

Savings Products - Investment Returns

as at 31 January 2021

Fund Name	Inception Date	Performance to 31 January 2021 (%)				Performance to 31 January 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	0.06	5.38	5.62	11.12	3.2	8.8	5.4	7.2	6.9	4.3	4.7	16.0	-2.9	11.7	4.3	5.6	29.380
Aggressive	Aug-1995	0.23	7.28	7.54	14.32	3.9	10.8	6.3	8.8	8.2	4.2	5.4	20.3	-4.3	14.7	4.7	6.5	28.690
Spread Managers	Sep-1995	0.24	5.30	5.56	10.35	2.6	7.3	4.9	6.3	5.3	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	23.838
Protected	Aug-1995	0.14	0.41	0.79	1.17	1.8	2.3	2.6	3.0	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.626
Personal Plan																		
Balanced	Aug-1995	0.06	5.38	5.62	11.11	3.2	8.8	5.4	7.2	6.9	4.3	4.7	16.0	-2.9	11.7	4.3	5.6	29.434
Aggressive	Aug-1995	0.23	7.28	7.51	14.28	3.8	10.7	6.2	8.8	8.2	4.2	5.3	20.3	-4.3	14.7	4.7	6.5	28.742
Spread Managers	Sep-1995	0.24	5.29	5.56	10.29	2.6	7.3	4.9	6.3	5.3	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	23.908
Protected	Aug-1995	0.14	0.41	0.79	1.17	1.8	2.3	2.6	3.0	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.626
Personal Plan (Locked-In)																		
Managed	Nov-1996	0.11	5.54	5.94	11.64	3.8	9.4	6.0	7.9	7.4	4.2	5.3	16.7	-2.3	12.3	4.9	5.6	27.223
Equities	Nov-1996	-0.80	10.48	10.51	23.65	6.9	15.6	11.3	13.4	11.6	5.4	9.8	25.4	-0.1	20.8	9.6	7.4	35.645
Protected	Nov-1996	0.18	0.55	1.07	1.58	2.4	2.8	3.2	3.6	3.9	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.032
Premier Plan																		
Equities	Sep-1996	-0.85	10.32	10.18	23.09	6.2	14.9	10.6	12.7	11.2	5.8	9.1	24.6	-0.7	20.1	9.1	7.3	39.594
Balanced	Sep-1996	0.06	5.38	5.62	11.11	3.2	8.8	5.4	7.2	6.9	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	29.434
Aggressive	Sep-1996	0.23	7.28	7.51	14.28	3.8	10.7	6.2	8.8	8.2	4.4	5.3	20.3	-4.3	14.7	4.7	6.5	28.742
Spread Managers	Sep-1996	0.24	5.29	5.56	10.29	2.6	7.3	4.9	6.3	5.3	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	23.908
Protected	Sep-1996	0.14	0.42	0.81	1.19	1.8	2.2	2.6	3.0	3.5	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.146
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	0.06	5.38	5.63	11.13	3.2	8.8	5.2	7.2	6.9	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	39.985
Equities	Jan-1991	-0.85	10.32	10.18	23.09	6.2	14.9	10.6	12.7	11.2	6.8	9.1	24.6	-0.7	20.1	9.2	7.3	70.704
International	Jan-1991	0.88	9.61	10.21	17.63	5.1	13.2	6.4	10.2	9.5	5.1	6.2	25.9	-8.0	18.1	4.1	7.2	43.842
Conservative	Nov-1992	-0.08	1.76	2.02	4.48	1.5	4.7	3.1	4.0	4.2	4.1	2.6	8.3	-0.9	6.4	2.8	3.9	30.307
Protected	Jan-1991	0.13	0.39	0.76	1.13	1.8	2.2	2.6	3.0	3.5	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.562
Personal Plan																		
Managed	Jan-1991	0.12	5.56	5.99	11.72	3.9	9.6	6.1	8.0	7.7	5.5	5.4	16.8	-2.2	12.4	5.1	6.3	49.427
Equities	Jan-1991	-0.79	10.52	10.56	23.74	7.0	15.7	11.4	13.5	11.9	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	85.844
International	Jan-1991	0.94	9.81	10.61	18.29	5.8	14.0	7.1	11.0	10.3	5.8	7.0	26.9	-7.3	19.0	4.8	7.9	53.199
Property	Jan-1991	0.40	10.19	6.90	12.95	-12.1	2.3	3.2	4.5	3.8	3.5	-9.3	26.7	-6.3	9.9	3.7	3.4	27.570
Conservative	Nov-1992	-0.02	1.94	2.38	5.03	2.2	5.4	3.9	4.8	4.9	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	36.392
Protected	Jan-1991	0.20	0.58	1.13	1.68	2.5	2.9	3.3	3.7	4.2	4.3	2.6	3.4	4.0	4.0	4.7	5.7	34.639

* 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	0.06	5.39	5.65	11.17	3.2	8.8	5.4	7.3	7.0	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	113.344
Protected	May-1988	0.14	0.40	0.78	1.16	1.8	2.2	2.6	3.0	3.5	4.1	1.9	2.7	3.3	3.2	4.0	5.0	36.608
Pension	Oct-1984	0.06	5.37	5.58	11.08	3.1	8.8	5.4	7.2	6.9	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	81.480
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.18	0.53	1.07	1.64	2.4	2.9	3.2	3.5	4.2	5.8	2.5	3.3	3.9	3.7	4.2	6.2	27.780
Aggressive	Nov-2001	0.23	7.28	7.54	14.32	3.9	10.8	6.3	8.8	8.2	4.3	5.4	20.3	-4.3	14.7	4.7	6.5	28.690
Spread Managers	Nov-2001	0.24	5.30	5.56	10.35	2.6	7.3	4.9	6.3	5.3	3.2	3.3	14.5	-2.0	9.9	2.4	1.0	23.838

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