

Savings Products - Investment Returns

as at 28 February 2021

Fund Name	Inception Date	Performance to 28 February 2021 (%)				Performance to 28 February 2021 (%)						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	2020	2019	2018	2017	2016		2015
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	-1.44	0.01	1.34	6.82	5.3	6.7	5.3	6.9	6.4	4.3	4.7	16.0	-2.9	11.7	4.3	5.6	28.958
Aggressive	Aug-1995	-1.34	0.64	2.34	9.27	7.4	8.3	6.5	8.5	7.7	4.2	5.4	20.3	-4.3	14.7	4.7	6.5	28.306
Spread Managers	Sep-1995	-1.19	-0.28	1.96	7.03	4.9	5.5	5.0	5.8	4.8	3.4	3.3	14.5	-2.0	9.9	2.4	1.0	23.554
Protected	Aug-1995	0.12	0.40	0.81	1.14	1.7	2.2	2.6	3.0	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.654
Personal Plan																		
Balanced	Aug-1995	-1.44	0.01	1.33	6.80	5.3	6.6	5.3	6.9	6.4	4.3	4.7	16.0	-2.9	11.7	4.3	5.6	29.010
Aggressive	Aug-1995	-1.34	0.64	2.32	9.24	7.3	8.2	6.4	8.5	7.6	4.2	5.3	20.3	-4.3	14.7	4.7	6.5	28.357
Spread Managers	Sep-1995	-1.19	-0.29	1.95	6.98	4.9	5.4	5.0	5.8	4.8	3.4	3.3	14.5	-2.0	9.9	2.4	1.0	23.624
Protected	Aug-1995	0.12	0.40	0.81	1.14	1.7	2.2	2.6	3.0	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.654
Personal Plan (Locked-In)																		
Managed	Nov-1996	-1.39	0.16	1.65	7.31	6.0	7.3	6.0	7.5	6.9	4.2	5.3	16.7	-2.3	12.3	4.9	5.6	26.844
Equities	Nov-1996	-2.72	0.51	5.09	15.92	9.8	11.9	10.4	12.7	10.7	5.3	9.8	25.4	-0.1	20.8	9.6	7.4	34.676
Protected	Nov-1996	0.17	0.53	1.08	1.55	2.3	2.8	3.1	3.5	3.9	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.069
Premier Plan																		
Equities	Sep-1996	-2.76	0.36	4.77	15.40	9.2	11.2	9.7	12.0	10.2	5.7	9.1	24.6	-0.7	20.1	9.1	7.3	38.499
Balanced	Sep-1996	-1.44	0.01	1.33	6.80	5.3	6.6	5.3	6.9	6.4	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	29.010
Aggressive	Sep-1996	-1.34	0.64	2.32	9.24	7.3	8.2	6.4	8.5	7.6	4.4	5.3	20.3	-4.3	14.7	4.7	6.5	28.357
Spread Managers	Sep-1996	-1.19	-0.29	1.95	6.98	4.9	5.4	5.0	5.8	4.8	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	23.624
Protected	Sep-1996	0.13	0.41	0.82	1.16	1.8	2.2	2.5	2.9	3.5	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.174
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-1.44	0.01	1.34	6.83	5.4	6.7	5.2	6.8	6.4	4.7	4.7	16.0	-3.2	11.7	4.3	5.7	39.410
Equities	Jan-1991	-2.76	0.36	4.78	15.40	9.2	11.2	9.7	12.0	10.2	6.7	9.1	24.6	-0.7	20.1	9.2	7.3	68.750
International	Jan-1991	-0.80	1.85	3.31	11.89	11.1	10.4	7.2	10.2	8.9	5.0	6.2	25.9	-8.0	18.1	4.1	7.2	43.492
Conservative	Nov-1992	-1.26	-0.87	-0.56	1.91	1.6	3.3	2.9	3.7	3.8	4.0	2.6	8.3	-0.9	6.4	2.8	3.9	29.924
Protected	Jan-1991	0.12	0.38	0.77	1.09	1.7	2.2	2.5	2.9	3.5	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.595
Personal Plan																		
Managed	Jan-1991	-1.38	0.18	1.69	7.38	6.1	7.4	6.1	7.7	7.2	5.4	5.4	16.8	-2.2	12.4	5.1	6.3	48.743
Equities	Jan-1991	-2.71	0.53	5.14	16.00	9.9	12.0	10.5	12.8	11.0	7.3	9.9	25.5	-0.0	21.0	9.9	8.1	83.515
International	Jan-1991	-0.74	2.03	3.68	12.50	11.9	11.2	8.0	11.0	9.7	5.7	7.0	26.9	-7.3	19.0	4.8	7.9	52.802
Property	Jan-1991	4.20	5.22	9.32	16.04	-3.1	3.2	5.8	5.3	4.4	3.6	-9.3	26.7	-6.3	9.9	3.7	3.4	28.727
Conservative	Nov-1992	-1.21	-0.70	-0.22	2.44	2.3	4.0	3.7	4.4	4.5	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	35.951
Protected	Jan-1991	0.18	0.57	1.13	1.65	2.4	2.9	3.2	3.6	4.2	4.3	2.6	3.4	4.0	4.0	4.7	5.7	34.700

* 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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A disclosure statement is available on request and free of charge from your adviser.

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Link-Save/Link-Save Plus*																		
Managed	Apr-1982	-1.44	0.02	1.35	6.87	5.4	6.7	5.4	7.0	6.5	6.4	4.7	16.0	-2.8	11.7	4.4	5.6	111.717
Protected	May-1988	0.12	0.39	0.80	1.13	1.7	2.2	2.5	2.9	3.5	4.0	1.9	2.7	3.3	3.2	4.0	5.0	36.653
Pension	Oct-1984	-1.44	0.00	1.31	6.78	5.3	6.6	5.3	6.9	6.4	5.9	4.6	16.0	-2.9	11.7	4.3	5.6	80.310
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.16	0.52	1.05	1.59	2.3	2.8	3.1	3.4	4.2	5.8	2.5	3.3	3.9	3.7	4.2	6.2	27.825
Aggressive	Nov-2001	-1.34	0.64	2.34	9.27	7.4	8.3	6.5	8.5	7.7	4.2	5.4	20.3	-4.3	14.7	4.7	6.5	28.306
Spread Managers	Nov-2001	-1.19	-0.28	1.96	7.03	4.9	5.5	5.0	5.8	4.8	3.1	3.3	14.5	-2.0	9.9	2.4	1.0	23.554

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