

## Savings Products - Investment Returns

as at 30 November 2020

Fund Name	Inception Date	Performance to 30 November 2020 (%)				Performance to 30 November 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	3.86	1.33	6.81	5.32	2.9	7.8	5.4	6.0	6.6	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	28.955
Aggressive	Aug-1995	5.17	1.69	8.58	6.75	3.3	9.1	6.3	7.0	7.8	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	28.126
Spread Managers	Sep-1995	4.34	2.24	7.33	5.20	2.6	6.9	4.9	5.1	5.0	3.5	14.5	-2.0	9.9	2.4	1.0	7.4	23.621
Protected	Aug-1995	0.13	0.40	0.73	1.32	2.0	2.4	2.7	3.1	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.564
<b>Personal Plan</b>																		
Balanced	Aug-1995	3.86	1.32	6.79	5.32	2.9	7.8	5.4	6.0	6.6	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	29.007
Aggressive	Aug-1995	5.17	1.67	8.54	6.64	3.2	9.1	6.3	7.0	7.8	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	28.177
Spread Managers	Sep-1995	4.34	2.24	7.28	5.20	2.6	6.9	4.9	5.1	5.0	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	23.691
Protected	Aug-1995	0.13	0.40	0.73	1.32	2.0	2.4	2.7	3.1	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.564
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	3.91	1.48	7.14	5.82	3.5	8.4	6.0	6.6	7.1	4.2	16.7	-2.3	12.3	4.9	5.6	9.0	26.802
Equities	Nov-1996	6.94	4.55	15.33	9.25	5.4	14.4	10.8	12.4	11.0	5.3	25.4	-0.1	20.8	9.6	7.4	11.5	34.500
Protected	Nov-1996	0.18	0.54	1.01	1.74	2.6	3.0	3.3	3.7	4.0	3.3	3.3	3.9	3.9	4.6	5.0	4.5	21.952
<b>Premier Plan</b>																		
Equities	Sep-1996	6.88	4.40	14.98	8.76	4.7	13.7	10.2	11.8	10.6	5.7	24.6	-0.7	20.1	9.1	7.3	11.5	38.361
Balanced	Sep-1996	3.86	1.32	6.79	5.32	2.9	7.8	5.4	6.0	6.6	4.5	16.0	-2.9	11.7	4.3	5.6	9.1	29.007
Aggressive	Sep-1996	5.17	1.67	8.54	6.64	3.2	9.1	6.3	7.0	7.8	4.4	20.3	-4.3	14.7	4.7	6.5	10.0	28.177
Spread Managers	Sep-1996	4.34	2.24	7.28	5.20	2.6	6.9	4.9	5.1	5.0	3.6	14.5	-2.0	9.9	2.4	1.0	7.5	23.691
Protected	Sep-1996	0.14	0.41	0.75	1.34	2.0	2.4	2.7	3.1	3.5	3.3	2.7	3.3	3.2	4.0	4.9	4.5	22.084
<b>Original Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	3.86	1.33	6.81	5.34	2.9	7.6	5.3	5.9	6.6	4.7	16.0	-3.2	11.7	4.3	5.7	9.0	39.405
Equities	Jan-1991	6.88	4.40	14.98	8.76	4.7	13.7	10.2	11.8	10.6	6.7	24.6	-0.7	20.1	9.2	7.3	11.5	68.502
International	Jan-1991	6.76	1.43	9.86	9.10	3.9	10.1	6.7	7.4	8.8	5.0	25.9	-8.0	18.1	4.1	7.2	11.6	42.704
Conservative	Nov-1992	1.36	0.31	2.80	2.50	1.7	4.5	3.2	3.5	4.1	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	30.187
Protected	Jan-1991	0.13	0.38	0.71	1.29	2.0	2.4	2.7	3.1	3.6	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.487
<b>Personal Plan</b>																		
Managed	Jan-1991	3.91	1.51	7.19	5.90	3.6	8.5	6.2	6.7	7.4	5.5	16.8	-2.2	12.4	5.1	6.3	9.7	48.654
Equities	Jan-1991	6.95	4.58	15.38	9.33	5.5	14.5	10.9	12.6	11.3	7.4	25.5	-0.0	21.0	9.9	8.1	12.3	83.073
International	Jan-1991	6.82	1.62	10.27	9.71	4.7	10.9	7.4	8.1	9.6	5.7	26.9	-7.3	19.0	4.8	7.9	12.3	51.753
Property	Jan-1991	9.12	3.90	10.28	-7.89	-11.0	3.2	2.6	4.4	3.6	3.5	26.7	-6.3	9.9	3.7	3.4	1.6	27.301
Conservative	Nov-1992	1.42	0.49	3.17	3.04	2.5	5.3	3.9	4.3	4.8	4.7	9.0	-0.2	7.1	3.5	4.3	7.0	36.205
Protected	Jan-1991	0.18	0.56	1.07	1.83	2.7	3.1	3.4	3.8	4.3	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.503

\* 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	3.86	1.33	6.85	5.38	3.0	7.8	5.5	6.1	6.7	6.5	16.0	-2.8	11.7	4.4	5.6	9.0	111.699
Protected	May-1988	0.13	0.40	0.73	1.31	2.0	2.4	2.7	3.1	3.5	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.509
Pension	Oct-1984	3.86	1.32	6.78	5.31	2.9	7.7	5.4	6.0	6.6	5.9	16.0	-2.9	11.7	4.3	5.6	8.9	80.311
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.17	0.53	1.07	1.80	2.6	3.0	3.3	3.6	4.3	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.681
Aggressive	Nov-2001	5.17	1.69	8.58	6.75	3.3	9.1	6.3	7.0	7.8	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	28.126
Spread Managers	Nov-2001	4.34	2.24	7.33	5.20	2.6	6.9	4.9	5.1	5.0	3.2	14.5	-2.0	9.9	2.4	1.0	7.4	23.621

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