

Savings Products - Investment Returns

as at 28 February 2022

Fund Name	Inception Date	Performance to 28 February 2022 (%)				Performance to 28 February 2022 (%)							Performance for Calendar Year (%)						Unit Exit Price
		1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2021	2020	2019	2018	2017	2016		
Goldline*																			
Investment & Protection Plan																			
Balanced	Aug-1995	-1.13	-5.71	-4.32	-0.17	4.1	4.7	5.8	5.9	5.3	4.3	3.8	4.7	16.0	-2.9	11.7	4.3	30.132	
Aggressive	Aug-1995	-1.34	-7.21	-4.73	0.95	6.9	7.2	7.8	7.7	6.7	4.3	7.2	5.4	20.3	-4.3	14.7	4.7	30.265	
Spread Managers	Sep-1995	-1.35	-6.68	-6.88	-4.04	-1.3	1.8	3.2	4.2	3.2	3.2	-0.9	3.3	14.5	-2.0	9.9	2.4	23.259	
Protected	Aug-1995	0.22	0.46	1.42	2.04	2.5	2.1	2.3	2.7	3.2	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.229	
Personal Plan																			
Balanced	Aug-1995	-1.12	-5.71	-4.33	-0.18	4.0	4.7	5.8	5.9	5.3	4.3	3.8	4.7	16.0	-2.9	11.7	4.3	30.185	
Aggressive	Aug-1995	-1.34	-7.21	-4.73	0.95	6.9	7.1	7.8	7.6	6.6	4.3	7.2	5.3	20.3	-4.3	14.7	4.7	30.320	
Spread Managers	Sep-1995	-1.35	-6.68	-6.88	-4.05	-1.3	1.8	3.2	4.2	3.2	3.3	-0.9	3.3	14.5	-2.0	9.9	2.4	23.328	
Protected	Aug-1995	0.22	0.46	1.42	2.04	2.5	2.1	2.3	2.7	3.2	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.229	
Personal Plan (Locked-In)																			
Managed	Nov-1996	-1.08	-5.63	-4.05	0.26	4.7	5.3	6.4	6.5	5.8	4.2	4.4	5.3	16.7	-2.3	12.3	4.9	28.097	
Equities	Nov-1996	0.46	-6.90	-6.82	-1.80	2.1	5.9	8.5	9.8	8.9	5.1	-1.9	9.8	25.4	-0.1	20.8	9.6	35.402	
Protected	Nov-1996	0.26	0.55	1.70	2.50	3.2	2.7	2.9	3.3	3.7	3.3	3.3	2.5	3.3	3.9	3.9	4.6	22.771	
Premier Plan																			
Equities	Sep-1996	0.41	-6.99	-7.10	-2.24	1.5	5.3	7.9	9.1	8.4	5.5	-2.5	9.1	24.6	-0.7	20.1	9.1	39.083	
Balanced	Sep-1996	-1.12	-5.71	-4.33	-0.18	4.0	4.7	5.8	5.9	5.3	4.4	3.8	4.7	16.0	-2.9	11.7	4.3	30.185	
Aggressive	Sep-1996	-1.34	-7.21	-4.73	0.95	6.9	7.1	7.8	7.6	6.6	4.5	7.2	5.3	20.3	-4.3	14.7	4.7	30.320	
Spread Managers	Sep-1996	-1.35	-6.68	-6.88	-4.05	-1.3	1.8	3.2	4.2	3.2	3.4	-0.9	3.3	14.5	-2.0	9.9	2.4	23.328	
Protected	Sep-1996	0.21	0.44	1.37	2.00	2.5	2.1	2.3	2.7	3.1	3.3	2.6	1.9	2.7	3.3	3.2	4.0	22.730	
Original Goldline*																			
Investment & Protection Plan																			
Managed	Jan-1991	-1.12	-5.71	-4.32	-0.18	4.0	4.7	5.8	5.8	5.2	4.7	3.8	4.7	16.0	-3.2	11.7	4.3	41.006	
Equities	Jan-1991	0.41	-6.99	-7.10	-2.24	1.5	5.3	7.9	9.1	8.4	6.5	-2.5	9.1	24.6	-0.7	20.1	9.2	69.792	
International	Jan-1991	-2.21	-9.45	-4.71	3.51	12.8	12.0	11.2	10.0	8.3	5.3	15.5	6.2	25.9	-8.0	18.1	4.1	49.069	
Conservative	Nov-1992	-0.80	-3.19	-3.07	-1.15	0.8	1.2	2.5	2.9	2.8	3.9	0.2	2.6	8.3	-0.9	6.4	2.8	30.161	
Protected	Jan-1991	0.22	0.46	1.39	2.03	2.6	2.1	2.3	2.7	3.2	3.6	2.6	1.9	2.7	3.3	3.2	4.0	29.325	
Personal Plan																			
Managed	Jan-1991	-1.07	-5.60	-3.99	0.35	4.8	5.4	6.5	6.6	6.0	5.4	4.6	5.4	16.8	-2.2	12.4	5.1	51.077	
Equities	Jan-1991	0.46	-6.89	-6.77	-1.72	2.2	6.0	8.6	9.9	9.1	7.2	-1.8	9.9	25.5	-0.0	21.0	9.9	85.382	
International	Jan-1991	-2.15	-9.33	-4.35	4.11	13.7	12.8	12.0	10.8	9.1	6.0	16.4	7.0	26.9	-7.3	19.0	4.8	60.033	
Property	Jan-1991	-1.84	-10.52	-5.73	1.76	11.5	3.9	5.9	5.7	5.7	3.8	18.8	-9.3	26.7	-6.3	9.9	3.7	32.018	
Conservative	Nov-1992	-0.75	-3.08	-2.74	-0.63	1.5	1.9	3.2	3.6	3.5	4.6	1.0	3.3	9.0	-0.2	7.1	3.5	36.491	
Protected	Jan-1991	0.27	0.56	1.75	2.55	3.2	2.8	3.0	3.4	3.9	4.2	3.3	2.6	3.4	4.0	4.0	4.7	35.822	

* Closed to new policies

These returns should be read in conjunction with the notes below:

The returns stated represent in each case and for each fund, the percentage change in the unit price over the period.

These are not necessarily the returns individual investors will receive as this will depend on the prices at which units are purchased and sold, the dates of these transactions and any additional contributions or withdrawals made during the period. Past performance is not indicative of future performance and is not guaranteed by any party. Returns are after the annual management fee and tax.

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Link-Save/Link-Save Plus*																		
Managed	Apr-1982	-1.11	-5.68	-4.27	-0.06	4.2	4.8	5.9	6.0	5.4	6.4	3.9	4.7	16.0	-2.8	11.7	4.4	116.394
Protected	May-1988	0.22	0.46	1.42	2.05	2.6	2.1	2.3	2.7	3.2	4.0	2.6	1.9	2.7	3.3	3.2	4.0	37.592
Pension	Oct-1984	-1.13	-5.71	-4.33	-0.19	4.0	4.6	5.7	5.9	5.3	5.8	3.7	4.6	16.0	-2.9	11.7	4.3	83.518
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.25	0.54	1.67	2.44	3.1	2.7	2.9	3.2	3.7	5.7	3.2	2.5	3.3	3.9	3.7	4.2	28.682
Aggressive	Nov-2001	-1.34	-7.21	-4.73	0.95	6.9	7.2	7.8	7.7	6.7	4.3	7.2	5.4	20.3	-4.3	14.7	4.7	30.265
Spread Managers	Nov-2001	-1.35	-6.68	-6.88	-4.04	-1.3	1.8	3.2	4.2	3.2	2.9	-0.9	3.3	14.5	-2.0	9.9	2.4	23.259

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