

Savings Products - Investment Returns

as at 30 June 2020

Fund Name	Inception Date	Performance to 30 June 2020 (%)				Performance to 30 June 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	-0.27	8.46	-3.62	-2.10	1.0	3.4	5.0	4.7	6.4	4.1	16.0	-2.9	11.7	4.3	5.6	9.1	27.035
Aggressive	Aug-1995	-0.56	10.46	-5.11	-2.91	0.8	3.6	5.8	5.2	7.5	3.9	20.3	-4.3	14.7	4.7	6.5	10.0	25.760
Spread Managers	Sep-1995	-0.04	7.87	-4.47	-2.73	-0.5	2.2	4.2	3.2	4.8	3.2	14.5	-2.0	9.9	2.4	1.0	7.4	21.999
Protected	Aug-1995	0.11	0.45	1.12	1.80	2.5	2.8	3.0	3.4	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.424
Personal Plan																		
Balanced	Aug-1995	-0.29	8.44	-3.62	-2.11	1.0	3.4	5.0	4.7	6.4	4.1	16.0	-2.9	11.7	4.3	5.6	9.1	27.084
Aggressive	Aug-1995	-0.56	10.46	-5.19	-2.98	0.8	3.5	5.8	5.2	7.5	3.9	20.3	-4.3	14.7	4.7	6.5	10.0	25.813
Spread Managers	Sep-1995	-0.08	7.83	-4.47	-2.74	-0.5	2.2	4.2	3.2	4.8	3.2	14.5	-2.0	9.9	2.4	1.0	7.5	22.065
Protected	Aug-1995	0.11	0.45	1.12	1.80	2.5	2.8	3.0	3.4	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.424
Personal Plan (Locked-In)																		
Managed	Nov-1996	-0.22	8.62	-3.32	-1.65	1.7	4.1	5.6	5.2	6.8	4.0	16.7	-2.3	12.3	4.9	5.6	9.0	24.961
Equities	Nov-1996	2.47	16.19	-6.34	-3.73	-0.6	5.6	9.1	10.1	10.3	4.9	25.4	-0.1	20.8	9.6	7.4	11.5	30.652
Protected	Nov-1996	0.15	0.59	1.41	2.25	3.1	3.3	3.5	3.9	4.0	3.4	3.3	3.9	3.9	4.6	5.0	4.5	21.765
Premier Plan																		
Equities	Sep-1996	2.41	16.02	-6.62	-4.17	-1.2	5.0	8.4	9.6	9.9	5.3	24.6	-0.7	20.1	9.1	7.3	11.5	34.168
Balanced	Sep-1996	-0.29	8.44	-3.62	-2.11	1.0	3.4	5.0	4.7	6.4	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	27.084
Aggressive	Sep-1996	-0.56	10.46	-5.19	-2.98	0.8	3.5	5.8	5.2	7.5	4.1	20.3	-4.3	14.7	4.7	6.5	10.0	25.813
Spread Managers	Sep-1996	-0.08	7.83	-4.47	-2.74	-0.5	2.2	4.2	3.2	4.8	3.4	14.5	-2.0	9.9	2.4	1.0	7.5	22.065
Protected	Sep-1996	0.11	0.46	1.14	1.81	2.5	2.7	2.9	3.4	3.6	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.943
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-0.27	8.46	-3.61	-2.09	1.1	3.3	4.9	4.6	6.3	4.6	16.0	-3.2	11.7	4.3	5.7	9.0	36.791
Equities	Jan-1991	2.41	16.02	-6.63	-4.17	-1.2	5.0	8.4	9.6	9.9	6.4	24.6	-0.7	20.1	9.2	7.3	11.5	61.015
International	Jan-1991	-1.85	12.53	-6.80	-3.54	1.4	3.2	6.3	4.8	8.6	4.7	25.9	-8.0	18.1	4.1	7.2	11.6	38.150
Conservative	Nov-1992	-0.20	4.06	-0.86	-0.56	1.5	2.8	3.2	3.1	4.0	4.0	8.3	-0.9	6.4	2.8	3.9	6.3	29.307
Protected	Jan-1991	0.11	0.45	1.12	1.78	2.5	2.7	3.0	3.4	3.7	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.316
Personal Plan																		
Managed	Jan-1991	-0.21	8.66	-3.27	-1.57	1.8	4.2	5.7	5.4	7.1	5.3	16.8	-2.2	12.4	5.1	6.3	9.7	45.295
Equities	Jan-1991	2.47	16.22	-6.30	-3.67	-0.6	5.7	9.2	10.4	10.7	7.1	25.5	-0.0	21.0	9.9	8.1	12.3	73.778
International	Jan-1991	-1.79	12.73	-6.46	-3.01	2.2	3.9	7.1	5.5	9.3	5.4	26.9	-7.3	19.0	4.8	7.9	12.3	46.093
Property	Jan-1991	-0.67	7.26	-18.74	-17.57	-12.0	-2.0	0.5	2.4	2.2	3.1	26.7	-6.3	9.9	3.7	3.4	1.6	24.590
Conservative	Nov-1992	-0.14	4.24	-0.51	-0.03	2.2	3.5	4.0	3.7	4.7	4.7	9.0	-0.2	7.1	3.5	4.3	7.0	35.046
Protected	Jan-1991	0.17	0.62	1.47	2.31	3.2	3.4	3.7	4.1	4.4	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.194

* 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	-0.27	8.47	-3.59	-2.07	1.1	3.5	5.0	4.7	6.4	6.3	16.0	-2.8	11.7	4.4	5.6	9.0	104.259
Protected	May-1988	0.11	0.45	1.12	1.80	2.5	2.7	2.9	3.4	3.6	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.283
Pension	Oct-1984	-0.28	8.45	-3.61	-2.11	1.0	3.4	5.0	4.7	6.4	5.8	16.0	-2.9	11.7	4.3	5.6	8.9	75.003
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.18	0.61	1.44	2.27	3.1	3.4	3.5	3.9	4.5	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.436
Aggressive	Nov-2001	-0.56	10.46	-5.11	-2.91	0.8	3.6	5.8	5.2	7.5	3.8	20.3	-4.3	14.7	4.7	6.5	10.0	25.760
Spread Managers	Nov-2001	-0.04	7.87	-4.47	-2.73	-0.5	2.2	4.2	3.2	4.8	2.8	14.5	-2.0	9.9	2.4	1.0	7.4	21.999

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