

## Savings Products - Investment Returns

as at 30 September 2020

Fund Name	Inception Date	Performance to 30 September 2020 (%)				Performance to 30 September 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
<b>Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Balanced	Aug-1995	-1.57	4.03	12.83	0.27	1.8	3.9	5.7	6.3	6.5	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	28.125
Aggressive	Aug-1995	-2.09	5.13	16.13	-0.24	2.1	4.0	6.7	7.4	7.7	4.1	20.3	-4.3	14.7	4.7	6.5	10.0	27.082
Spread Managers	Sep-1995	-1.52	3.42	11.56	-1.21	0.6	2.6	4.8	4.9	4.6	3.3	14.5	-2.0	9.9	2.4	1.0	7.4	22.751
Protected	Aug-1995	0.13	0.35	0.80	1.48	2.2	2.6	2.8	3.2	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.503
<b>Personal Plan</b>																		
Balanced	Aug-1995	-1.58	4.04	12.82	0.27	1.8	3.9	5.7	6.3	6.5	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	28.177
Aggressive	Aug-1995	-2.11	5.10	16.09	-0.35	2.0	4.0	6.7	7.4	7.7	4.1	20.3	-4.3	14.7	4.7	6.5	10.0	27.130
Spread Managers	Sep-1995	-1.52	3.42	11.51	-1.21	0.6	2.6	4.8	4.9	4.6	3.4	14.5	-2.0	9.9	2.4	1.0	7.5	22.819
Protected	Aug-1995	0.13	0.35	0.80	1.48	2.2	2.6	2.8	3.2	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.503
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	-1.52	4.19	13.18	0.74	2.5	4.6	6.3	6.9	6.9	4.1	16.7	-2.3	12.3	4.9	5.6	9.0	26.008
Equities	Nov-1996	-3.02	4.40	21.30	-2.22	0.5	6.7	9.4	12.2	9.8	5.0	25.4	-0.1	20.8	9.6	7.4	11.5	32.000
Protected	Nov-1996	0.18	0.49	1.08	1.91	2.8	3.1	3.4	3.8	4.0	3.3	3.3	3.9	3.9	4.6	5.0	4.5	21.872
<b>Premier Plan</b>																		
Equities	Sep-1996	-3.07	4.24	20.94	-2.67	-0.1	6.0	8.8	11.6	9.4	5.4	24.6	-0.7	20.1	9.1	7.3	11.5	35.616
Balanced	Sep-1996	-1.58	4.04	12.82	0.27	1.8	3.9	5.7	6.3	6.5	4.4	16.0	-2.9	11.7	4.3	5.6	9.1	28.177
Aggressive	Sep-1996	-2.11	5.10	16.09	-0.35	2.0	4.0	6.7	7.4	7.7	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.130
Spread Managers	Sep-1996	-1.52	3.42	11.51	-1.21	0.6	2.6	4.8	4.9	4.6	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	22.819
Protected	Sep-1996	0.14	0.36	0.82	1.51	2.2	2.5	2.8	3.2	3.6	3.3	2.7	3.3	3.2	4.0	4.9	4.5	22.023
<b>Original Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	-1.57	4.04	12.84	0.28	1.9	3.7	5.6	6.2	6.5	4.7	16.0	-3.2	11.7	4.3	5.7	9.0	38.277
Equities	Jan-1991	-3.07	4.24	20.94	-2.67	-0.1	6.0	8.8	11.6	9.4	6.5	24.6	-0.7	20.1	9.2	7.3	11.5	63.601
International	Jan-1991	-2.63	7.45	20.91	0.14	3.6	3.4	7.7	8.0	9.0	4.9	25.9	-8.0	18.1	4.1	7.2	11.6	40.992
Conservative	Nov-1992	-0.55	2.12	6.26	1.24	1.5	3.1	3.6	3.8	4.2	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	29.927
Protected	Jan-1991	0.13	0.35	0.80	1.47	2.1	2.6	2.8	3.2	3.6	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.414
<b>Personal Plan</b>																		
Managed	Jan-1991	-1.51	4.22	13.24	0.82	2.6	4.7	6.4	7.1	7.3	5.4	16.8	-2.2	12.4	5.1	6.3	9.7	47.207
Equities	Jan-1991	-3.02	4.42	21.36	-2.15	0.6	6.8	9.5	12.4	10.2	7.2	25.5	-0.0	21.0	9.9	8.1	12.3	77.040
International	Jan-1991	-2.57	7.65	21.35	0.70	4.4	4.1	8.5	8.8	9.8	5.6	26.9	-7.3	19.0	4.8	7.9	12.3	49.619
Property	Jan-1991	-1.55	5.21	12.84	-14.51	-13.3	0.4	2.3	3.4	2.9	3.3	26.7	-6.3	9.9	3.7	3.4	1.6	25.870
Conservative	Nov-1992	-0.50	2.30	6.63	1.77	2.3	3.8	4.3	4.5	4.8	4.7	9.0	-0.2	7.1	3.5	4.3	7.0	35.851
Protected	Jan-1991	0.18	0.53	1.16	2.00	2.8	3.3	3.5	3.9	4.3	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.375

\* 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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<b>Link-Save/Link-Save Plus*</b>																		
Managed	Apr-1982	-1.57	4.07	12.88	0.33	1.9	4.0	5.8	6.4	6.6	6.4	16.0	-2.8	11.7	4.4	5.6	9.0	108.499
Protected	May-1988	0.13	0.35	0.81	1.48	2.2	2.6	2.8	3.2	3.6	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.411
Pension	Oct-1984	-1.58	4.01	12.81	0.26	1.8	3.9	5.7	6.3	6.5	5.9	16.0	-2.9	11.7	4.3	5.6	8.9	78.013
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.17	0.54	1.15	1.98	2.8	3.2	3.4	3.7	4.4	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.583
Aggressive	Nov-2001	-2.09	5.13	16.13	-0.24	2.1	4.0	6.7	7.4	7.7	4.1	20.3	-4.3	14.7	4.7	6.5	10.0	27.082
Spread Managers	Nov-2001	-1.52	3.42	11.56	-1.21	0.6	2.6	4.8	4.9	4.6	3.0	14.5	-2.0	9.9	2.4	1.0	7.4	22.751

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