

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holderTo Company Name/Scheme **AMP LIMITED**ACN/ARSN **079 354 519****1. Details of substantial holder (1)**Name **Australian Retirement Trust Pty LTD ATF Australian Retirement Trust**ACN/ARSN (if applicable) **010 720 840**The holder became a substantial holder on **11/08/2025****2. Details of voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Fully paid ordinary shares	128,152,543	128,152,543	5.062%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	Power to exercise voting rights pursuant to position held as trustee of a superannuation fund.	Fully paid ordinary shares 128,152,543

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	HSBC Custody Nominees (Australia) Limited		Fully paid ordinary shares 128,152,543

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Refer to Annexure A				

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6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	266 George Street, Brisbane City QLD 4000

Signature

print name **Kristy Huxtable** capacity **Company Secretary**

sign here  date **13/08/2025**

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in

relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

Annexure A

Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust ACN 010 720 840

This is Annexure A of 2 pages referred to in Form 603, Notice of initial substantial holder

Kristy Huxtable

Company Secretary

Date:

13/08/2025

Holder of Relevant Interest	Purchase/Sale	Trade Date	Consideration (Cash)	Consideration (Non-Cash)	Number of Securities
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/04/2025	1,041,178.60		946,526
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/04/2025	615,616.10		559,651
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	15/04/2025	615,616.10		559,651
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	15/04/2025	1,041,178.60		946,526
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/04/2025	69,923.07		62,500
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	16/04/2025	858.55		800
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	16/04/2025	68,941.50		62,500
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/04/2025	11,065.45		10,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	23/04/2025	138,781.34		122,543
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	28/04/2025	10,372.45		8,800
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	28/04/2025	305,309.97		258,790
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	5/05/2025	19,924.38		15,388
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	6/05/2025	97,699.54		76,582
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/05/2025	94,178.56		75,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	12/05/2025	2,208.05		1,682
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	12/05/2025	97,299.60		75,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	14/05/2025	2,239.95		1,700
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/05/2025	52,965.47		40,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	16/05/2025	2,214.05		1,700
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	19/05/2025	1,594.76		1,201
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	19/05/2025	4,231.07		3,241
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	23/05/2025	257,626.90		194,470
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	23/05/2025	99,527.84		75,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	26/05/2025	98,845.10		75,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	27/05/2025	2,248.45		1,700
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	29/05/2025	2,204.91		1,703
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	29/05/2025	159,508.57		125,457
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	30/05/2025	207,102.61		164,299
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	2/06/2025	444,020.51		349,782
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	3/06/2025	397,696.12		318,176
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	4/06/2025	191,827.13		152,374
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	5/06/2025	19,231.84		15,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	5/06/2025	657,913.68		517,879
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	5/06/2025	10,702.35		8,483
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	11/06/2025	180,079.86		145,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	12/06/2025	643,434.02		519,769
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	13/06/2025	264,376.46		212,497
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	23/06/2025	2,143.58		1,740
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	25/06/2025	39,481.89		33,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	25/06/2025	10,483.55		8,800
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	26/06/2025	3,601.05		3,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	27/06/2025	3,465.45		2,800
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	30/06/2025	3,216.75		2,570
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	1/07/2025	129,736.83		101,899
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	4/07/2025	52,736.94		40,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	7/07/2025	20,021.78		15,036
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/07/2025	184,893.47		131,243
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/07/2025	395,878.29		278,933
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	9/07/2025	10,137.82		7,067
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	9/07/2025	103,870.83		72,882
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	9/07/2025	653,619.20		458,144
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	10/07/2025	493,826.25		343,608
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	11/07/2025	696,860.57		479,133
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	14/07/2025	453,125.59		307,910
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	14/07/2025	9,216.35		6,247
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/07/2025	300,437.75		206,118
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/07/2025	204,857.95		140,852
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	16/07/2025	161,294.71		109,099
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/07/2025	13,085.32		8,528
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/07/2025	199.03		134
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/07/2025	179,155.18		117,376
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	18/07/2025	11,348.80		7,500
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	18/07/2025	19,331.89		12,697
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	18/07/2025	154,815.05		101,843
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	21/07/2025	7,721.45		5,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	21/07/2025	156,017.06		101,843
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	22/07/2025	3,563.21		2,300
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	23/07/2025	5,165.05		3,080
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	23/07/2025	88,969.45		54,025
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	23/07/2025	570,557.92		340,577

Annexure A

Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust ACN 010 720 840

This is Annexure A of 2 pages referred to in Form 603, Notice of initial substantial holder

Kristy Huxtable

Company Secretary

Date: 13/08/2025

Holder of Relevant Interest	Purchase/Sale	Trade Date	Consideration (Cash)	Consideration (Non-Cash)	Number of Securities
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	24/07/2025	8,366.05		5,000
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	24/07/2025	319,397.78		190,723
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	25/07/2025	75.90		59
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	25/07/2025	225,769.14		136,230
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	28/07/2025	203,174.79		121,861
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	29/07/2025	7,816.86		4,789
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	31/07/2025	20,219.95		12,500
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	31/07/2025	10,467.43		6,568
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	1/08/2025	7,584.65		4,739
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1/08/2025	132,307.65		82,500
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	4/08/2025	4,055.25		2,568
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	4/08/2025	131,729.96		82,500
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	5/08/2025	249,211.66		153,040
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	5/08/2025	754,166.66		465,231
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	5/08/2025	434,819.76		267,128
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	6/08/2025	2,001,962.28		1,245,444
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	6/08/2025	858,285.53		534,873
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	7/08/2025	622,829.27		379,357
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	7/08/2025	618,607.10		377,407
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/08/2025	2,139,799.97		1,283,346
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/08/2025	2,092,297.10		1,132,222
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/08/2025	345,140.63		188,703
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	11/08/2025	3,683,012.71		2,078,344
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	11/08/2025	6,173,245.95		3,673,482