

ASX Release

5 March 2026

AMP Limited: 2026 Annual General Meeting

The AMP Annual General Meeting (AGM) will be held on Friday, 10 April 2026, beginning at 10.00am (Sydney time) at the Wesley Conference Centre, 220 Pitt Street, Sydney, New South Wales and online at meetnow.global/AMP2026.

The AGM will be held as a hybrid meeting, providing shareholders with the option to attend online or in person. Attached are the following documents in respect of the 2026 AGM being issued to shareholders by email or post:

1. Notice of Meeting and Explanatory Notes
2. Proxy form
3. Shareholder Questions form
4. Notice and Access letter

The 2025 Annual report and 2026 Notice of Meeting are available at amp.com.au/agm.

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Authorised for release by the AMP Limited Board.

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Notice of Annual General Meeting 2026

Friday
10 April 2026

AMP Limited
ABN 49 079 354 519

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In 2025, we continued to build on AMP's rich heritage of helping more Australians to live with financial confidence



“Australia’s superannuation system has delivered significant benefits. The next critical step for the industry however, is not just about building bigger balances, but about enabling people to live better lives in retirement.”

AMP today has a greater understanding and appreciation of the financial needs of Australians than ever before. Delivering on those needs helps drive business growth, benefiting our customers and members, as well as our employees, the broader community and our shareholders.

Making good progress on the AMP strategy

Underlying net profit after tax for the year increased by 20.8% to \$285m, with statutory net profit of \$133m. This was the result of continued growth in our Australian wealth businesses, stable performance in AMP Bank and New Zealand, and solid returns from our partnerships.

The innovation we are delivering on our North platform is being shaped by our deep understanding of the needs of financial advisers. This is being recognised with industry awards for North, and momentum in our Platform net cashflows. In our Superannuation & Investments business we have delivered top quartile returns for the majority of AMP MySuper members, who are also benefitting from new member services such as our digital advice journeys that provide members with tailored financial guidance at no additional fee to help them get the most out of their retirement savings. In February 2025, we launched our new digital bank, AMP Bank GO, and have rolled out leading functionality and features, to support the growing mini business segment, as well as personal customers. Our New Zealand business performed solidly despite the challenging economic conditions in that market, and we saw a strong contribution from our partnership in China.

Helping customers build financial confidence

Our business is in part linked to the strength of equity markets, and those positive conditions have supported our results. While markets were strong in 2025, particularly in the US, I realise there is a lot of uncertainty in the broader Australian economy at the moment, with inflation and cost of living pressures remaining front of mind for many of our customers and members. It is in supporting Australians to navigate those challenges that AMP can really deliver for its customers and help to support financial confidence.

Capital allocation

The board declared a dividend of 2.0 cents per share for 2H 25, in line with guidance, bringing the total dividend for FY 25 to 4.0 cents per share, 20% franked.

We move into 2026 with a strong balance sheet, which is important as we assess how we best capitalise on the tailwinds in the wealth and retirement sectors. There is a real structural change and opportunity for growth in the wealth market in Australia, in which AMP is well positioned to participate. This growth is supported by increasing household wealth and superannuation balances.

Growing organically is the true test of our brand and offerings and it will always be our main focus, however there may be opportunities to direct capital into inorganic growth to add scale and capability to our operations. Of course, any use of capital would need to be rigorously assessed against the need to drive sustainable, long-term shareholder value. AMP has returned to paying dividends in the near term, where franking credits are an important factor. These considerations are top of mind for the board as we think about capital allocation in the year ahead.

A new chapter for AMP

In January, we announced the appointment of Blair Vernon as AMP's new Group Chief Executive Officer, with Alexis George to retire from executive roles effective 30 March 2026. This leadership change marks a new chapter for AMP.

During her almost five year tenure, Alexis has driven a major transformation of the business, streamlining the portfolio and focusing AMP on its strongest growth opportunities. She has built a talented and experienced executive team with

a focus on innovation, operational excellence and putting customers first. Through leading the successful sales of AMP Capital and AMP Advice, Alexis oversaw the realisation of significant value and the return of that capital to shareholders. On behalf of the Board, I'd like to thank Alexis for her great effort and wish her well for the future.

After a thorough internal and external search process, the Board was unequivocal in its decision to appoint Blair to lead AMP in its next phase of growth. Blair has made a considerable impact since he took the role as CFO, enhancing financial management and delivering our capital return program. The Board looks forward to working with Blair and our excellent leadership team to build on the positive momentum already within the business.

Board governance

In August this year, Andrea Slattery retired from the AMP board. Andrea made an important contribution during her six years on the AMP board, and I would like to thank her for her guidance and work throughout a time of transformation for the business.

A well-functioning board needs a mix of skills and tenure, and so the board was pleased to appoint Linda Elkins as a non-executive director, following Andrea's retirement. Linda brings deep expertise in both Platforms and Superannuation, which is particularly important as AMP focuses on growth in those businesses.

The board continues to evolve our remuneration practices to ensure they are appropriate for the size and structure of the business. Kathleen Bailey-Lord, Chair of our Remuneration committee, outlines our approach to remuneration, and key updates we have made this year, in our 2025 Remuneration report.

Helping people create their tomorrow

Australia's superannuation system has delivered significant benefits for individuals and the broader economy. The next critical step for the industry however, is not just about building bigger balances, but about enabling people to live better lives in retirement. That means as an industry starting to put the necessary focus on delivering retirement income solutions for the drawdown of nest eggs and improving the knowledge and confidence people have about their retirement.

We know from AMP's own research that Australians' confidence in retirement is worryingly low, with about half of all Australians lacking financial peace of mind. With people over the age of 65 set to make up nearly a quarter of our population within four decades, we need a system that is easy to navigate, helps improve financial literacy, and delivers greater access to advice when people need it most.

Against this backdrop, it is critical that we get the right Government policy and regulatory settings to ensure that Australians have access to appropriate, affordable financial advice, as well as a healthy, competitive banking sector.

To achieve this, we need the right legislation and regulation – not necessarily more of it. Getting these regulatory settings wrong creates an uneven playing field, with the cost of regulation becoming burdensome to all but the largest of organisations and limiting the opportunity for innovation that will ultimately benefit customers and members.

Access to financial advice is particularly critical in our complex retirement system and this remains a challenge for the country given a shortage of financial advisers and the growing demand for advice. We are innovating to find ways to address this gap, particularly through our digital advice services, which we first launched in 2024. During the course of 2025 we have added numerous new 'digital journeys,' which seek to help members to better understand their financial position, and provide guidance on how best to achieve their financial goals.

Importantly, thank you to my fellow directors, the Executive Committee, and all AMP employees for their dedication in delivering for our customers and members over the past year. Together, with the ongoing support of our shareholders, we remain committed to helping Australians build wealth and retire with confidence.



Mike Hirst
Chair, AMP Limited

How to participate in the

AMP 2026 Annual General Meeting

The Annual General Meeting (AGM or meeting) of AMP Limited (AMP) will be held on Friday 10 April 2026, beginning at 10.00am (Sydney time). The AGM will be held as a hybrid meeting, which means shareholders can attend online or in person.



Attending the meeting in person

Venue

The AMP AGM will be held in the Wesley Theatre, Wesley Conference Centre, 220 Pitt Street, Sydney, New South Wales.

How to get to the AGM

Train: The closest train station is Town Hall.

Light rail: Alight at QVB or Town Hall stations.

Bus: Please refer to the Transport NSW website for your nearest bus service.

Car: Paid parking is available at Piccadilly Secure Parking (137 Castlereagh Street Sydney) or Secure Parking, The Hilton Hotel, 259 Pitt Street Sydney.

Accessibility: The venue has ramps and lifts for any accessibility needs.

Shareholders should monitor the Company's website and ASX announcements where updates will be provided if it becomes necessary or appropriate to make alternative arrangements for the holding or conduct of the meeting.

Registration

Shareholders can register at the meeting from 9.00am. If you have a smartphone please bring it with you to use the online voting platform during the meeting. If you do not have a smartphone, other options will be available.



Attending the meeting online

To participate in the meeting online, go to the following website: meetnow.global/AMP2026 on your computer, tablet or smartphone and follow the steps below.

Online registration will open from 9.00am.

To register you will need your holder number (SRN/HIN) which can be found on your printed proxy form, notice of access or a past dividend statement. Proxyholders wishing to attend online will need to contact Computershare on 1300 654 442 (within Australia) or +613 9415 4051 (all other countries) prior to the meeting to obtain their log in details.

To participate in the meeting online:

- 1 Click on 'Join Meeting Now'.
- 2 Enter your holder number (SRN/HIN).
- 3 If in Australia, enter the postcode registered on your shareholding. If you are overseas, select the country from the drop-down menu.
- 4 Read and accept the Terms and Conditions and click 'Continue'.

Follow the instructions on the screen to view the meeting, ask a question and cast your vote.

You will need the latest versions of Chrome, Safari, Edge or Firefox. Please ensure your browser is compatible. For further instructions on how to participate online, please view the online meeting guide at computershare.com.au/virtualmeetingguide or amp.com.au/agm.

You do not need to be a shareholder or proxyholder to view the meeting online. Access the meeting using the above website address and select the option to 'Register as a guest'. Only shareholders and proxyholders who validly log into the online meeting can ask questions and vote.

After the AGM, a recording of the meeting will be available at: amp.com.au/agm



Lodging your proxy form prior to the AGM

If you are unable to join us at the AGM, you are encouraged to complete and lodge your proxy form. If you direct your proxy how to vote, your votes will be cast at the AGM in accordance with those instructions.

You can submit your proxy form online by visiting investorvote.com.au. If you have been sent a printed proxy form you can return this by post. Please allow mailing time if posting.

Completed proxy forms (and any necessary supporting documents) must be received by AMP's share registry no later than 10.00am (Sydney time) on Wednesday, 8 April 2026. Even if you plan to attend the AGM, we encourage you to submit your proxy form by the deadline so that your vote will be counted if for any reason you cannot attend in person or online on the day of the AGM.



How to ask questions

Asking questions prior to the AGM

You can ask AMP or the auditor a question prior to the AGM in one of the following ways:

- if you lodge your proxy online, select 'ask a question of AMP or the Auditor', and follow the prompts, or
- email: shares@amp.com.au, or
- complete and return the 'Shareholder questions' form which has been included with printed proxy forms.

Any questions you wish to submit prior to the AGM must be received by 5.00pm (Sydney time) on Wednesday, 1 April 2026. The Chair of the AGM will endeavour to address as many of the pre-submitted questions as possible. However, there may not be time to address all questions asked. AMP and its auditor will not send individual replies.

Asking questions during the AGM

If attending online, log in to meetnow.global/AMP2026 as outlined on page 2 and follow the instructions on how to ask your questions. If attending in person, the Chair will outline the process for asking questions during the meeting.

Notice of 2026 Annual General Meeting

Notice is given that the Annual General Meeting (AGM) of AMP Limited (AMP) will be held on Friday, 10 April 2026, beginning at 10.00am (Sydney time).

The AGM will be held as a hybrid meeting, which means shareholders can attend online or in person at the Wesley Theatre, Wesley Conference Centre, 220 Pitt Street, Sydney, New South Wales, Australia.

The AGM is an opportunity for shareholders to hear from the board and the Chief Executive Officer (CEO) about AMP's progress and plans for the future. It is also an opportunity to share your views and vote on the items of business. We encourage shareholders to participate in the AGM, either by attending in person or online, or by appointing a proxy.

Further details of how to participate in person and online are outlined on pages 2 and 3. Shareholders who wish to participate in the AGM but are unable to participate on the day should lodge their proxy form by 10.00am (Sydney time) on Wednesday, 8 April 2026. Details are outlined on page 3.

AMP is looking forward to hosting a hybrid AGM this year, providing directors with the opportunity to engage with shareholders both in person, for those in Sydney, and virtually for those unable to attend in person.

At the AGM, you will have the opportunity to vote on the following matters:

- the election of Linda Elkins and the re-election of Andrew Best and Michael Sammells as directors of AMP,
- the adoption of the Remuneration report as set out on pages 40 to 71 of the AMP 2025 Annual report, and
- the approval of Blair Vernon's long-term incentive for 2026. Blair will succeed Alexis George as CEO of AMP effective from 30 March 2026.

The following pages contain further details on the items of business and the voting procedures for the AGM. Certain terms used in this Notice of Meeting are defined on page 15.

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Items of business

Item 1 Financial report, Sustainability report, Directors' report and Auditor's report

To receive and consider the Financial report, the Sustainability report, the Directors' report and the Auditor's report for the year ended 31 December 2025.

Item 2 Election and Re-election of Directors

- (a) To elect Linda Elkins as a director.
- (b) To re-elect Andrew Best as a director.
- (c) To re-elect Michael Sammells as a director.

Item 3 Adoption of Remuneration report

To adopt the Remuneration report for the year ended 31 December 2025.

Item 4 Approval of the CEO's long-term incentive for 2026

To approve the grant of up to 766,871 performance rights to the CEO of AMP, Blair Vernon, as his long-term incentive for 2026, as described in the Explanatory Notes to the Notice of Meeting.

Note: Voting exclusions for the resolution set out in item 3

AMP will disregard any votes cast on the resolution set out in item 3:

- by or on behalf of a member of Key Management Personnel (KMP) whose remuneration details are included in the Remuneration report for the year ended 31 December 2025 or their Closely Related Parties, regardless of the capacity in which the vote is cast, or
- as a proxy by any person who is a member of the KMP on the date of the AGM, or their Closely Related Parties,

unless the vote is cast as proxy for a person who is entitled to vote on the resolution and the vote is cast:

- in accordance with a direction on the proxy form specifying how the proxy is to vote on the resolution, or
- by the Chair of the AGM and the proxy form expressly authorises the Chair to exercise the proxy and vote as the Chair decides even though the resolution is connected with the remuneration of members of the KMP.

Note: voting exclusions for the resolution set out in item 4

AMP will disregard any votes cast on the resolution set out in item 4:

- that are cast in favour of the resolution by or on behalf of Blair Vernon or any of his associates (regardless of the capacity in which the vote is cast), or
- that are cast as a proxy by a member of the KMP on the date of the AGM or their Closely Related Parties,

unless the vote is cast:

- as proxy or attorney for a person who is entitled to vote on the resolution, in accordance with directions given to the proxy or attorney to vote on the resolution in that way,
- by the Chair of the AGM as proxy for a shareholder who is entitled to vote on the resolution, in accordance with an express authorisation given to the Chair to vote on the resolution as the Chair decides even though the resolution is connected with the remuneration of a member of AMP's KMP, or
- by a holder acting solely in a nominee, trustee, custodial or other fiduciary capacity on behalf of a beneficiary provided the following conditions are met:
 - the beneficiary provides written confirmation to the holder that the beneficiary is not excluded from voting, and is not an associate of a person excluded from voting, on the resolution, and
 - the holder votes on the resolution in accordance with directions given by the beneficiary to the holder to vote in that way.

Please read the information under the heading 'Chair of the AGM as proxy', on page 7, which deals with the Chair's voting of proxies on the resolutions set out in items 3 and 4.

How to vote

Shareholder voting options at the AGM

As a shareholder, you can vote on resolutions for consideration at the AGM by:

- attending and voting at the AGM in person or online, or
- appointing a proxy, representative or attorney to vote on your behalf at the AGM.

Voting at the AGM

The board has determined that you will be entitled to attend and vote at the AGM if you are a registered shareholder of AMP at 7.00pm (Sydney time) on Wednesday, 8 April 2026. You will be entitled to vote in respect of the number of AMP shares registered in your name at that time.

Voting on all proposed resolutions at the AGM will be conducted by poll.

Appointing a proxy

A shareholder who is entitled to attend and vote at the AGM may appoint a proxy to attend and vote at the AGM on their behalf. A proxy does not need to be a shareholder of AMP. If a shareholder is entitled to cast two or more votes at the AGM, the shareholder may appoint two proxies and may specify the percentage or number of votes each proxy can exercise. If the proxy form does not specify the percentage or number of the shareholder's votes that each proxy may exercise, each proxy may exercise half of the shareholder's votes on a poll. Fractions will be disregarded.

Unless you inform us otherwise prior to the start of the AGM, if you have appointed a proxy and subsequently attend the meeting (online or in person), your proxy's authority to speak and vote at the meeting will be suspended while you are present at the meeting.

Completed proxy forms (and any necessary supporting documents) must be received by AMP's share registry no later than 10.00am (Sydney time) on Wednesday, 8 April 2026.

Submitting your proxy form

You can submit your proxy form in the following ways:



Online

Online by visiting investorvote.com.au. You will need the control number and holder number shown on your proxy form to submit your form online. To access voting online, scan the QR code which appears on your proxy form and follow the instructions provided or go to investorvote.com.au. When scanned, the QR code will take you directly to the mobile voting site. The online proxy facility may not be suitable for shareholders who wish to appoint two proxies with different voting directions. If you received a personalised voting link by email, follow the instructions set out in the email. Participating intermediaries can lodge their form online through intermediaryonline.com



By post to the AMP share registry

Australia: Reply paid 2980, Melbourne VIC 3001
Other countries: GPO Box 2980, Melbourne VIC 3001, Australia



By fax

Australia: 1800 783 447
Other countries: +613 9473 2555

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Power of attorney

If the proxy form is signed under a power of attorney on behalf of a shareholder, then the attorney must make sure that either the original power of attorney or a certified copy is sent with the proxy form, unless the power of attorney has already been provided to the AMP share registry. A proxy cannot be appointed under a power of attorney or similar authority online.

Corporate representatives

If a representative of a corporate shareholder or a corporate proxy will be attending the AGM in person, the representative will need to bring to the AGM adequate evidence of their appointment or otherwise provide such evidence to the AMP share registry before the AGM, unless this has been previously provided to the AMP share registry. If a corporate representative is attending online, the representative will need to provide adequate evidence to the AMP share registry before the AGM in order to receive registration details so they can then participate online and represent the shareholder.

An appointment of corporate representative form may be obtained from the AMP share registry or online at investorcentre.com/au (select the Printable Forms icon).

Chair of the AGM as proxy

AMP encourages you to consider directing your proxy how to vote by marking the appropriate box on the proxy form for each of the proposed resolutions.

If:

- you appoint someone other than the Chair of the AGM as your proxy and direct them how to vote on the proposed resolutions, and
- your nominated proxy does not attend the AGM, or does not vote on your behalf on the proposed resolutions in accordance with your directions,

then the Chair of the AGM will become your proxy by default and will cast your votes on the poll as directed.

If you appoint the Chair of the AGM as your proxy, or the Chair of the AGM is appointed as your proxy by default, and you do not direct your proxy how to vote on the resolution set out in items 3 or 4 on the proxy form, then by completing and submitting the proxy form, you will be expressly authorising the Chair of the AGM to exercise your proxy even though the resolutions are connected with the remuneration of a member of the KMP.

The Chair of the AGM intends to vote all available proxies in favour of all items of business.

Other KMP as proxy

If you appoint a director (other than the Chair of the AGM) or another member of the KMP (or a Closely Related Party of a member of the KMP) as your proxy, you should direct them how to vote on the resolutions set out in items 3 and 4 by marking the appropriate boxes.

If you do not do so, your proxy will not be permitted to vote on your behalf on the resolutions set out in items 3 and 4.

By order of the board.



Kate Gordon

Company Secretary,
5 March 2026

Explanatory notes

The information below is an explanation of the business to be considered at the AGM.

Item 1 Financial report, Sustainability report, Directors' report and Auditor's report

The AMP 2025 Annual report (which includes the Financial report, Sustainability report, the Directors' report and the Auditor's report) will be presented to the meeting. Shareholders can access a copy of the Annual report at amp.com.au/agm. A printed copy of the AMP 2025 Annual report has been sent only to those shareholders who have elected to receive a hard copy.

Shareholders are not required to vote on this item. However, in accordance with section 250S of the Corporations Act, shareholders will be given a reasonable opportunity as a whole to ask questions about, and make comments on, the management of AMP.

Shareholders will also be given a reasonable opportunity as a whole to ask a representative of AMP's auditor, Ernst & Young, questions relevant to the conduct of the audit, the preparation and content of the auditor's report, the accounting policies adopted by AMP in relation to the preparation of the financial statements, the policies adopted by AMP in relation to the preparation of the Sustainability report, and the independence of the auditor in relation to the conduct of the audit.

To submit a written question to the auditor in advance of the AGM, please follow the instructions on page 3 'How to ask questions'. All written questions must be received by 5.00 pm (Sydney time) on Wednesday, 1 April 2026.

Item 2 Election and Re-election of Directors

Directors standing for election and re-election

Linda Elkins, Andrew Best and Michael Sammells are non-executive directors of AMP who are retiring and seeking election (Linda) and re-election (Andrew and Michael) at the AGM in accordance with the requirements set out in AMP's constitution.

Since AMP's 2025 AGM, Linda was appointed by the directors to the board following completion of all appropriate background and experience checks. Andrew and Michael were last elected as non-executive directors by shareholders at the 2023 AGM.

Linda, Andrew and Michael are eligible for election and re-election (as applicable) as directors of AMP and intend to stand for election/re-election at the AGM.

Profiles of each candidate are included below.

The board considers Linda, Andrew and Michael to be independent and free from any business or other relationship that could materially interfere with, or could reasonably be perceived to materially interfere with, the independent exercise of their judgement.

Linda Elkins BApp Sc, GAICD

Linda was appointed to the AMP Limited Board as a Non-executive director, effective 1 September 2025, and as a member of the Risk and Compliance, and Audit committees. Linda has also been appointed to the AMP Bank Board.

Experience

Linda has more than 30 years' experience across Wealth Platforms and Superannuation and the broader wealth management sector. Linda was the National Leader, Asset and Wealth Management at KPMG. Before joining KPMG Linda was Executive General Manager for Colonial First State, leading 1,000 staff and managing over \$130 billion in funds under management. She also served on the Colonial First State Superannuation Boards.

Prior to Colonial First State, Linda was Managing Director of Russell's Superannuation Business, overseeing the Russell Superannuation Solutions Mastertrust and a portfolio of corporate superannuation funds, including Qantas and Australia Post.

Linda is currently a member of the ASFA Conference Committee and Chief Executive Women. She is also Vice President of Shoalhaven Dressage Club.



Board recommendation

For the reasons outlined above, the board, with Linda abstaining, unanimously recommends that shareholders vote **IN FAVOUR OF** her election.

Andrew Best LLB, BSc, MAICD

Andrew was appointed to the AMP Limited Board as a Non-executive director in July 2022. He was appointed as the Chair of the Risk and Compliance Committee in May 2024 and is a member of the Nomination and Remuneration and People Committees. At the same time as joining the AMP Limited Board, Andrew was appointed to the AMP Bank Board and is Chair of its Risk and Compliance Committee.

**Experience**

Andrew is a senior financial services executive with over 30 years' international and domestic experience across banking and financial markets in Australia, London, Hong Kong and Singapore, with a particular focus on capital markets and mergers and acquisitions. From 1989 to 2020, Andrew worked with J.P. Morgan Chase & Co holding various roles over his three-decade career with the company, including most recently as Head of Investment Banking for Australia and New Zealand from 2017 to 2020. Prior to that role Andrew was Head of the Financial Institutions investment banking business for Australia and New Zealand from 2004. Andrew is a member of the Ord Minnett Private Opportunities Fund Investment Committee, a panel member for Adara Group, which provides independent pro bono advice to Australian companies as well as being an executive coach with Foresight Global Coaching.

Andrew is currently a member of the National Heart Foundation Advisory Board.

Board recommendation

For the reasons outlined above, the board, with Andrew abstaining, unanimously recommends that shareholders vote **IN FAVOUR OF** his re-election.

Michael Sammells BBus, FCPA, GAICD

Michael was appointed to the AMP Limited Board as a Non-executive director in March 2020. He is a member of the Audit, Nomination and Remuneration and People Committees and was previously the Chair of the Remuneration and People Committee between August 2020 and October 2024. At the same time as joining the AMP Limited Board, Michael was also appointed to the AMP Bank Board and is a member of its Audit Committee.

**Experience**

Michael has over 35 years of professional experience, with significant experience in senior executive financial and commercial roles. His experience as Chief Financial Officer spans over 20 years in ASX Listed companies as well as the public sector. Michael has served on numerous private boards since 2010.

Michael is currently Chair and Non-executive director of Sigma Healthcare Limited (ASX listed) and non-executive director of GMHBA Limited.

Board recommendation

For the reasons outlined above, the board, with Michael abstaining, unanimously recommends that shareholders vote **IN FAVOUR OF** his re-election.

Item 3 Adoption of Remuneration report

AMP's Remuneration report (which forms part of the Directors' report) for the year ended 31 December 2025:

- explains the board's policies in relation to the nature and level of remuneration paid to KMP,
- discusses the alignment between the board's remuneration policies, AMP's performance and Executive Key Management Personnel (Executive KMP) remuneration outcomes for 2025, ensuring remuneration outcomes are appropriate in the context of the 2025 financial year,
- outlines details of the performance conditions applicable to the total variable reward in the CEO and Executive KMP remuneration, and
- provides the level and structure of the non-executive Director KMP remuneration and policies.

The board reviews key aspects of executive remuneration on a regular basis to ensure the structure and methodology remain aligned with AMP's remuneration principles while supporting the reinvigoration and growth of AMP.

More details about AMP's remuneration principles and outcomes for 2025 can be found in AMP's 2025 Remuneration report, which appears on pages 40 to 71 of the AMP 2025 Annual report (available online at amp.com.au/agm). Shareholders are encouraged to read the 2025 Remuneration report.

Explanatory notes *continued*

Additional information

Shareholders will be given a reasonable opportunity as a whole to ask questions about, and make comments on, the Remuneration report.

Shareholders will be asked to vote on a resolution to adopt the Remuneration report at the AGM. In accordance with the Corporations Act, the vote on the resolution will be advisory only and will not bind the directors or AMP. Nevertheless, the board will take the outcome of the vote into account when considering AMP's future remuneration arrangements.

Board recommendation

Noting that each director has a personal interest in their own remuneration from AMP (as described in the 2025 Remuneration report), the board recommends that shareholders vote **IN FAVOUR OF** adopting the 2025 Remuneration report.

Item 4

Approval of the CEO's long-term incentive for 2026

CEO Remuneration Framework summarised

As announced on 20 January 2026, Blair Vernon will succeed Alexis George as CEO of AMP effective from 30 March 2026.

Under AMP's executive remuneration framework for 2026, the remuneration for AMP's CEO, Blair Vernon, consists of:

- fixed remuneration of \$1,400,000 (Fixed Remuneration),
- short-term incentive (STI) opportunity equivalent to 100% of Fixed Remuneration for on target performance, and a maximum opportunity of 125% of Fixed Remuneration, and
- long-term incentive (LTI) awarded in performance rights equivalent to 100% of Fixed Remuneration on a maximum face value basis, split into three components with each having its own performance measure.

The minimum vesting requirements for each of the three components of the CEO's 2026 LTI award are:

- Relative Total Shareholder Return (RTSR) performance at or above the 50th percentile of the peer group, including an absolute Total Shareholder Return (TSR) gateway hurdle of AMP achieving a positive TSR over the relevant performance period,
- Adjusted Earnings Per Share (EPS) compound annual growth rate (CAGR) performance at or above 7.5% per annum, and
- Reputation (RepTrak score) performance at or above the 50th percentile of the comparator group.

Details of the terms and conditions of the LTI award are provided below.

Why is shareholder approval being sought?

AMP will satisfy any vested performance rights with AMP shares that have been purchased on-market. This means shareholder approval for the CEO's 2026 LTI award is not required under the ASX Listing Rules. However, for good governance, the board has determined that it is appropriate to seek shareholder approval.

What will happen if shareholders do not approve the 2026 LTI grant?

If shareholder approval is not obtained, the board will consider alternative arrangements to appropriately remunerate and incentivise Blair Vernon, such as providing a cash equivalent payment subject to certain vesting conditions similar to what is outlined below.

What is the value of the 2026 CEO LTI grant?

The board is proposing AMP grant the CEO 766,871 performance rights with a maximum face value of \$1,400,000.

The actual number of shares (if any) that the CEO will receive from this award cannot be determined until the end of the performance period (defined below) and the value will depend on the market share price at the end of each relevant restriction period (defined below).

What are performance rights?

Each performance right will give the CEO the right to receive one AMP share on vesting. The board retains a discretion to make a cash equivalent payment in lieu of an allocation of shares. Performance rights are granted at no cost to the CEO and there is no loan associated with the performance rights. Performance rights do not carry any dividend or voting rights.

The board has determined to use performance rights because they create share price alignment between the CEO and shareholders but do not provide the CEO with the full benefits of share ownership (such as dividend and voting rights) unless and until the performance rights vest.

Explanatory notes *continued*

Terms and Conditions associated with the 2026 LTI performance rights

Performance period	1 January 2026 – 31 December 2028										
Restriction periods (if performance rights vest)	33.3% – February 2029 to February 2030 33.3% – February 2029 to February 2031 33.4% – February 2029 to February 2032										
Date of grant	If approval is obtained, the 2026 LTI performance rights will be granted following the AGM and in any event no more than three years after the date of the meeting.										
How many performance rights will be granted to the CEO?	<p>The number of performance rights to be granted is calculated by dividing 100% of the CEO's fixed remuneration that will be effective on 30 March 2026 (\$1,400,000) by the face value of an AMP share rounded to the nearest whole number of performance rights.</p> <p>The face value of an AMP share is based on the Volume Weighted Average Price (VWAP) of AMP shares on the ASX during the 10-day trading period prior to 1 January 2026, the start of the performance period. For this period the VWAP was \$1.8256.</p> <p>Based on this VWAP, the maximum number of performance rights that may be allocated to the CEO is 766,871 performance rights.</p> <p>Prior to determining the number of performance rights, the board also considered, in accordance with its remuneration adjustment guidelines, any material risk and conduct events that have occurred during the period leading up to the grant of the LTI. The board has determined that, in relation to the CEO, there were no risk or conduct events that would require the allocation of performance rights to be reduced. The full allocation outlined above will be granted to the CEO, subject to shareholder approval and will vest, subject to the performance conditions below.</p>										
Performance conditions	<p>The grant of performance rights will be split into three components for performance assessment purposes:</p> <p>Relative Total Shareholder Return (RTSR)</p> <p>40% of the LTI award (306,748 performance rights) will be determined based on AMP's Compound Annual Growth Rate (CAGR) in Total Shareholder Return (TSR) relative to a peer group of ASX 200 financial companies excluding A-REITs as of 1 January 2026. RTSR performance is tested over a three-year performance period from 1 January 2026 through to 31 December 2028. An absolute total shareholder return (TSR) gateway hurdle of AMP achieving a positive total shareholder return (TSR) over the relevant performance period is a vesting requirement, even if relative TSR performance is met.</p> <p>Subject to meeting the gateway hurdle, the performance rights will be eligible to vest according to the following vesting schedule:</p> <table border="1"> <thead> <tr> <th>CAGR in RTSR performance</th> <th>Proportion of RTSR LTI grant vesting</th> </tr> </thead> <tbody> <tr> <td>AMP's TSR ranking below the 50th percentile of the peer group</td> <td>0%</td> </tr> <tr> <td>AMP's TSR ranking at the 50th percentile of the peer group</td> <td>50%</td> </tr> <tr> <td>AMP's TSR ranking between the 50th and 75th percentile of the peer group</td> <td>Straight-line vesting from 50% to 100% (rounded to the nearest whole percentile)</td> </tr> <tr> <td>AMP's TSR ranking is at least at the 75th percentile of the peer group</td> <td>100%</td> </tr> </tbody> </table> <p>The board considers RTSR to be an appropriate measure as it provides a robust measure of AMP's financial performance and returns for shareholders in comparison to other companies. Being a relative measure, it normalises against the rise and fall of the market.</p>	CAGR in RTSR performance	Proportion of RTSR LTI grant vesting	AMP's TSR ranking below the 50th percentile of the peer group	0%	AMP's TSR ranking at the 50th percentile of the peer group	50%	AMP's TSR ranking between the 50th and 75th percentile of the peer group	Straight-line vesting from 50% to 100% (rounded to the nearest whole percentile)	AMP's TSR ranking is at least at the 75th percentile of the peer group	100%
CAGR in RTSR performance	Proportion of RTSR LTI grant vesting										
AMP's TSR ranking below the 50th percentile of the peer group	0%										
AMP's TSR ranking at the 50th percentile of the peer group	50%										
AMP's TSR ranking between the 50th and 75th percentile of the peer group	Straight-line vesting from 50% to 100% (rounded to the nearest whole percentile)										
AMP's TSR ranking is at least at the 75th percentile of the peer group	100%										

Explanatory notes *continued*

Performance conditions *continued*

The peer group for measuring RTSR consists of the following ASX 200 financial companies (excluding A-REITs) as of 1 January 2026:

AMP Limited	Judo Capital Holdings Limited
ANZ Group Holdings Limited	Macquarie Group Limited
ASX Limited	Magellan Financial Group Limited
AUB Group Limited	Medibank Private Limited
Bank of Queensland Limited	National Australia Bank Limited
Bendigo and Adelaide Bank Limited	Netwealth Group Limited
Block, Inc.	NIB Holdings Limited
Challenger Limited	Perpetual Limited
Commonwealth Bank of Australia	Pinnacle Investment Management Group Limited
Generation Development Group Limited	QBE Insurance Group Limited
GQG Partners Inc.	Steadfast Group Limited
Helia Group Limited	Suncorp Group Limited
HUB24 Limited	Washington H. Soul Pattinson and Company Limited
Infratil Limited	Westpac Banking Corporation
Insignia Financial Ltd	Zip Co Limited
Insurance Australia Group Ltd	

The board considers this an appropriate peer group given the size of AMP, AMP's current market capitalisation, and competitors in the financial services industry.

The board is of the view that the targets set are robust, sufficiently challenging and in line with AMP's shareholders' interests and expectations.

Adjusted Earnings Per Share (EPS)

40% of the LTI award (306,748 performance rights) will be determined based on AMP's Compound Annual Growth Rate (CAGR) in AMP's adjusted EPS. EPS is calculated by dividing AMP's underlying net profit after tax for the relevant reporting period by the weighted average number of ordinary shares of AMP during the period.

The underlying net profit after tax may be adjusted by the board in its discretion, to better reflect underlying performance and remove one-off gains and losses. EPS performance is tested over a three-year performance period from 1 January 2026 through to 31 December 2028.

The performance rights will be eligible to vest according to the following vesting schedule:

CAGR EPS performance	Proportion of EPS LTI grant vesting
AMP's EPS below 7.5% per annum	0%
AMP's EPS at 7.5% per annum	50%
AMP's EPS between 7.5% and 15% per annum	Straight-line vesting between 50% and 100% (rounded to the nearest whole percentile)
AMP's EPS above 15% per annum	100%

The board is of the view that EPS growth is an appropriate proxy for measuring intrinsic long-term shareholder value creation and management's performance for their direct financial contribution.

The targets set are based on market norms and expectations for EPS growth. The board is of the view that the targets set are robust, sufficiently challenging and in line with AMP's shareholders' interests and expectations.

Reputation (RepTrak score relative performance)

20% of the LTI award (153,375 performance rights) will be determined based on AMP's RepTrak score performance relative to a comparator group which is based on a subset of 15 organisations positioned similarly to AMP in RepTrak's Benchmark 60 index as of 1 January 2026.

RepTrak score performance will be tested over a three-year performance period from 1 January 2026 through to 31 December 2028. As of 1 January 2026, the RepTrak score for AMP is 65.2 and will be used as the starting value for testing purposes.

Explanatory notes *continued*

The performance rights will be eligible to vest according to the following vesting schedule:

RepTrak score relative performance	Proportion of RepTrak LTI grant vesting
AMP's RepTrak performance below the 50th percentile of the comparator group	0%
AMP's RepTrak performance at the 50th percentile of the comparator group	50%
AMP's RepTrak performance between the 50th and 75th percentile of the comparator group	Straight line vesting between 50% and 100% (rounded to the nearest whole percentile)
AMP's RepTrak performance at or above the 75th percentile of the comparator group	100%

Performance conditions *continued*

The comparator group for measuring relative RepTrak performance consists of the following organisations:

AMP Limited	Reserve Bank of Australia
ANZ Limited	Rio Tinto Limited
Australian Taxation Office (ATO)	Santos
Commonwealth Bank of Australia	Telstra Corporation Limited
National Australia Bank Limited	Transurban
NBN Co. (National Broadband Network)	Westpac Banking Corporation
News Corp Australia	Woodside Energy Group Ltd
Optus Pty Limited	Woolworths Group Limited

As part of our approach to complying with CPS 511, the board considered at the time a range of non-financial measures including customer, reputation and environment, social and governance (ESG) measures. The board has selected reputation as a measure for the LTI. Reputation is measured using data provided by RepTrak, an independent company that measures brand reputation and sentiment through surveying members of the community, which can include AMP clients, shareholders and employees.

The RepTrak measure tracks corporate reputation across a broad range of areas including scores for ESG performance and leadership, products and services, corporate citizenship, conduct, workplace and innovation. With risk and conduct being a key consideration under CPS 511, measuring AMP's reputation provides an all-encompassing measure of brand awareness, AMP's contribution to society and shareholder wealth creation, that is independently verified.

The selection of organisations that form the comparator group has been carefully considered. The board is of the view that reputation should be measured much broader than just within the financial services industry, in line with AMP's aspiration to be a trusted brand and focusing on contribution to society.

Testing of the performance conditions

The performance conditions will be tested following the end of the performance period. In accordance with the board's remuneration adjustment guidelines, the board has discretion in relation to the appropriate calculation methodology and may adjust each performance metric and may adjust the target or outcome where appropriate to avoid a material advantage or disadvantage to employees (including consideration of any capital management initiatives, or matters outside of management's control).

The board also has discretion to adjust or modify the peer or comparator group of the RTSR and/or reputation components of the LTI plan to consider events including but not limited to takeovers, mergers or demergers that might occur during the performance period, or any other events that affect the measurement of one or more organisations.

Any performance rights that do not vest following testing will immediately lapse. There is no retesting if the performance condition is not met.

The board has discretion to adjust upwards or downwards the vesting outcome, including to take into account any risk or conduct events that do not meet the board's expectations, the performance of the AMP group and/or the individual (including reducing it to nil if appropriate).

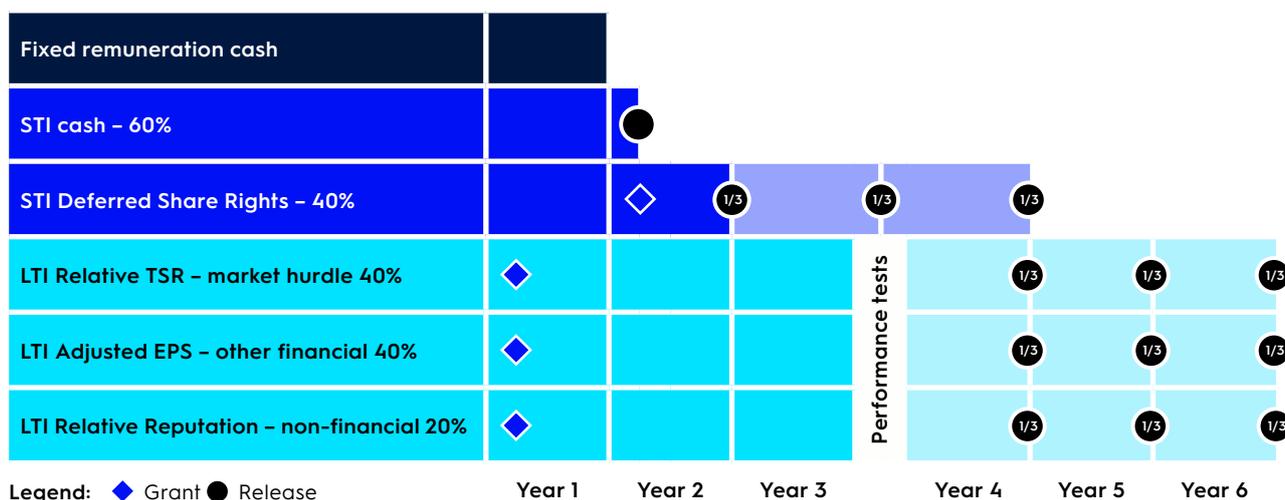
Shareholders will be advised of the performance outcome for the 2026 LTI award in the Annual report for the year ending 31 December 2028.

Explanatory notes *continued*

Restriction period Any AMP shares allocated to the CEO on vesting of the performance rights will be subject to additional restriction periods and service conditions following the end of the performance period (restricted shares). During this time, the CEO will not be able to trade or otherwise deal in the restricted shares but will be entitled to dividends and voting rights. If the board determines to cash settle the performance rights, the cash payment will be deferred in accordance with the restriction periods.

The vesting and restriction periods are illustrated below:

CEO



The board may impose an additional restriction period to the extent required under any law or regulation.

Treatment of performance rights and restricted shares if the CEO leaves AMP

If the CEO is terminated for cause or gives notice of resignation to AMP before the vesting date or end of the restriction period, all unvested performance rights and restricted shares (as applicable) will lapse or be forfeited, unless the board determines otherwise.

In all other cases, unless the board determines otherwise:

- a pro rata portion of each component of the CEO's LTI performance rights (calculated based on the portion of the three-year performance period that has elapsed up until the date of termination) will remain on foot to be tested in the ordinary course, and
- all restricted shares allocated to the CEO on vesting of the performance rights will remain on foot and will be released in the ordinary course (i.e., one-third will be released each year over the remaining three-year restriction period).

Other material terms

The board has broad malus and clawback powers to determine that performance rights lapse, any shares allocated on vesting are forfeited, or that amounts are to be repaid, in certain circumstances (for example, in the case of fraud or serious misconduct, proceeds of any sale of shares or the value of dividends provided for vested shares might be repaid as a debt to AMP). A clawback period of at least two years will also apply following the release of any restricted shares.

The board also has discretion to determine the appropriate treatment of performance rights and restricted shares if there is a change of control event.

Board recommendation

In the Non-executive directors' view, it is in the best interests of shareholders to approve the 2026 LTI grant to the CEO because vesting of the performance rights will be subject to performance hurdles which aligns the CEO's remuneration with shareholder returns. The board recommends that shareholders vote **IN FAVOUR OF** the 2026 LTI grant to the CEO. As Blair Vernon is not a director as at the date of the Notice of Meeting, Blair makes no recommendation.

More information

AGM or **meeting** means AMP's 2026 annual general meeting.

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

AMP share means a fully paid ordinary share in AMP.

AMP share registry means Computershare Investor Services Pty Limited ABN 48 078 279 277 of Level 4, 44 Martin Place, Sydney, NSW, 2000.

ASX means **ASX Limited** (ABN 98 008 624 691) or the securities market operated by it, as the context requires.

ASX Listing Rules means the listing rules of ASX as amended, varied or waived (whether in respect of AMP or generally) from time to time.

ASX 200 Financials excluding A-REITs means the sub-index that contains companies involved in activities such as banking, mortgage finance, consumer finance, specialised finance, investment banking and brokerage, asset management and custody, corporate lending, insurance and financial investment, excluding Australian real estate investment trusts (A-REITs), mortgage REITs, equity REITs, and real estate management & development companies.

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 dependent (or a child or dependent 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).

Explanatory Notes means the explanatory notes identified as such in the Notice of Meeting. These notes form part of the Notice of Meeting.

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.

LTI means long-term incentive.

Notice of Meeting means this notice of AGM.

Shareholder or **you** means a holder of AMP shares.

STI means short-term incentive.

For personal use only



AMP 2025 Annual report

A copy of the AMP 2025 Annual report (including the Financial report, Sustainability report, Directors' report and Auditor's report for the year ended 31 December 2025) is available online at amp.com.au/agm



Update your details

To update your shareholding go to:

- [Investorcentre.com/au](https://investorcentre.com/au), or
 - email: shares@amp.com.au, or
 - call the share registry as outlined on page 17
-



Opting in for hard copies

Changes made to the Corporations Act allow AMP to provide notices of meeting and other information regarding a meeting electronically (except to shareholders who have elected to receive notices in hardcopy). The Notice of Meeting is available to read and download online at amp.com.au/agm

To request a hard copy of the notice of meeting, please contact the AMP Investor Relations team on the phone numbers shown on page 17.



Technical difficulties during the AGM

The Chair of the AGM has discretion as to whether and how the AGM should proceed if a technical difficulty arises.

In exercising this discretion, the Chair of the AGM will have regard to the number of shareholders impacted and the extent to which participation in the business of the meeting is affected. Where the Chair of the AGM considers it appropriate, they may continue to hold the meeting and transact business, including conducting a poll and voting in accordance with valid proxy instructions. For this reason, shareholders are encouraged to lodge a directed proxy in advance of the meeting even if they plan to attend the meeting.

Contact us

AMP Limited

Level 29
50 Bridge Street
Sydney NSW 2000
Australia
T: +612 9257 5000
W: amp.com.au

AMP Investor Relations

Reply Paid 627
Royal Exchange NSW 1224 Australia
T: 1800 245 500 (Australia)
0800 440 195 (NZ)
0808 234 5867 (UK)
+612 8364 6053 (other countries)
E: shares@amp.com.au

AMP products and policies

Australia
T: 131 267
E: askamp@amp.com.au

New Zealand
T: 0800 808 267
E: service@amp.co.nz

AMP share registry

Australia
AMP share registry
Reply Paid 2980
Melbourne VIC 3001
T: 1300 654 442

Other countries
AMP share registry
GPO Box 2980
Melbourne VIC 3001
Australia
T: +613 9415 4051

Contact by email
ampservices@computershare.com.au

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 amp.com.au

 [@AMP_AU](https://twitter.com/AMP_AU) or [@ampfoundation](https://twitter.com/ampfoundation)

 facebook.com/AMPaustralia

 linkedin.com/company/amp

AMP Limited ABN 49 079 354 519



Contact us

Phone:

1300 654 442 (within Australia)
0800 448 062 (within New Zealand)
+613 9415 4051 (all other countries)

Monday to Friday 8.30am to
7.00pm (Sydney time)

Email:

shares@amp.com.au

Your vote is important

Your Proxy form must be received
by 10.00am (Sydney time) on
Wednesday, 8 April 2026.

Proxy form

Lodge your proxy online

Use your mobile device
to scan the personalised
QR code



OR Go to
www.investorvote.com.au
using your secure access
information:

Control Number: 188563
Holder Number:
Postcode:

Lodge your proxy form by mail ▶

Complete this form and post to:

Australia AMP share registry
Reply paid 2980
Melbourne VIC 3001

**All other
countries** AMP share registry
GPO Box 2980
Melbourne VIC 3001
Australia

For Intermediary Online subscribers (custodians) go to www.intermediaryonline.com

How to direct your proxy to vote

Appointment of proxy: If you wish to appoint the Chair of the meeting as your proxy, mark the box in Step 1. If you wish to appoint someone other than the Chair of the meeting as your proxy, please write the name of the person or body corporate in Step 1. If you leave that section blank, or if your named proxy does not attend the meeting or vote on the resolution, the Chair of the meeting will be your proxy by default and will vote in accordance with your directions. Your proxy does not need to be a shareholder of AMP Limited.

Voting 100% of your holding: Direct your proxy how to vote by marking one of the boxes next to each item of business. If you do not mark a box for an item, your proxy may vote as they choose (or abstain from voting) on that item (unless your proxy is prohibited by law from doing so). If you mark more than one box on an item, your vote will be invalid on that item (unless you validly vote your holding in different ways in accordance with the paragraph below).

Voting a portion of your holding: Indicate a portion of your voting rights by inserting the percentage or number of shares you wish to vote in the for, against or abstain box for each item of business. The sum of the votes specified on an item of business must not exceed your voting entitlement or 100%.

Appointing a second proxy: If you are entitled to cast two or more votes at the meeting, you may appoint up to two proxies to participate in the meeting and vote on a poll. If you appoint two proxies, each proxy may exercise half of

your votes unless you specify the percentage or number of votes for each proxy. Fractions of votes will be disregarded. When appointing two proxies write both names and the percentage or number of votes for each in step 1 overleaf.

Appointing the Chair of the meeting or another member of the key management personnel (KMP) as your proxy: If you appoint the Chair of the meeting as your proxy (or the Chair of the meeting becomes your proxy by default) and you do not direct your proxy how to vote on an item of business, then by completing and submitting this proxy form, you will be expressly authorising the Chair of the meeting to exercise the proxy and vote as the Chair decides on that item (even though items 3 and 4 are connected directly or indirectly with the remuneration of members of the KMP). The Chair of the meeting intends to vote all available undirected proxies in favour of items 2-4. If you do not want the Chair of the meeting to vote, as your proxy, in accordance with these intentions, you need to direct your proxy on the relevant item by marking the appropriate box overleaf.

If you appoint a director (other than the Chair of the meeting) or another member of the KMP (or a closely related party of a member of the KMP) as your proxy, you should direct them how to vote on items 3 and 4 by marking the appropriate boxes overleaf. If you do not do so, your proxy will not be permitted to vote on your behalf on items 3 and 4.

Signing instructions for this form

Individual: Where the holding is in one name, that person must sign.

Joint holding: Where the holding is in more than one name, one shareholder may sign the form.

Power of attorney: If this form is signed on behalf of a shareholder under power of attorney and you have not already lodged an original or certified copy of the power of attorney with the AMP share registry, you must attach an original or a certified copy of the power of attorney to this form when you return it. By signing this form under power of attorney, you declare that you have not received any notice of revocation of your appointment as attorney.

Companies: Where the company has a sole director who is also the sole company secretary, this form must be signed by that person. If the company (pursuant to section 204A of the *Corporations Act 2001* (Cth)) does not have a company secretary, a sole director can also sign alone. Otherwise, this form should be signed by a director jointly with either another director or a company secretary. Please sign in the appropriate place to indicate the office held.

Corporate representatives and proxyholders

If a representative of a corporate shareholder or a corporate proxy will be participating in the AGM, the representative will need to provide adequate evidence of their appointment to the AMP share registry before the meeting. An appointment of corporate representative form may be obtained from the AMP share registry or online at www.investorcentre.com/au (select Help and then click the Printable Forms icon).

Proxy form

Please mark to indicate your directions



STEP 1 Appoint a proxy to vote on your behalf:

Select one option only

I/We being a member/s of AMP Limited hereby appoint:

The Chair of the meeting

OR

◀ Leave this box blank if you have selected the Chair of the meeting as your proxy. Otherwise, insert your proxy's details by writing the full name of the individual or body corporate. Do not insert your own name(s).

or if the individual or body corporate named does not attend the meeting, or does not vote on a poll in accordance with my/our instructions, or if no individual or body corporate is named, the Chair of the meeting, as my/our proxy to act generally on my/our behalf, and to vote in accordance with the following directions (or, if no directions have been given, and to the extent permitted by law, as the proxy decides), at the annual general meeting of AMP Limited to be held at the Wesley Conference Centre, 220 Pitt Street Sydney NSW 2000 and online at <https://meetnow.global/AMP2026> on Friday, 10 April 2026 at 10.00am (Sydney time) and at any adjournment or postponement of that meeting.

Chair authorised to exercise proxies on remuneration-related matters (items 3 and 4): If I/we have appointed the Chair of the meeting as my/our proxy (or the Chair of the meeting becomes my/our proxy by default) and I/we have not indicated my/our voting intention below, then by submitting this form, I/we expressly authorise the Chair of the meeting to exercise my/our proxy on, and in connection with, items 3 and 4, even though items 3 and 4 are connected directly or indirectly with the remuneration of a member of the key management personnel.

STEP 2 Direct your proxy how to vote on the items of business

For each item of business, please mark 'X' in one box only to indicate your voting direction. Please read the voting instructions overleaf before marking any box with an 'X'.

On a poll, the Chair of the meeting intends to vote all available proxies **in favour** of each item. These intentions reflect the recommendations of the board, as shown below.

		Board recommendation	For	Against	Abstain*
Item 2a	To elect Linda Elkins as a director	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Item 2b	To re-elect Andrew Best as a director	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Item 2c	To re-elect Michael Sammells as a director	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Item 3	Adoption of Remuneration report	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Item 4	Approval of the CEO's long-term incentive for 2026	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* If you mark the **abstain** box for an item, you are directing your proxy not to vote on your behalf on a poll and your votes will not be counted in computing the required majority on a poll.

STEP 3 Signature of shareholder(s) This section must be signed in accordance with the signing instructions given overleaf.

Individual or Shareholder 1

Sole director and sole company secretary

Shareholder 2

Director

Shareholder 3

Director/company secretary

STEP 4 Your details

Change of address

If incorrect, mark this box and make the correction in the space below. Shareholders sponsored by a broker (holder number commences with 'X') should advise their broker of any changes.

Contact details

Please write your daytime phone number in case we need to contact you.

COY

323504_05_V1





Contact us

Phone:

1300 654 442 (within Australia)
0800 448 062 (within New Zealand)
+61 3 9415 4051 (all other countries)

Monday to Friday from
8.30am to 7.00pm (Sydney time)

Website:

amp.com.au/agm

Email:

shares@amp.com.au

Shareholder questions

All questions must be received by 5.00pm (Sydney time) on Wednesday, 1 April 2026. You can lodge your questions by returning this form in the envelope provided, or email your questions to shares@amp.com.au.

The annual general meeting (AGM) of AMP Limited (AMP) will be held at Wesley Conference Centre, 220 Pitt Street Sydney NSW 2000 and online at <https://meetnow.global/AMP2026> on Friday, 10 April 2026 at 10.00am (Sydney time).

You may submit written questions to AMP or our external auditor, Ernst & Young, in advance of the AGM. Questions should relate to matters that are relevant to the business of the meeting, as outlined in the Notice of Meeting. If the question is directed to Ernst & Young, it must be relevant to the conduct of the audit or the content of the Auditor's report. During the course of the AGM, we intend to respond to as many of the questions as practicable.

Please note that responses will not be supplied directly to shareholders. Questions relating to your individual shareholding will be actioned by the AMP Investor Relations team.

Shareholder name (please print)

Shareholder Reference Number (SRN)

OR

Holder Identification Number (HIN)

Email address (optional)

Phone number (optional)

Question(s)



Contact us

Phone:

1300 654 442 (within Australia)
0800 448 062 (within New Zealand)
+613 9415 4051 (all other countries)

Monday to Friday 8.30am to
7.00pm (Sydney time)

Email:

shares@amp.com.au

You are invited to participate in the AMP

Annual General Meeting

On Friday, 10 April 2026 at 10.00am (Sydney time)

The 2026 Annual General Meeting will be conducted as a hybrid meeting to provide shareholders with the option to participate through an online platform or in person.

Participating on the day

Online

To participate in the AGM online go to:

<https://meetnow.global/AMP2026>

on your smartphone, tablet or computer. Using your holder number (SRN or HIN) as shown above, follow the prompts to log in. Instructions are outlined over the page.

Once online you can view the AGM live, ask questions and cast your vote during the meeting.

You do not need to be a shareholder to view the meeting online. You may go to the above website and follow the instructions to register as a guest.

In person

Shareholders can attend the AGM in person which will commence at 10.00am Sydney time at:

The Wesley Theatre
Wesley Conference Centre
220 Pitt Street, Sydney NSW 2000

Registration will be available from 9.00am. If you have a smartphone please bring it with you to use the online voting platform during the meeting. If you do not have a smartphone, other options will be available.

Accessing meeting documents

The Notice of Meeting and AMP's 2025 Annual Report are available at our website at: amp.com.au/agm

The Notice of Meeting includes information on your participation, and the business to be considered, at the AGM. You can request a printed copy of the Notice of Meeting by contacting us as shown above.

Voting options

Shareholders can lodge their Proxy Form prior to the meeting by completing and returning it by post or online at:

www.investorvote.com.au. Proxy forms must be received by 10.00am (Sydney time) on Wednesday, 8 April 2026. Even if you plan to participate in the meeting on the day, we encourage you to lodge your Proxy Form so that your vote will be counted if for any reason you cannot participate.

For Intermediary Online subscribers (custodians) go to www.intermediaryonline.com

Ask a question

Shareholders who are not participating in the AGM online or in person can ask questions of the board, management or the auditor by completing and returning the enclosed Shareholder questions form by Wednesday, 1 April 2026 by post or email to: shares@amp.com.au. If lodging your proxy online you can also submit your questions by selecting the 'ask a question' button.

Shareholders who participate in the AGM can ask questions during the meeting using the online platform, or in person if attending the Wesley Conference Centre.

Accessing the meeting online

To participate online, shareholders should enter the following address into their internet browser (computer/tablet or smartphone):

<https://meetnow.global/AMP2026>

Online registration will open at 9.00am on Friday, 10 April 2026.

To register:

1. Click on 'Join Meeting Now'
2. Enter your SRN/HIN (holder number) as shown over the page
3. If in Australia enter your registered postcode, or if overseas select your country of residence from the drop down menu
4. Read and Accept the Terms and Conditions
5. Click 'sign in'

You can view the meeting live, ask questions online or verbally (phone number will be provided online on the day) and cast votes when prompted during the meeting.

You will need the latest versions of Chrome, Safari, Edge or Firefox. Please ensure your browser is compatible.

For further instructions on how to participate online, please view the online meeting guide at

<http://www.computershare.com.au/virtualmeetingguide> or <http://www.amp.com.au/agm>

If you have been appointed as a Proxy, please contact Computershare prior to the meeting using the Contact us details over the page.

You do not need to be a shareholder to view the meeting online. You may go to the above website and follow the instructions to register as a guest.

Updating your shareholding

If you need to update the details on your shareholding, or record your email address, go to:

www.investorcentre.com/au

We ask shareholders to consider providing their email address as an alternative form of communication. You can elect which communications you receive by post or by email.

If your holder number begins with 'X', your holding is broker sponsored. To change your address, please contact your broker as only they can update your address details.

How do I manage or notify you of a deceased estate holding?

Please contact the AMP shareholder services team on 1300 654 442 (Aus), 0800 448 062 (NZ), 0808 234 5867 (UK) or +61 3 9415 4051 (other countries) or by email: shares@amp.com.au for assistance in managing estate shares.