

## Savings Products - Investment Returns

as at 30 April 2021

Fund Name	Inception Date	Performance to 30 April 2021 (%)				Performance to 30 April 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
<b>Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Balanced	Aug-1995	1.74	3.20	8.75	9.00	14.7	6.9	7.1	6.9	7.1	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	30.320
Aggressive	Aug-1995	2.24	4.94	12.57	12.84	20.0	8.8	8.8	8.6	8.6	4.4	5.4	20.3	-4.3	14.7	4.7	6.5	30.106
Spread Managers	Sep-1995	1.42	2.42	7.85	8.12	13.0	5.5	6.5	5.8	5.2	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.416
Protected	Aug-1995	0.16	0.45	0.86	1.24	1.6	2.1	2.5	2.9	3.4	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.728
<b>Personal Plan</b>																		
Balanced	Aug-1995	1.74	3.19	8.75	9.00	14.7	6.9	7.1	6.9	7.1	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	30.374
Aggressive	Aug-1995	2.24	4.93	12.57	12.82	19.9	8.8	8.8	8.6	8.6	4.4	5.3	20.3	-4.3	14.7	4.7	6.5	30.161
Spread Managers	Sep-1995	1.42	2.43	7.84	8.12	13.0	5.5	6.5	5.8	5.2	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.488
Protected	Aug-1995	0.16	0.45	0.86	1.24	1.6	2.1	2.5	2.9	3.4	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.728
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	1.79	3.35	9.08	9.49	15.4	7.5	7.7	7.5	7.5	4.3	5.3	16.7	-2.3	12.3	4.9	5.6	28.135
Equities	Nov-1996	3.39	2.68	13.44	13.47	27.0	11.1	12.5	11.8	11.1	5.5	9.8	25.4	-0.1	20.8	9.6	7.4	36.599
Protected	Nov-1996	0.22	0.61	1.16	1.68	2.2	2.7	3.0	3.5	3.9	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.166
<b>Premier Plan</b>																		
Equities	Sep-1996	3.34	2.56	13.14	13.00	26.2	10.5	11.8	11.1	10.6	5.9	9.1	24.6	-0.7	20.1	9.1	7.3	40.608
Balanced	Sep-1996	1.74	3.19	8.75	9.00	14.7	6.9	7.1	6.9	7.1	4.6	4.7	16.0	-2.9	11.7	4.3	5.6	30.374
Aggressive	Sep-1996	2.24	4.93	12.57	12.82	19.9	8.8	8.8	8.6	8.6	4.6	5.3	20.3	-4.3	14.7	4.7	6.5	30.161
Spread Managers	Sep-1996	1.42	2.43	7.84	8.12	13.0	5.5	6.5	5.8	5.2	3.7	3.3	14.5	-2.0	9.9	2.4	1.0	24.488
Protected	Sep-1996	0.16	0.46	0.88	1.27	1.7	2.1	2.5	2.8	3.4	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.247
<b>Original Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	1.74	3.20	8.75	9.00	14.7	6.9	7.0	6.8	7.0	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	41.263
Equities	Jan-1991	3.34	2.56	13.14	13.00	26.2	10.5	11.8	11.1	10.6	6.8	9.1	24.6	-0.7	20.1	9.2	7.3	72.515
International	Jan-1991	2.57	8.21	18.60	19.26	27.3	11.6	10.6	10.8	10.5	5.3	6.2	25.9	-8.0	18.1	4.1	7.2	47.441
Conservative	Nov-1992	0.89	1.09	2.87	3.13	5.6	3.4	3.8	3.6	4.1	4.1	2.6	8.3	-0.9	6.4	2.8	3.9	30.636
Protected	Jan-1991	0.17	0.46	0.85	1.22	1.6	2.1	2.5	2.9	3.4	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.693
<b>Personal Plan</b>																		
Managed	Jan-1991	1.80	3.38	9.13	9.57	15.5	7.7	7.8	7.6	7.8	5.6	5.4	16.8	-2.2	12.4	5.1	6.3	51.096
Equities	Jan-1991	3.40	2.74	13.55	13.59	27.1	11.3	12.6	11.9	11.4	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	88.197
International	Jan-1991	2.63	8.40	19.03	19.91	28.2	12.5	11.4	11.6	11.3	6.0	7.0	26.9	-7.3	19.0	4.8	7.9	57.669
Property	Jan-1991	5.33	12.29	23.73	20.03	26.8	5.2	7.7	5.5	5.5	3.8	-9.3	26.7	-6.3	9.9	3.7	3.4	30.957
Conservative	Nov-1992	0.94	1.26	3.22	3.67	6.4	4.1	4.5	4.4	4.8	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	36.850
Protected	Jan-1991	0.22	0.62	1.20	1.75	2.3	2.8	3.2	3.6	4.1	4.2	2.6	3.4	4.0	4.0	4.7	5.7	34.853

\* 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	1.76	3.21	8.77	9.05	14.7	6.9	7.1	6.9	7.1	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	116.987
Protected	May-1988	0.16	0.46	0.86	1.24	1.6	2.1	2.5	2.9	3.4	4.0	1.9	2.7	3.3	3.2	4.0	5.0	36.775
Pension	Oct-1984	1.74	3.16	8.69	8.92	14.6	6.8	7.0	6.8	7.0	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	84.053
Flexipol*																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.20	0.58	1.11	1.66	2.2	2.7	3.1	3.4	4.1	5.7	2.5	3.3	3.9	3.7	4.2	6.2	27.941
Aggressive	Nov-2001	2.24	4.94	12.57	12.84	20.0	8.8	8.8	8.6	8.6	4.5	5.4	20.3	-4.3	14.7	4.7	6.5	30.106
Spread Managers	Nov-2001	1.42	2.42	7.85	8.12	13.0	5.5	6.5	5.8	5.2	3.3	3.3	14.5	-2.0	9.9	2.4	1.0	24.416

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