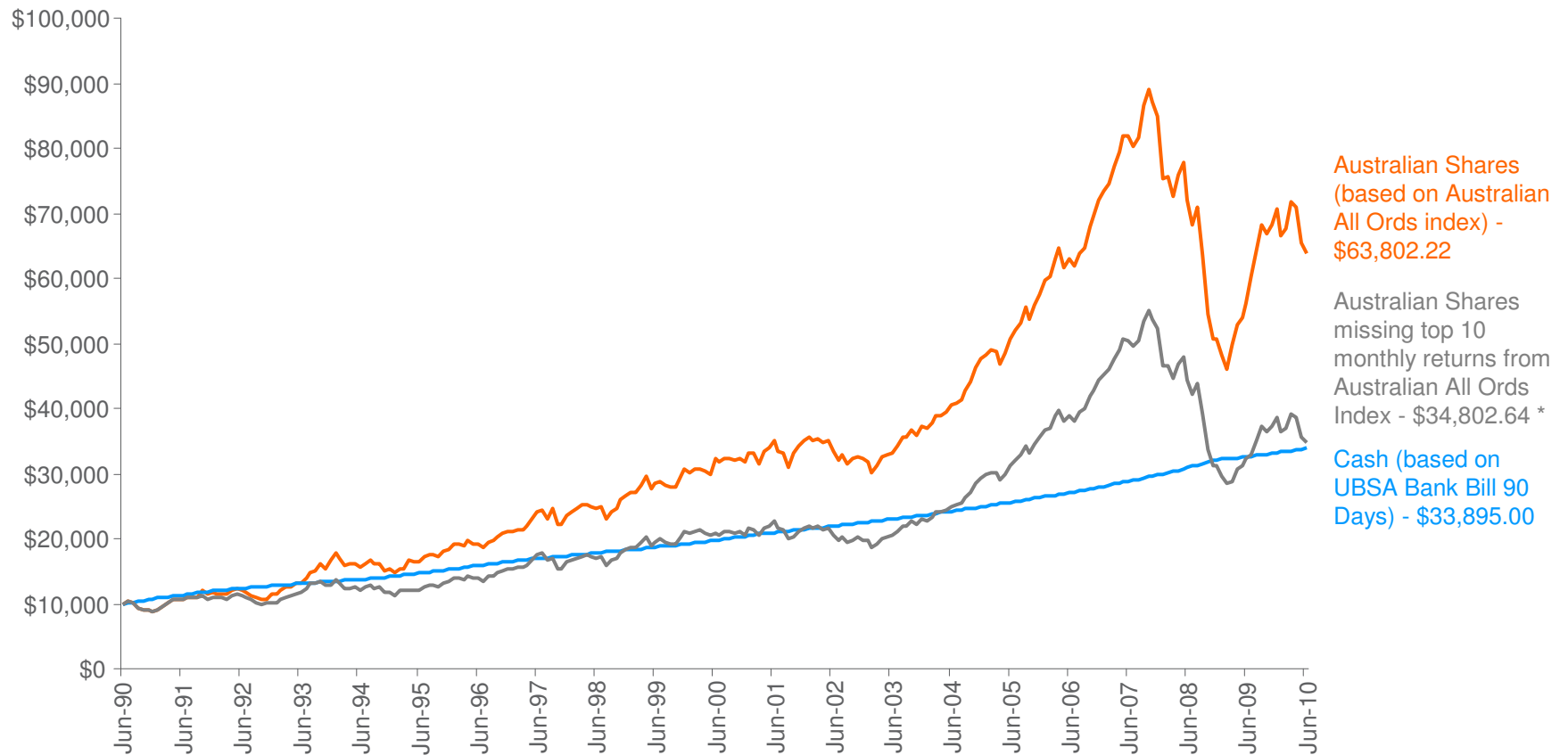


Note: Past performance is not a reliable indicator of future performance. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares - All Ordinaries Accumulation Index

Source: Factset/Bloomberg. Figures as at 30 June 2010.

Time in *not* timing

Value of \$10,000 invested on 30 June 1990

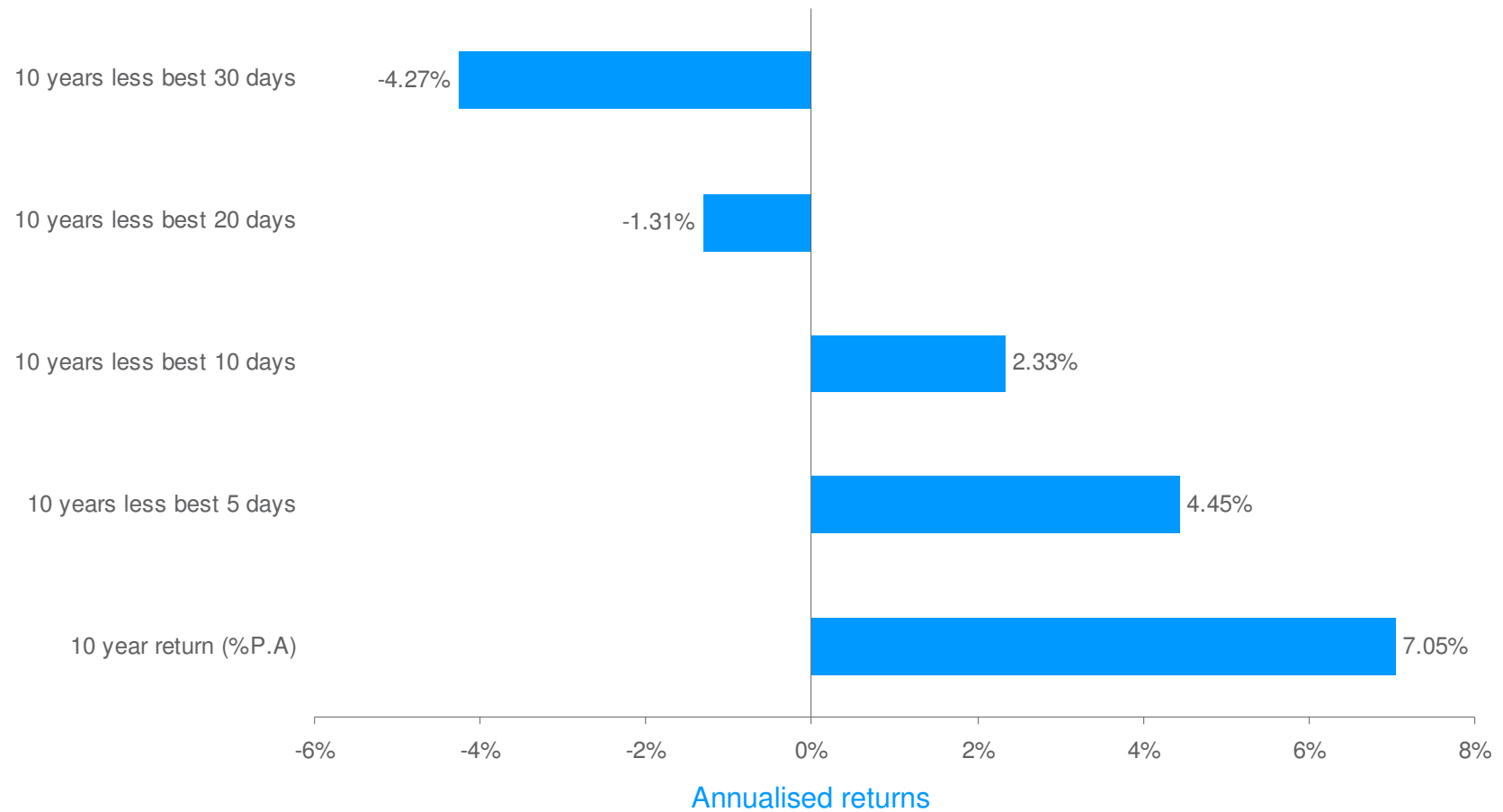


Note: Past performance is not a reliable indicator of future performance. *Missing 10 Months is based on taking out the top 10 monthly returns from the Australian All Ords index and replacing with the median return over the last 20 years. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares – All Ordinaries Accumulation Index, Cash – UBS Bank Bill Index.

Source: Factset/Bloomberg. Figures as at 30 June 2010.

Time in market

Australian shares to 30 June 2010



Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg.

Quarterly return on investment of \$100,000

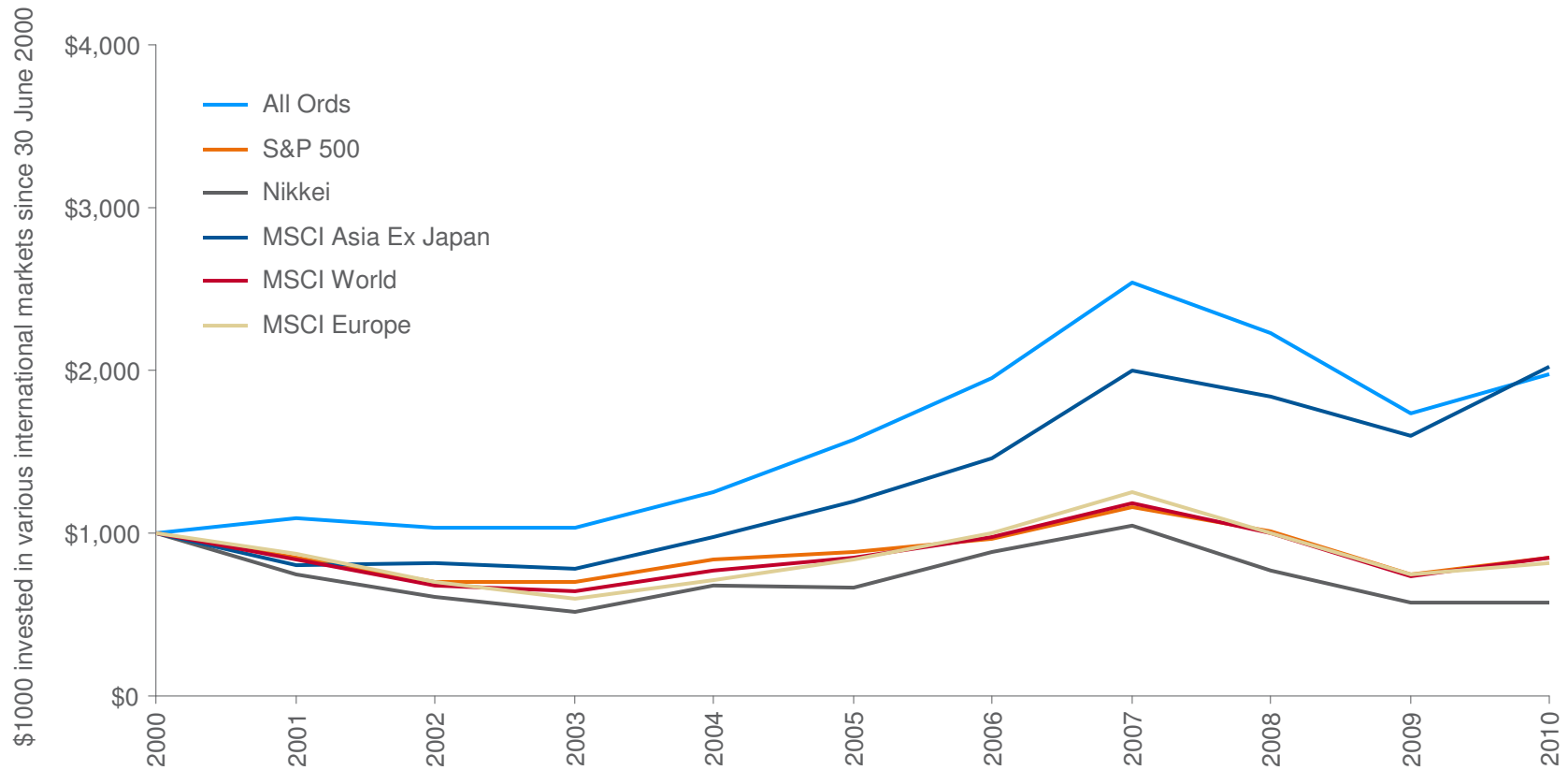
December 2001 – June 2010



Note: Past performance is not a reliable indicator of future performance. Industrials represented by ASX200 Industrials price Index. Income is per quarter.
Source: Factset/Bloomberg

World markets

2000 – 2010

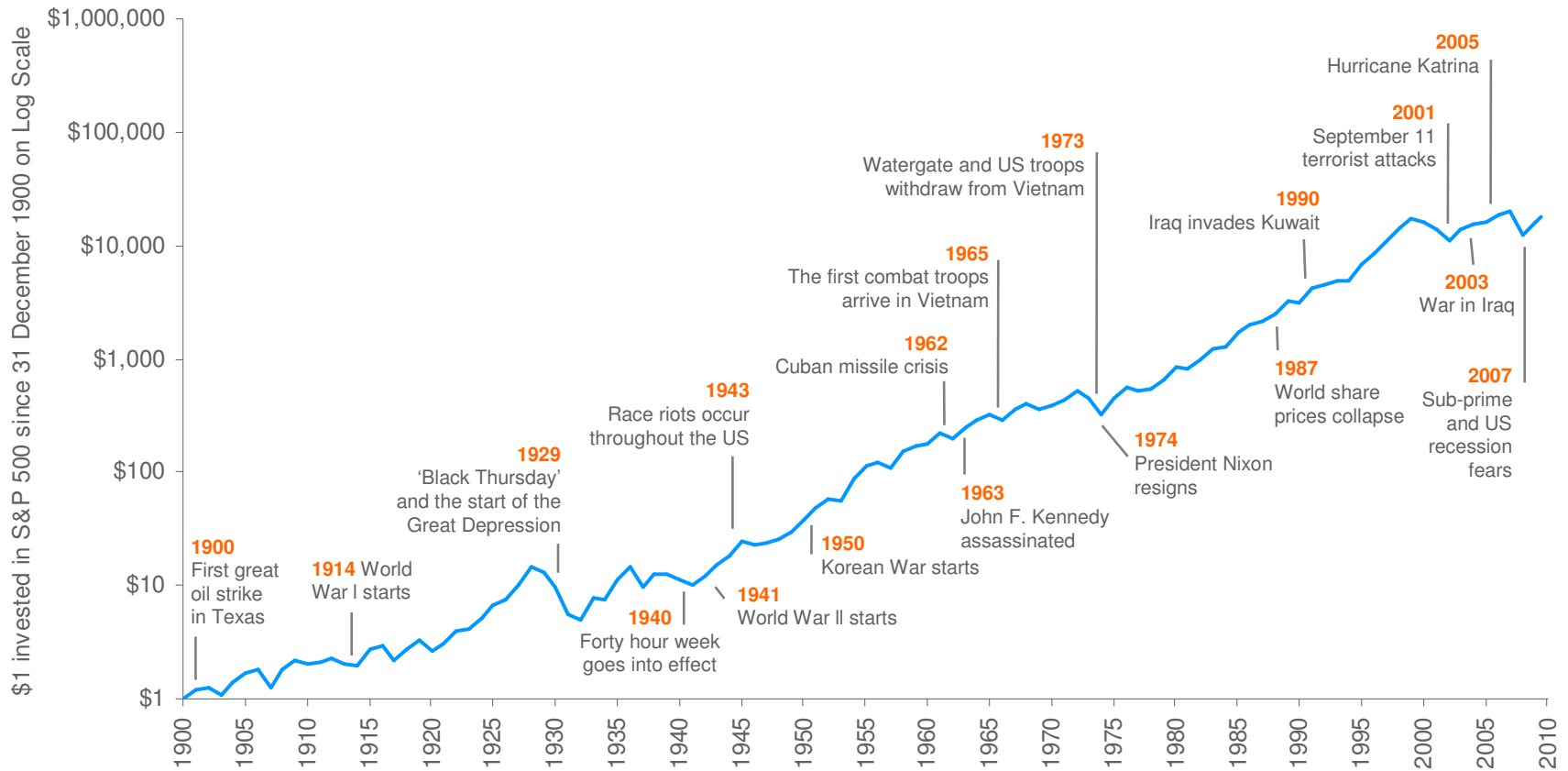


Note: Past performance is not a reliable indicator of future performance.

Source: Factset/Bloomberg. Figures as at 30 June 2010.

The US sharemarket

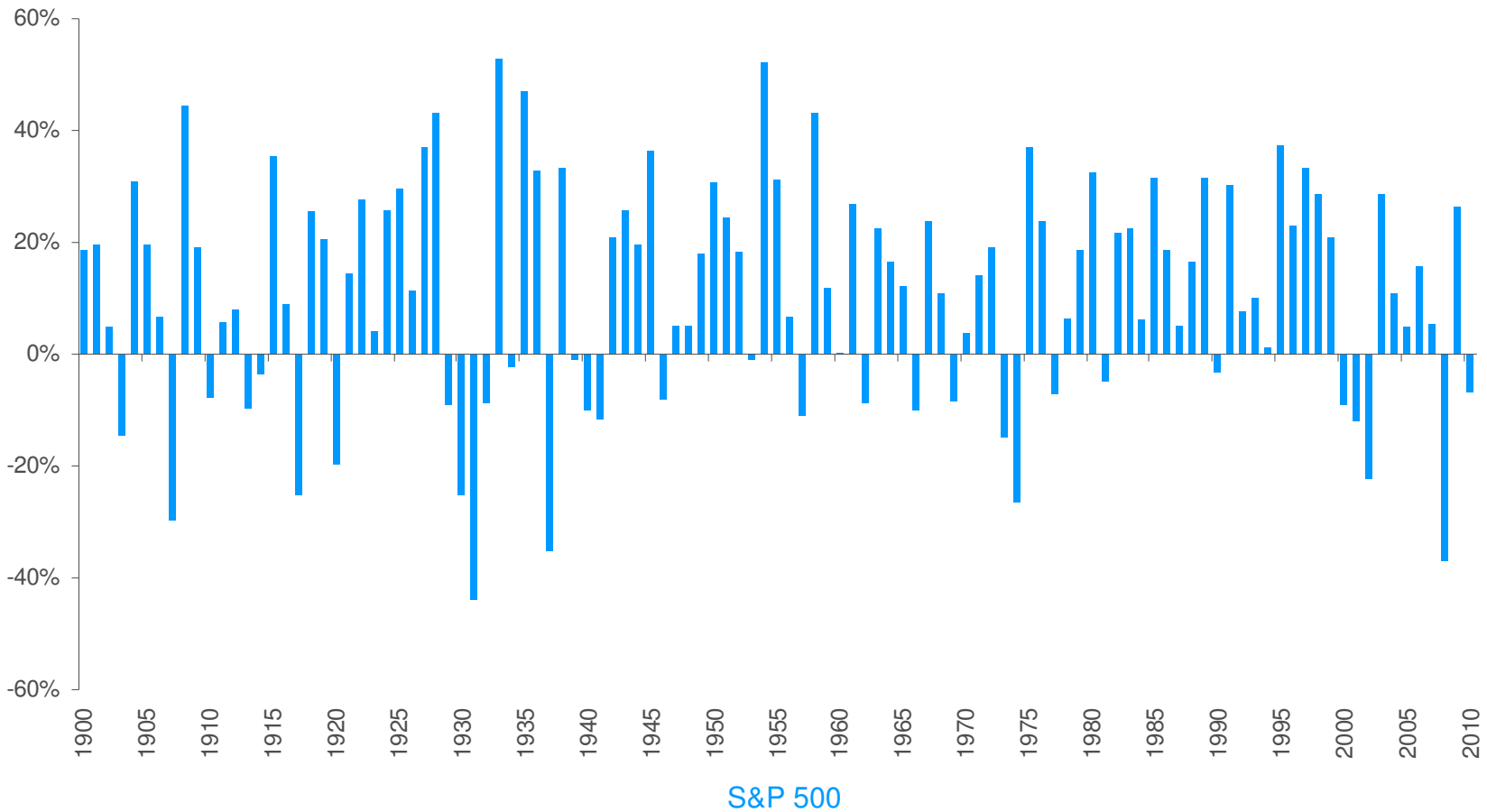
1900 – 2010



Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg. Figures as at 30 June 2010.

US sharemarket since 1900

Annual returns (USD)

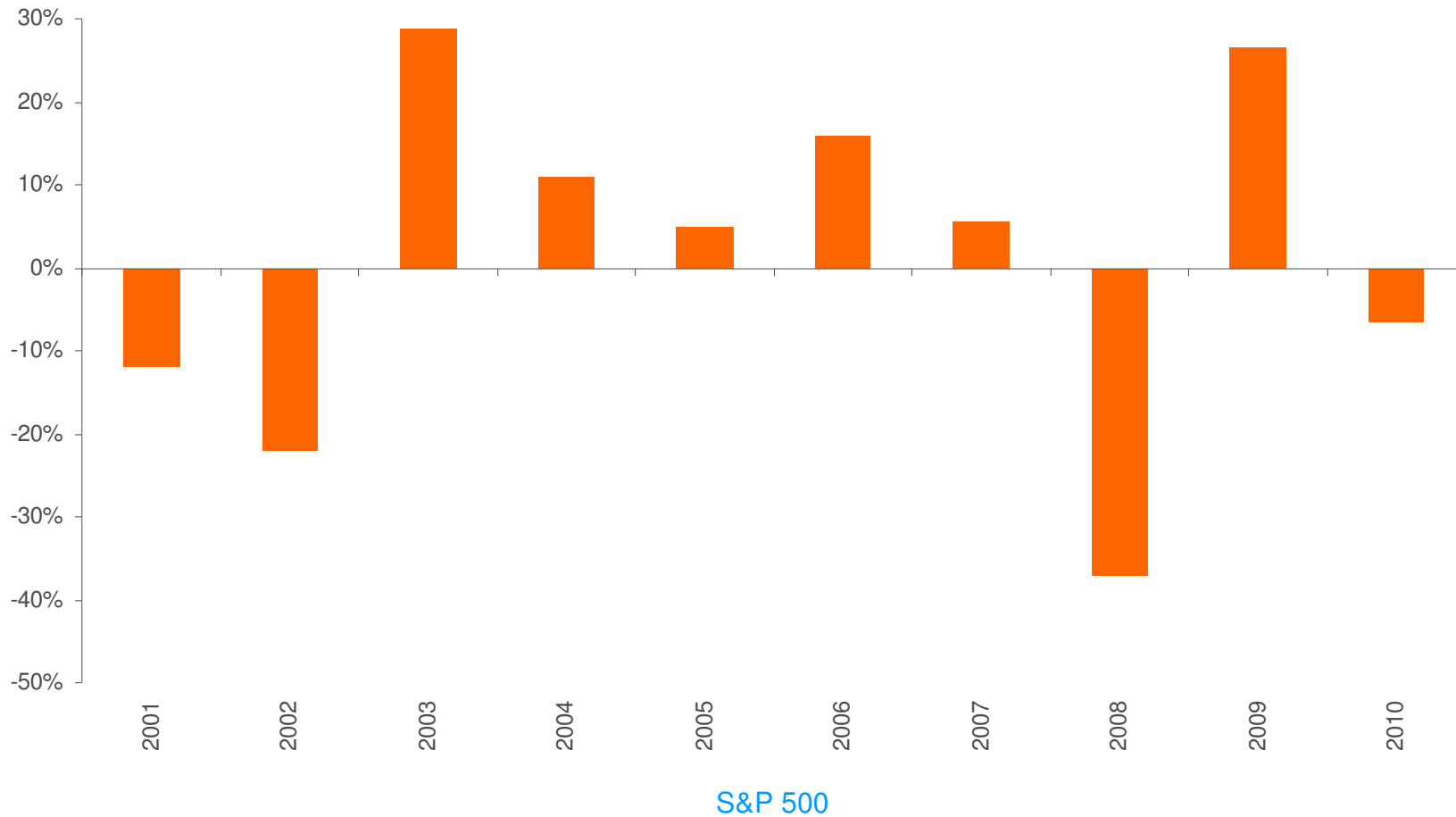


Note: Past performance is not a reliable indicator of future performance.

Source: Factset/Bloomberg. Figures as at 30 June 2010. Calendar year returns. Current year is a calendar year to date return.

US Sharemarket 2001 - 2010

Annual returns (USD)

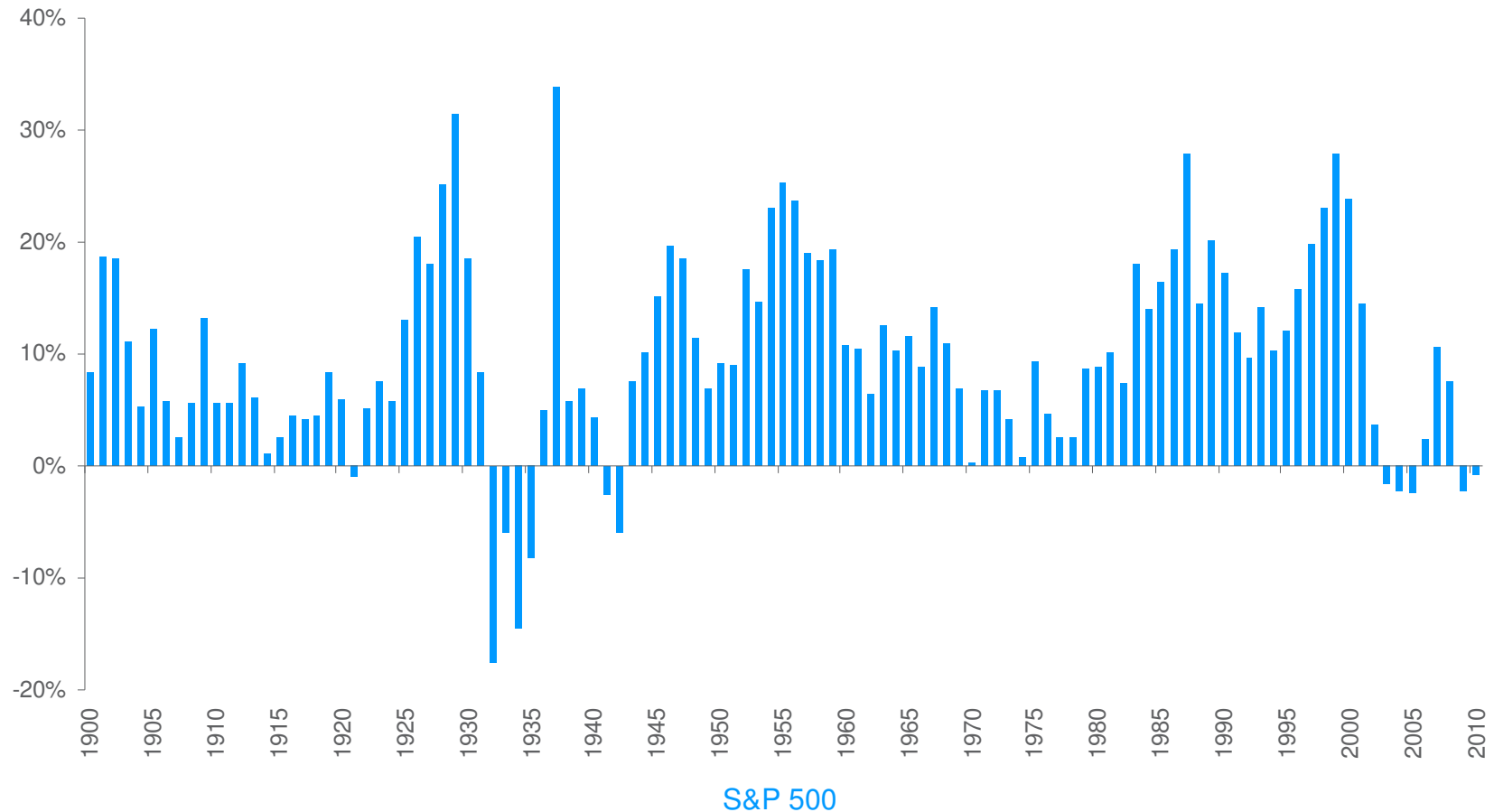


Note: Past performance is not a reliable indicator of future performance.

Source: Factset/Bloomberg. Figures as at 30 June 2010. Calendar year returns. Current year is a calendar year to date return.

US sharemarket since 1900

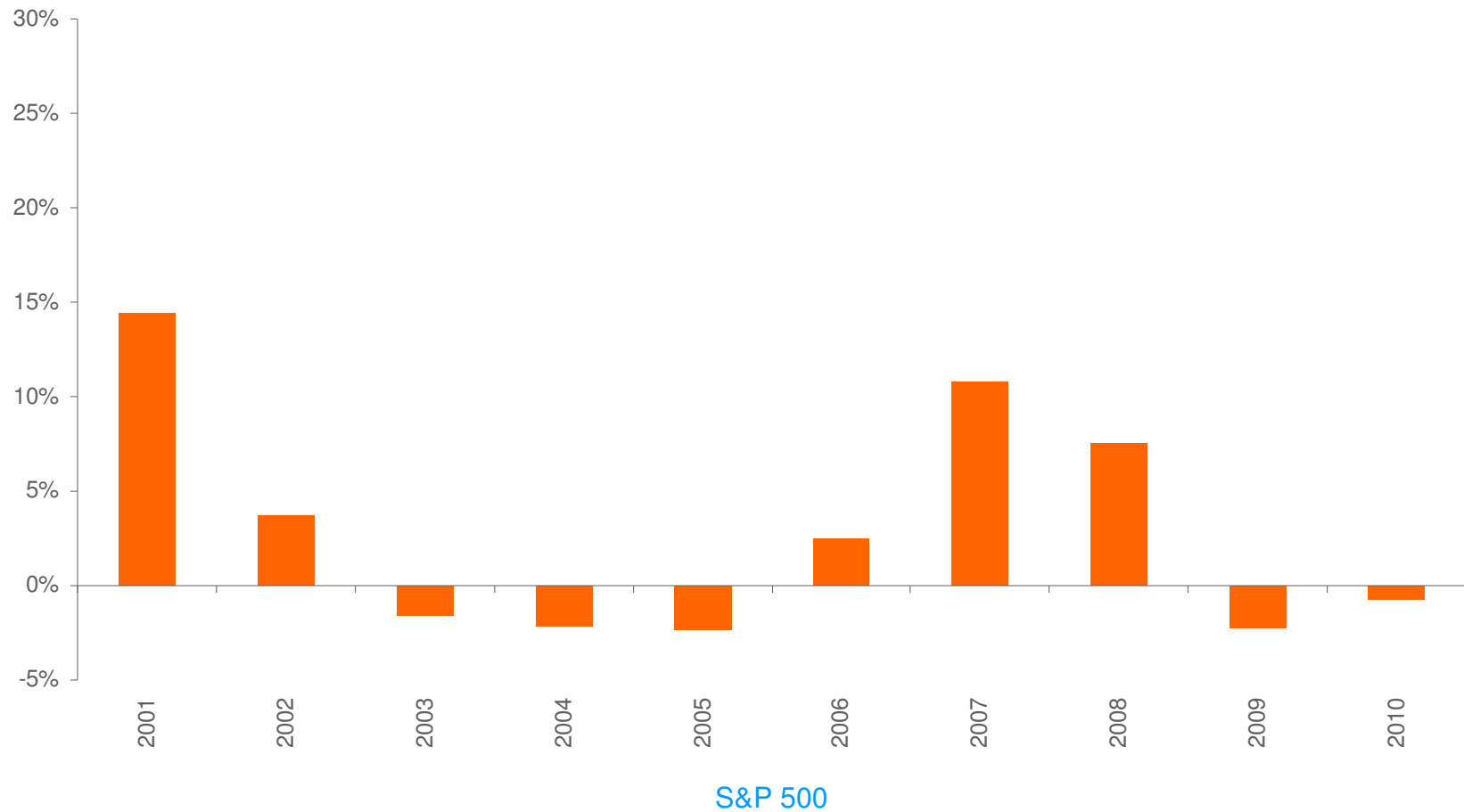
Rolling 5 year returns (USD)



Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg. Figures as at 30 June 2010.

US sharemarket 2001 – 2010

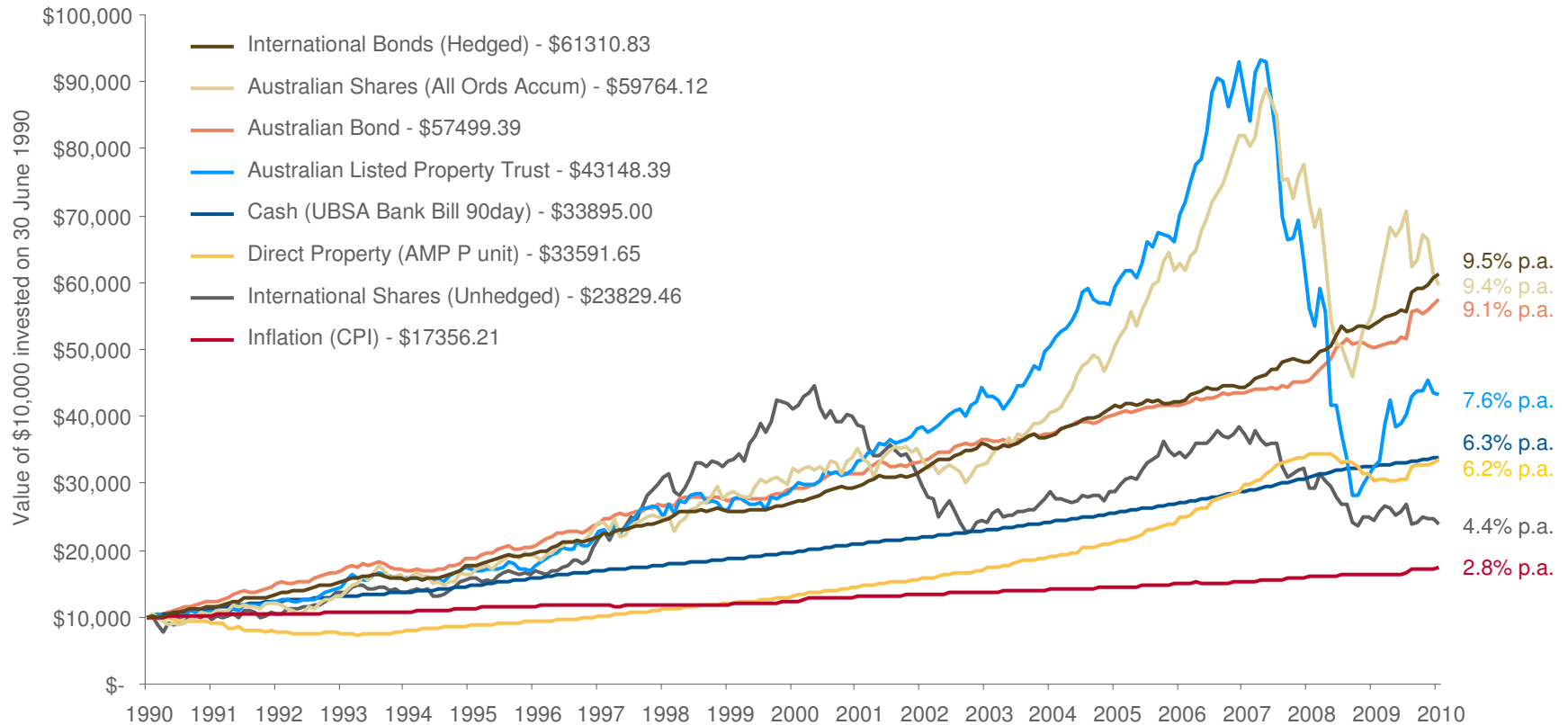
Rolling 5 year returns



Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg. Figures as at 30 June 2010.

Comparison of investment sectors

Value of \$10,000 invested on 30 June 1990

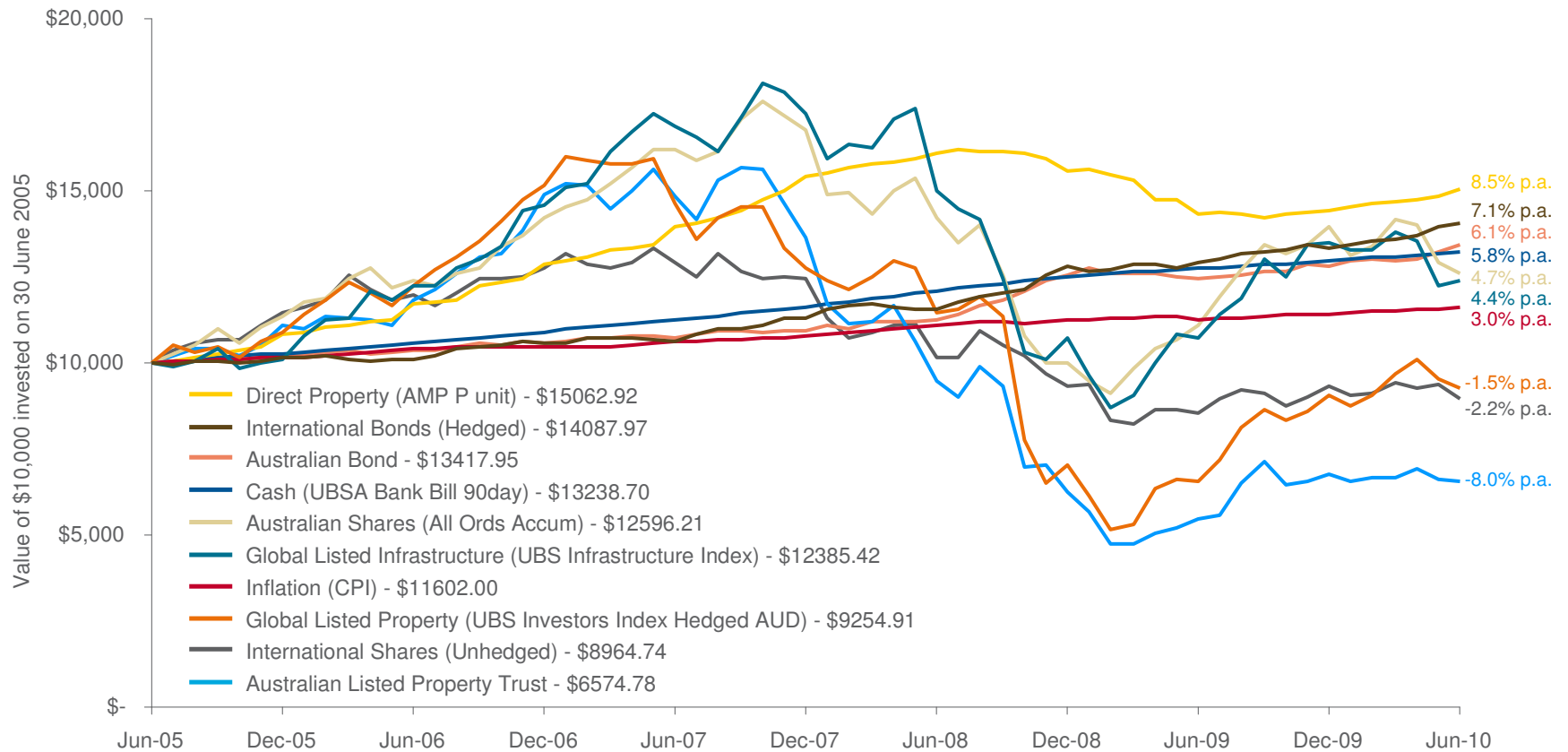


Note: Past performance is not a reliable indicator of future performance. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares – All Ordinaries Accumulation Index, Australian Listed property – ASX Listed Property Trust, International shares – MSCI World Index [Ex Aust unhedged], Australian fixed interest – UBS Composite All, Cash – UBS Bank Bill Index, Direct property – the Core Property portfolio within the AMP Statutory Fund 2, Inflation – CPI, International Fixed Interest - Citigroup WGBI [Ex Aust hedged]

Source: Factset/Bloomberg. Figures as at 30 June 2010.

Comparison of investment sectors

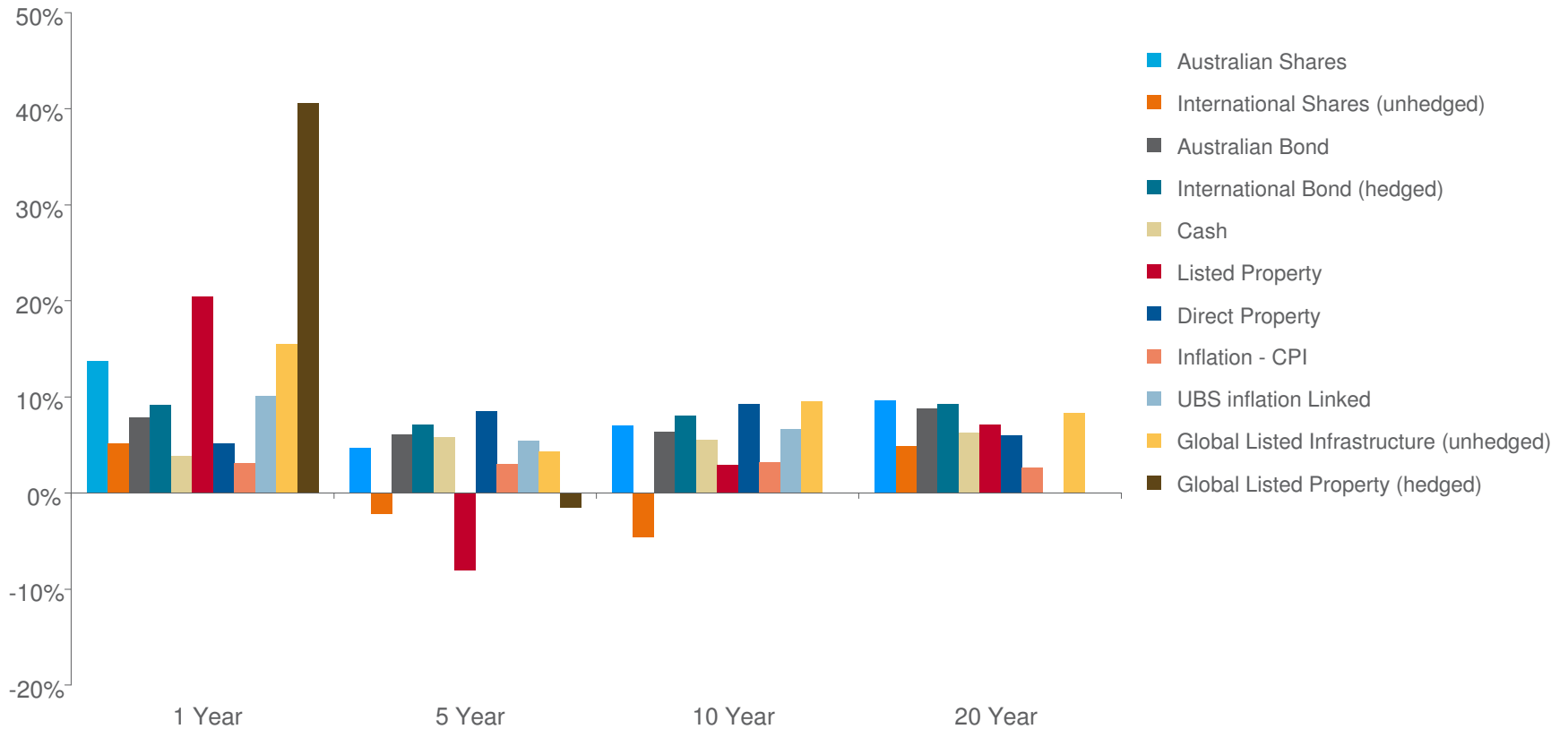
Value of \$10,000 invested on 30 June 2005



Note: Past performance is not a reliable indicator of future performance. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares – All Ordinaries Accumulation Index, Australian Listed Property – ASX Listed Property Trust, International shares – MSCI World Index [Ex Aust unhedged], Australian fixed interest – UBS Composite All, Cash – UBS Bank Bill Index. Direct property – the Core Property portfolio within the AMP Statutory Fund 2, Inflation – CPI, Global listed property – UBS Global Real Estate Investors Index [Aust hedged], Global listed infrastructure – UBS Infrastructure Index, International Fixed Interest - Citigroup WGBI [Ex Aust hedged]
 Source: Factset/Bloomberg. Figures as at 30 June 2010.

Returns across different time periods

Returns by sector 30 June 2010



Note: Past performance is not a reliable indicator of future performance. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares – All Ordinaries Accumulation Index, International shares – MSCI World Index [Ex Aust unhedged], Australian Listed Property - ASX Listed Property Trust, Direct property - the Core Property portfolio within the AMP Statutory Fund 2, Australian fixed interest - UBS Composite All, International fixed interest – Citigroup WGBl [ex Aust hedged], Cash – UBS Bank Bill Index, Inflation – CPI, Global Listed Property – UBS Global Real Estate Investors Index [Aust hedged], Global Listed Infrastructure – UBS Infrastructure Index.
 Source: Factset/Bloomberg. Figures as at 30 June 2010.

Annual best performers

As at 30 June 2010

Year	Best performing	Return (%)
2010	Global Listed Property	40.6
2009	International Bonds	11.5
2008	International Bonds	8.7
2007	Global Listed Infrastructure	37.6
2006	Australian Shares	24.2
2005	Global Listed Infrastructure	39.9
2004	Global Listed Infrastructure	29.4
2003	Global Listed Infrastructure	19.5
2002	Australian Listed Property	14.9
2001	Australian Listed Property	13.9
2000	International Shares	23.8
1999	Australian Shares	15.3
1998	International Shares	42.2
1997	International Shares	28.6
1996	Australian Shares	15.8
1995	International Shares	14.2
1994	Australian Shares	18.5
1993	International Shares	31.8
1992	Australian Bonds	22.0
1991	Australian Bonds	22.4

Figures shown are market indices. Market indices assume dividend reinvestment

Australian shares – All Ordinaries Accumulation Index

International shares – MSCI World Index [ex Aust unhedged]

Australian listed property – ASX Listed Property Trust

Direct property – the Core Property portfolio within the AMP Statutory Fund 2

Australian bonds – UBS Composite All

International bonds – Citigroup WGBI [ex Aust hedged]

Cash – UBS Bank Bill Index

Global listed property – UBS Global Real Estate Investors Index [Aust hedged]

Global listed infrastructure – UBS Infrastructure Index

Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg.

Range of return over past 20 years

As at 30 June 2010

	Best return (%)	Worst return (%)	Average (%)
Cash	18.5	3.4	6.7
Fixed interest	25.7	-6.2	9.2
Australian listed property	40.8	-57.6	9.6
Australian shares	56.7	-41.7	11.1
International shares	56.6	-33.4	6.3
Global listed property	81.9	-57.5	3.6
Global listed infrastructure	52.6	-46.8	10.7

Note: Past performance is not a reliable indicator of future performance. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares – All Ordinaries Accumulation Index, International shares – MSCI World Index [Ex Aust unhedged], Fixed interest - UBS Composite All, Cash – UBS Bank Bill Index, Australian Listed Property – ASX Listed Property Trust, Global Listed Property – UBS Global Real Estate Investors Index [Aust hedged], Global Listed Infrastructure – UBS Infrastructure Index. All data is derived from the one year trailing returns that are linked on a rolling monthly basis (to allow for compounding effects) starting from June 1990 – June 2010, except for Global Listed Property data from September 2003 and Global Listed Infrastructure data from January 1991. For example, the best one year trailing Australian Share return over the past twenty years is 56.7%, which is the one year period ending January 1994.

Source: Factset/Bloomberg.

Annualised asset class returns

As at 30 June 2010

	Australian shares (%)	International Shares (%)	Australian Bond (%)	International Bond (%)	Global Listed Property (%)	Global Listed Infrastructure (%)	Cash (%)	Listed Property (%)
1 year	13.8	5.2	7.8	9.2	40.6	15.5	3.9	20.4
2 years	-5.9	-6.1	9.3	10.3	-10.1	-9.1	4.7	-16.6
3 years	-8.0	-11.5	7.7	9.8	-14.1	-9.8	5.6	-23.8
5 years	4.7	-2.2	6.1	7.1	-1.5	4.4	5.8	-8.0
10 years	7.1	-4.6	6.4	8.0	NA	9.6	5.6	2.9
15 years	9.4	3.3	7.3	8.3	NA	8.6	5.7	5.7
20 years	9.7	4.9	8.8	9.2	NA	NA	6.3	7.1

Note: Past performance is not a reliable indicator of future performance. Figures shown are market indices. Market indices assume dividend reinvestment. Australian shares – All Ordinaries Accumulation Index, International shares – MSCI World Index [Ex Aust unhedged], Australian Listed Property – ASX Listed Property Trust, Australian fixed interest – UBS Composite All, International fixed interest – Citigroup WGBI [ex Aust hedged], Cash – UBS Bank Bill Index, Global Listed Property – UBS Global Real Estate Investors Index [Aust hedged], Global Listed Infrastructure – UBS Infrastructure Index.

Source: Factset/Bloomberg.

Largest companies by market capitalisation

As at 30 June 2010

Australia	MSCI Aust (%)	Global	MSCI World Index (Ex Aust) (%)
BHP Billiton Ltd.	14.84	Exxon Mobil Corp.	1.54
Commonwealth Bank of Australia	8.78	Apple Inc.	1.21
Westpac Banking Corp.	7.43	Microsoft Corp.	0.96
Australia & New Zealand Banking Group Ltd.	6.44	Procter & Gamble Co.	0.92
National Australia Bank Ltd.	5.81	Nestle S.A.	0.89
Woolworths Ltd.	3.94	Johnson & Johnson	0.86
Rio Tinto Ltd.	3.42	International Business Machines Corp.	0.85
Wesfarmers Ltd.	3.39	HSBC Holdings PLC	0.85
Westfield Group Australia	3.14	General Electric Co.	0.82
Woodside Petroleum Ltd.	2.68	JPMorgan Chase & Co.	0.77
Total	59.90	Total	9.68
Market capitalisation	A\$509,073m	Market capitalisation	A\$2,161,451m

Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg.

Australia versus the world

As at 30 June 2010

Australia	MSCI Aust (%)
Financials	43.98
Materials	26.27
Consumer staples	10.51
Energy	6.83
Industrials	4.09
Health care	3.08
Consumer discretionary	2.12
Telecommunication services	1.67
Utilities	0.90
Information technology	0.55
Sum of top 3	80.76
Market capitalisation	A\$849,913,967,008.82

Global	MSCI World Index (Ex Aust) (%)
Financials	19.58
Information Technology	12.35
Industrials	11.27
Consumer Staples	10.53
Health Care	10.48
Consumer Discretionary	10.23
Energy	10.11
Materials	6.60
Utilities	4.52
Telecommunication Services	4.33
Sum of top 3	43.20
Market capitalisation	A\$22,325,824,822,690.90

Note: Past performance is not a reliable indicator of future performance.
Source: Factset/Bloomberg.

Contact us

If you would like to find out more, please visit

www.ampcapital.com.au or call Adviser Services on

1300 139 267.