

Savings Products - Investment Returns

as at 30 April 2020



Fund Name	Inception Date	Performance to 30 April 2020 (%)				Performance to 30 April 2020 (%)						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	2019	2018	2017	2016	2015		2014
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	6.06	-7.16	-4.54	-3.14	-0.4	3.5	4.3	4.8	6.0	4.0	16.0	-2.9	11.7	4.3	5.6	9.1	26.439
Aggressive	Aug-1995	7.62	-9.11	-5.94	-4.18	-1.3	3.6	4.9	5.5	7.2	3.8	20.3	-4.3	14.7	4.7	6.5	10.0	25.097
Spread Managers	Sep-1995	5.93	-7.00	-4.86	-3.83	-1.4	3.4	3.8	2.8	4.0	3.2	14.5	-2.0	9.9	2.4	1.0	7.4	21.603
Protected	Aug-1995	0.19	0.63	1.31	1.99	2.7	2.9	3.1	3.5	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.366
Personal Plan																		
Balanced	Aug-1995	6.07	-7.15	-4.53	-3.14	-0.4	3.5	4.3	4.8	6.0	4.0	16.0	-2.9	11.7	4.3	5.6	9.1	26.490
Aggressive	Aug-1995	7.62	-9.18	-6.01	-4.24	-1.4	3.6	4.9	5.5	7.2	3.8	20.3	-4.3	14.7	4.7	6.5	10.0	25.150
Spread Managers	Sep-1995	5.93	-6.96	-4.82	-3.79	-1.4	3.4	3.8	2.8	4.1	3.2	14.5	-2.0	9.9	2.4	1.0	7.5	21.677
Protected	Aug-1995	0.19	0.63	1.31	1.99	2.7	2.9	3.1	3.5	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.366
Personal Plan (Locked-In)																		
Managed	Nov-1996	6.12	-7.01	-4.24	-2.69	0.2	4.1	4.9	5.3	6.4	3.9	16.7	-2.3	12.3	4.9	5.6	9.0	24.385
Equities	Nov-1996	9.28	-13.56	-9.20	-9.64	-2.7	5.9	7.5	8.7	8.7	4.6	25.4	-0.1	20.8	9.6	7.4	11.5	28.827
Protected	Nov-1996	0.24	0.78	1.61	2.45	3.3	3.5	3.6	4.0	4.0	3.4	3.3	3.9	3.9	4.6	5.0	4.5	21.689
Premier Plan																		
Equities	Sep-1996	9.22	-13.69	-9.48	-10.05	-3.3	5.2	6.8	8.2	8.3	5.1	24.6	-0.7	20.1	9.1	7.3	11.5	32.166
Balanced	Sep-1996	6.07	-7.15	-4.53	-3.14	-0.4	3.5	4.3	4.8	6.0	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	26.490
Aggressive	Sep-1996	7.62	-9.18	-6.01	-4.24	-1.4	3.6	4.9	5.5	7.2	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	25.150
Spread Managers	Sep-1996	5.93	-6.96	-4.82	-3.79	-1.4	3.4	3.8	2.8	4.1	3.3	14.5	-2.0	9.9	2.4	1.0	7.5	21.677
Protected	Sep-1996	0.19	0.64	1.32	1.97	2.6	2.9	3.0	3.5	3.7	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.885
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	6.07	-7.15	-4.53	-3.13	-0.4	3.3	4.2	4.7	5.9	4.5	16.0	-3.2	11.7	4.3	5.7	9.0	35.979
Equities	Jan-1991	9.22	-13.69	-9.48	-10.05	-3.3	5.2	6.8	8.2	8.3	6.2	24.6	-0.7	20.1	9.2	7.3	11.5	57.440
International	Jan-1991	9.93	-10.68	-6.99	-3.92	-2.1	3.1	5.2	5.7	8.9	4.6	25.9	-8.0	18.1	4.1	7.2	11.6	37.270
Conservative	Nov-1992	2.99	-2.84	-1.57	-0.61	1.2	2.9	3.0	3.1	3.8	4.0	8.3	-0.9	6.4	2.8	3.9	6.3	29.007
Protected	Jan-1991	0.19	0.63	1.30	1.97	2.6	2.9	3.0	3.5	3.7	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.243
Personal Plan																		
Managed	Jan-1991	6.13	-6.98	-4.19	-2.61	0.3	4.2	5.0	5.5	6.7	5.3	16.8	-2.2	12.4	5.1	6.3	9.7	44.243
Equities	Jan-1991	9.28	-13.54	-9.16	-9.59	-2.6	6.0	7.6	8.9	9.1	6.9	25.5	-0.0	21.0	9.9	8.1	12.3	69.373
International	Jan-1991	9.99	-10.51	-6.65	-3.39	-1.4	3.8	6.0	6.5	9.6	5.3	26.9	-7.3	19.0	4.8	7.9	12.3	44.975
Property	Jan-1991	6.47	-22.18	-19.81	-14.94	-12.8	-0.7	0.6	2.3	2.1	3.1	26.7	-6.3	9.9	3.7	3.4	1.6	24.410
Conservative	Nov-1992	3.05	-2.68	-1.22	-0.09	2.0	3.6	3.7	3.8	4.5	4.7	9.0	-0.2	7.1	3.5	4.3	7.0	34.648
Protected	Jan-1991	0.25	0.81	1.64	2.48	3.3	3.6	3.8	4.2	4.4	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.065

* 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	6.07	-7.14	-4.51	-3.11	-0.3	3.5	4.4	4.8	6.0	6.3	16.0	-2.8	11.7	4.4	5.6	9.0	101.953
Protected	May-1988	0.19	0.63	1.31	1.98	2.6	2.9	3.0	3.5	3.7	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.188
Pension	Oct-1984	6.07	-7.15	-4.54	-3.15	-0.4	3.5	4.3	4.8	6.0	5.8	16.0	-2.9	11.7	4.3	5.6	8.9	73.352
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.23	0.77	1.60	2.42	3.2	3.5	3.6	4.0	4.5	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.332
Aggressive	Nov-2001	7.62	-9.11	-5.94	-4.18	-1.3	3.6	4.9	5.5	7.2	3.7	20.3	-4.3	14.7	4.7	6.5	10.0	25.097
Spread Managers	Nov-2001	5.93	-7.00	-4.86	-3.83	-1.4	3.4	3.8	2.8	4.0	2.8	14.5	-2.0	9.9	2.4	1.0	7.4	21.603

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