

Savings Products - Investment Returns

as at 30 November 2021

Fund Name	Inception Date	Performance to 30 November 2021 (%)				Performance to 30 November 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	0.40	-0.73	3.58	7.96	8.0	5.4	7.8	7.3	6.5	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	31.264
Aggressive	Aug-1995	0.68	-0.25	5.69	11.95	12.7	7.9	10.3	9.5	8.1	4.5	5.4	20.3	-4.3	14.7	4.7	6.5	31.687
Spread Managers	Sep-1995	0.20	-2.10	0.88	3.82	3.5	3.0	5.7	5.9	4.3	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.453
Protected	Aug-1995	0.23	0.72	1.33	1.82	2.2	2.1	2.3	2.7	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	23.067
Personal Plan																		
Balanced	Aug-1995	0.39	-0.74	3.57	7.95	8.0	5.4	7.8	7.3	6.5	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	31.317
Aggressive	Aug-1995	0.68	-0.25	5.69	11.94	12.7	7.8	10.3	9.5	8.1	4.5	5.3	20.3	-4.3	14.7	4.7	6.5	31.744
Spread Managers	Sep-1995	0.20	-2.10	0.88	3.82	3.5	3.0	5.7	5.9	4.3	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.525
Protected	Aug-1995	0.23	0.72	1.33	1.82	2.2	2.1	2.3	2.7	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	23.067
Personal Plan (Locked-In)																		
Managed	Nov-1996	0.45	-0.59	3.88	8.44	8.6	6.0	8.5	8.0	7.0	4.4	5.3	16.7	-2.3	12.3	4.9	5.6	29.111
Equities	Nov-1996	-2.72	-3.72	1.47	5.49	6.0	5.7	11.5	11.2	10.4	5.3	9.8	25.4	-0.1	20.8	9.6	7.4	36.580
Protected	Nov-1996	0.28	0.85	1.65	2.33	2.9	2.7	2.9	3.3	3.7	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.582
Premier Plan																		
Equities	Sep-1996	-2.77	-3.86	1.17	5.05	5.4	5.1	10.9	10.5	9.9	5.7	9.1	24.6	-0.7	20.1	9.1	7.3	40.444
Balanced	Sep-1996	0.39	-0.74	3.57	7.95	8.0	5.4	7.8	7.3	6.5	4.6	4.7	16.0	-2.9	11.7	4.3	5.6	31.317
Aggressive	Sep-1996	0.68	-0.25	5.69	11.94	12.7	7.8	10.3	9.5	8.1	4.7	5.3	20.3	-4.3	14.7	4.7	6.5	31.744
Spread Managers	Sep-1996	0.20	-2.10	0.88	3.82	3.5	3.0	5.7	5.9	4.3	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.525
Protected	Sep-1996	0.23	0.69	1.31	1.82	2.2	2.1	2.3	2.7	3.2	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.577
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	0.39	-0.74	3.57	7.95	8.0	5.4	7.7	7.2	6.4	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	42.545
Equities	Jan-1991	-2.77	-3.86	1.17	5.05	5.4	5.1	10.9	10.5	9.9	6.7	9.1	24.6	-0.7	20.1	9.2	7.3	72.223
International	Jan-1991	2.20	1.56	10.33	20.26	22.5	12.8	14.0	12.7	10.0	5.5	6.2	25.9	-8.0	18.1	4.1	7.2	52.302
Conservative	Nov-1992	0.30	-0.95	1.02	3.00	2.1	1.9	3.7	3.7	3.5	4.0	2.6	8.3	-0.9	6.4	2.8	3.9	30.823
Protected	Jan-1991	0.23	0.69	1.32	1.84	2.2	2.1	2.3	2.7	3.2	3.6	1.9	2.7	3.3	3.2	4.0	5.0	29.123
Personal Plan																		
Managed	Jan-1991	0.46	-0.56	3.94	8.53	8.7	6.2	8.6	8.1	7.2	5.6	5.4	16.8	-2.2	12.4	5.1	6.3	52.902
Equities	Jan-1991	-2.71	-3.69	1.52	5.61	6.2	5.8	11.6	11.3	10.7	7.4	9.9	25.5	-0.0	21.0	9.9	8.1	88.203
International	Jan-1991	2.26	1.76	10.76	20.95	23.4	13.7	14.9	13.6	10.8	6.2	7.0	26.9	-7.3	19.0	4.8	7.9	63.864
Property	Jan-1991	-1.14	0.29	8.26	18.58	24.8	5.4	9.9	8.4	6.7	4.1	-9.3	26.7	-6.3	9.9	3.7	3.4	34.065
Conservative	Nov-1992	0.36	-0.78	1.38	3.55	2.8	2.6	4.4	4.4	4.2	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	37.227
Protected	Jan-1991	0.29	0.88	1.68	2.35	2.9	2.8	3.0	3.4	3.9	4.2	2.6	3.4	4.0	4.0	4.7	5.7	35.516

* 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	0.42	-0.71	3.65	8.06	8.1	5.5	7.9	7.4	6.5	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	120.719
Protected	May-1988	0.23	0.71	1.34	1.85	2.3	2.1	2.3	2.7	3.2	4.0	1.9	2.7	3.3	3.2	4.0	5.0	37.331
Pension	Oct-1984	0.39	-0.74	3.56	7.90	7.9	5.4	7.8	7.3	6.4	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	86.657
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.27	0.84	1.60	2.24	2.8	2.7	2.9	3.3	3.8	5.7	2.5	3.3	3.9	3.7	4.2	6.2	28.448
Aggressive	Nov-2001	0.68	-0.25	5.69	11.95	12.7	7.9	10.3	9.5	8.1	4.6	5.4	20.3	-4.3	14.7	4.7	6.5	31.687
Spread Managers	Nov-2001	0.20	-2.10	0.88	3.82	3.5	3.0	5.7	5.9	4.3	3.2	3.3	14.5	-2.0	9.9	2.4	1.0	24.453

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