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SHARE CLASS	HOLDER NUMBER
Ordinary shares	WITHHELD
TFN OR ABN	
You have provided a TFN or ABN	
RECORD DATE	PAYMENT DATE
28 February 2019	28 March 2019
NEW SHARE BALANCE*	1,229

AMP Limited shares

2018 final dividend - participating dividend reinvestment plan (DRP)

DIVIDEND RATE	×	SHARES HELD	=	GROSS DIVIDEND	-	AUSTRALIAN TAX DEDUCTED	=	DIVIDEND	=	DRP SHARES ALLOTTED @ A\$2.33 per share
4 cents		1,209		A\$48.36		A\$0.00		A\$48.36		20

Franking

FRANKING RATE (COMPANY TAX RATE)	FRANKED AMOUNT (90%)	UNFRANKED AMOUNT (10%)	FRANKING CREDIT
30%	A\$43.52	A\$4.84	A\$18.65

This dividend has been franked in Australia at a rate of 90% and the company tax rate used to determine the franking credit is 30%. The whole of the unfranked amount of this dividend has been declared to be conduit foreign income. No Australian withholding tax is deducted from dividends paid to non-residents to the extent that the dividend is franked or declared to be conduit foreign income. We recommend you contact your taxation adviser if you have any questions on how your dividend is taxed.

DRP summary

RESIDUAL CASH BALANCE	+	YOUR DIVIDEND PAYMENT	=	BALANCE	÷	DRP SHARE PRICE	=	DRP SHARES ALLOCATED	+	PARTICIPATING SHARES AS AT RECORD DATE	=	SHARE BALANCE
A\$0.49		A\$48.36		A\$48.85		\$2.33		20		1,209		1,229

After reinvesting your dividend payment, your DRP residual cash balance is A\$2.25. This will be used for your next AMP DRP allocation, and does not earn interest.

Unless you have made any other transactions during this month, this dividend notice serves as your holding statement for the new shares allotted to you. Any transactions made between 28/2/2019 and 28/3/2019 are not shown here.

Prior to selling or transferring your shares, please confirm your current share balance by accessing your shareholding online or by calling the AMP share registry. The next AMP dividend will be paid on 20/9/2019. The record date for this dividend is 22/8/2019.

Your AMP shares are managed separately to your AMP products. When changing your details, please ensure you update your details for both your products and your shares. To update your details for your AMP products go to amp.com.au or amp.co.nz and click on 'Contact us'. To update your shareholding go to amp.com.au/shares/update.

*Share Balance does not take into account any transactions made after 28/2/2019.

Keep this statement for your tax records. AMP does not issue an end of year tax summary.