

Savings Products - Investment Returns

as at 30 September 2021

Fund Name	Inception Date	Performance to 30 September 2021 (%)				Performance to 30 September 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	-1.84	0.18	3.74	5.28	9.9	5.8	5.9	6.9	6.6	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	30.914
Aggressive	Aug-1995	-2.29	0.48	5.41	8.43	14.6	8.2	7.4	9.0	8.1	4.4	5.4	20.3	-4.3	14.7	4.7	6.5	31.039
Spread Managers	Sep-1995	-1.92	-0.85	1.76	3.01	7.7	4.1	4.3	5.5	4.7	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.498
Protected	Aug-1995	0.24	0.64	1.17	1.60	2.0	2.1	2.4	2.7	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	22.957
Personal Plan																		
Balanced	Aug-1995	-1.84	0.18	3.74	5.28	9.9	5.8	5.9	6.9	6.6	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	30.970
Aggressive	Aug-1995	-2.29	0.48	5.41	8.44	14.6	8.1	7.4	9.0	8.1	4.4	5.3	20.3	-4.3	14.7	4.7	6.5	31.096
Spread Managers	Sep-1995	-1.93	-0.85	1.76	3.01	7.7	4.1	4.3	5.5	4.7	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.570
Protected	Aug-1995	0.24	0.64	1.17	1.60	2.0	2.1	2.4	2.7	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	22.957
Personal Plan (Locked-In)																		
Managed	Nov-1996	-1.79	0.33	4.05	5.76	10.6	6.4	6.5	7.6	7.1	4.3	5.3	16.7	-2.3	12.3	4.9	5.6	28.759
Equities	Nov-1996	-1.92	0.29	5.26	3.70	16.4	8.2	9.8	10.8	11.0	5.4	9.8	25.4	-0.1	20.8	9.6	7.4	37.262
Protected	Nov-1996	0.28	0.81	1.52	2.10	2.7	2.7	3.0	3.3	3.8	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.454
Premier Plan																		
Equities	Sep-1996	-1.97	0.14	4.95	3.27	15.8	7.5	9.2	10.2	10.5	5.8	9.1	24.6	-0.7	20.1	9.1	7.3	41.240
Balanced	Sep-1996	-1.84	0.18	3.74	5.28	9.9	5.8	5.9	6.9	6.6	4.6	4.7	16.0	-2.9	11.7	4.3	5.6	30.970
Aggressive	Sep-1996	-2.29	0.48	5.41	8.44	14.6	8.1	7.4	9.0	8.1	4.6	5.3	20.3	-4.3	14.7	4.7	6.5	31.096
Spread Managers	Sep-1996	-1.93	-0.85	1.76	3.01	7.7	4.1	4.3	5.5	4.7	3.7	3.3	14.5	-2.0	9.9	2.4	1.0	24.570
Protected	Sep-1996	0.23	0.64	1.18	1.62	2.0	2.1	2.4	2.7	3.3	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.473
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-1.84	0.18	3.74	5.28	9.9	5.8	5.8	6.8	6.6	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	42.072
Equities	Jan-1991	-1.97	0.14	4.95	3.27	15.8	7.5	9.2	10.2	10.5	6.8	9.1	24.6	-0.7	20.1	9.2	7.3	73.643
International	Jan-1991	-3.02	1.05	7.98	14.92	21.8	12.4	9.2	12.1	9.8	5.4	6.2	25.9	-8.0	18.1	4.1	7.2	49.942
Conservative	Nov-1992	-1.10	-0.17	1.35	1.47	2.8	2.2	3.0	3.5	3.7	4.0	2.6	8.3	-0.9	6.4	2.8	3.9	30.776
Protected	Jan-1991	0.23	0.66	1.20	1.63	2.0	2.1	2.4	2.7	3.3	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.988
Personal Plan																		
Managed	Jan-1991	-1.78	0.35	4.11	5.84	10.7	6.6	6.6	7.7	7.4	5.6	5.4	16.8	-2.2	12.4	5.1	6.3	52.251
Equities	Jan-1991	-1.91	0.32	5.32	3.82	16.6	8.3	10.0	10.9	11.3	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	89.833
International	Jan-1991	-2.96	1.25	8.39	15.56	22.7	13.2	10.0	13.0	10.6	6.1	7.0	26.9	-7.3	19.0	4.8	7.9	60.903
Property	Jan-1991	-4.13	0.13	10.79	18.57	25.9	4.5	8.3	5.7	6.1	4.0	-9.3	26.7	-6.3	9.9	3.7	3.4	32.562
Conservative	Nov-1992	-1.04	0.00	1.70	2.00	3.6	2.9	3.7	4.2	4.4	4.7	3.3	9.0	-0.2	7.1	4.5	4.3	37.127
Protected	Jan-1991	0.29	0.82	1.53	2.13	2.7	2.8	3.1	3.4	4.0	4.2	2.6	3.4	4.0	4.0	4.7	5.7	35.308

* 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	-1.84	0.20	3.82	5.36	10.0	5.9	5.9	7.0	6.7	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	119.351
Protected	May-1988	0.23	0.66	1.20	1.63	2.0	2.1	2.4	2.7	3.3	4.0	1.9	2.7	3.3	3.2	4.0	5.0	37.154
Pension	Oct-1984	-1.84	0.17	3.73	5.24	9.8	5.8	5.8	6.9	6.6	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	85.695
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.28	0.79	1.45	2.02	2.6	2.7	3.0	3.3	3.9	5.7	2.5	3.3	3.9	3.7	4.2	6.2	28.289
Aggressive	Nov-2001	-2.29	0.48	5.41	8.43	14.6	8.2	7.4	9.0	8.1	4.6	5.4	20.3	-4.3	14.7	4.7	6.5	31.039
Spread Managers	Nov-2001	-1.92	-0.85	1.76	3.01	7.7	4.1	4.3	5.5	4.7	3.2	3.3	14.5	-2.0	9.9	2.4	1.0	24.498

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