

Questions from shareholders and definitions

Questions from shareholders

We welcome questions from shareholders before and during the meeting. Questions should relate to matters relevant to the business of the meeting, including matters arising from the performance, business or management of AMP, and relevant questions about the conduct of the audit. You can ask AMP or the auditor a question in the following ways:

- Online at amp.com.au/shares (click on Ask a question) or through the online proxy service. You will need your holder number and control number, which can be found on your proxy form.
- Complete and return the Shareholder Questions Form, sent to shareholders who have elected to receive your AGM information by post. You can use the envelope provided to post your question. Registry contact details are on the back of this booklet.
- In person at the meeting or online via the live webcast at amp.com.au/agm

If you have questions relating to private affairs, as either a shareholder or customer of AMP, our staff at the customer service desk or shareholder services desk at the AGM will be happy to assist you on the day of the meeting. Before or after the meeting, you can contact the AMP Investor Relations team on 1800 245 500 (Australia) or +612 9257 9009 (international) or by sending an email to shares@amp.com.au

Your questions (other than questions you wish to ask during the meeting) must be received no later than 5.00pm (Sydney time) on Wednesday, 6 May 2020.

The Chairman of the meeting will endeavour to answer as many of the frequently asked questions as possible at the meeting. However, there may not be sufficient time available at the meeting to address all of the questions raised.

Due to the expected volume of questions, AMP and its auditor will not be sending individual replies.

The meeting will be webcast live at amp.com.au/agm

Definitions

AGM or meeting means AMP's 2020 annual general meeting.

AMP or Company means AMP Limited ABN 49 079 354 519.

AMP Share Registry means Computershare Investor Services Pty Limited ABN 48 078 279 277 of Level 4, 60 Carrington Street, Sydney NSW 2000.

Board means the board of directors of AMP.

CEO means chief executive officer and managing director of AMP.

Closely Related Party, in relation to a member of the key management personnel, means the member's spouse (or de facto partner), child or dependant (or a child or dependant of the member's spouse or de facto partner), anyone else in the member's family who may be expected to influence or be influenced by the member in the member's dealings with AMP (or the AMP group), and any company the member controls.

Corporations Act means the *Corporations Act 2001* (Cth).

Key Management Personnel or KMP means those people who have authority and responsibility for planning, directing and controlling the activities of AMP or the AMP group, whether directly or indirectly. Members of the KMP include directors (both executive and non-executive) and certain senior executives.

Sydney time means Australian Eastern Standard Time.

You or shareholder means a holder of AMP shares.