

Savings Products - Investment Returns

as at 31 March 2020



Fund Name	Inception Date	Performance to 31 March 2020 (%)				Performance to 31 March 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
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	-9.33	-11.13	-9.74	-6.83	-3.6	1.3	2.8	3.7	5.3	3.8	16.0	-2.9	11.7	4.3	5.6	9.1	24.927
Aggressive	Aug-1995	-11.49	-14.10	-12.10	-8.72	-4.9	1.1	3.0	4.2	6.3	3.5	20.3	-4.3	14.7	4.7	6.5	10.0	23.320
Spread Managers	Sep-1995	-9.17	-11.44	-9.83	-7.77	-5.2	1.1	2.1	1.9	3.4	3.0	14.5	-2.0	9.9	2.4	1.0	7.4	20.394
Protected	Aug-1995	0.24	0.67	1.34	2.04	2.7	3.0	3.1	3.6	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.324
Personal Plan																		
Balanced	Aug-1995	-9.32	-11.13	-9.73	-6.83	-3.6	1.3	2.8	3.7	5.3	3.8	16.0	-2.9	11.7	4.3	5.6	9.1	24.976
Aggressive	Aug-1995	-11.56	-14.17	-12.17	-8.78	-4.9	1.1	3.0	4.2	6.3	3.5	20.3	-4.3	14.7	4.7	6.5	10.0	23.369
Spread Managers	Sep-1995	-9.13	-11.41	-9.80	-7.73	-5.2	1.1	2.2	1.9	3.4	3.0	14.5	-2.0	9.9	2.4	1.0	7.5	20.463
Protected	Aug-1995	0.24	0.67	1.34	2.04	2.7	3.0	3.1	3.6	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.324
Personal Plan (Locked-In)																		
Managed	Nov-1996	-9.27	-10.99	-9.46	-6.40	-3.0	1.9	3.4	4.2	5.7	3.6	16.7	-2.3	12.3	4.9	5.6	9.0	22.979
Equities	Nov-1996	-16.46	-19.39	-17.15	-14.48	-8.3	1.8	4.9	6.6	7.6	4.2	25.4	-0.1	20.8	9.6	7.4	11.5	26.381
Protected	Nov-1996	0.29	0.82	1.65	2.51	3.3	3.5	3.7	4.1	4.0	3.4	3.3	3.9	3.9	4.6	5.0	4.5	21.638
Premier Plan																		
Equities	Sep-1996	-16.50	-19.52	-17.40	-14.87	-8.9	1.1	4.3	6.1	7.3	4.7	24.6	-0.7	20.1	9.1	7.3	11.5	29.451
Balanced	Sep-1996	-9.32	-11.13	-9.73	-6.83	-3.6	1.3	2.8	3.7	5.3	4.0	16.0	-2.9	11.7	4.3	5.6	9.1	24.976
Aggressive	Sep-1996	-11.56	-14.17	-12.17	-8.78	-4.9	1.1	3.0	4.2	6.3	3.7	20.3	-4.3	14.7	4.7	6.5	10.0	23.369
Spread Managers	Sep-1996	-9.13	-11.41	-9.80	-7.73	-5.2	1.1	2.2	1.9	3.4	3.1	14.5	-2.0	9.9	2.4	1.0	7.5	20.463
Protected	Sep-1996	0.24	0.68	1.34	2.01	2.7	2.9	3.0	3.5	3.7	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.843
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-9.32	-11.13	-9.73	-6.82	-3.6	1.1	2.7	3.6	5.3	4.3	16.0	-3.2	11.7	4.3	5.7	9.0	33.922
Equities	Jan-1991	-16.50	-19.52	-17.40	-14.87	-8.9	1.1	4.3	6.1	7.3	5.9	24.6	-0.7	20.1	9.2	7.3	11.5	52.590
International	Jan-1991	-13.39	-17.18	-14.28	-9.87	-5.7	0.4	2.8	4.2	7.6	4.3	25.9	-8.0	18.1	4.1	7.2	11.6	33.903
Conservative	Nov-1992	-4.36	-4.72	-4.43	-2.47	-0.6	1.7	2.3	2.6	3.5	3.9	8.3	-0.9	6.4	2.8	3.9	6.3	28.164
Protected	Jan-1991	0.23	0.66	1.33	2.02	2.7	2.9	3.1	3.5	3.7	3.7	2.7	3.3	3.2	4.0	5.0	4.5	28.189
Personal Plan																		
Managed	Jan-1991	-9.26	-10.97	-9.41	-6.33	-2.9	2.0	3.5	4.4	6.1	5.1	16.8	-2.2	12.4	5.1	6.3	9.7	41.686
Equities	Jan-1991	-16.45	-19.38	-17.11	-14.43	-8.3	1.9	5.0	6.9	8.0	6.6	25.5	-0.0	21.0	9.9	8.1	12.3	63.481
International	Jan-1991	-13.32	-17.02	-13.96	-9.36	-5.0	1.1	3.6	4.9	8.4	5.0	26.9	-7.3	19.0	4.8	7.9	12.3	40.889
Property	Jan-1991	-22.65	-24.24	-23.15	-17.96	-17.9	-2.3	-0.7	1.1	1.2	2.9	26.7	-6.3	9.9	3.7	3.4	1.6	22.926
Conservative	Nov-1992	-4.31	-4.56	-4.10	-1.95	0.1	2.4	3.0	3.3	4.2	4.6	9.0	-0.2	7.1	3.5	4.3	7.0	33.622
Protected	Jan-1991	0.29	0.84	1.67	2.54	3.4	3.6	3.8	4.3	4.4	4.3	3.4	4.0	4.0	4.7	5.7	5.2	33.981

* 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	-9.31	-11.11	-9.72	-6.81	-3.5	1.3	2.9	3.7	5.4	6.2	16.0	-2.8	11.7	4.4	5.6	9.0	96.120
Protected	May-1988	0.23	0.67	1.34	2.02	2.7	2.9	3.1	3.5	3.7	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.119
Pension	Oct-1984	-9.32	-11.13	-9.74	-6.83	-3.6	1.3	2.8	3.7	5.3	5.6	16.0	-2.9	11.7	4.3	5.6	8.9	69.157
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.29	0.82	1.65	2.48	3.3	3.5	3.6	4.1	4.5	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.269
Aggressive	Nov-2001	-11.49	-14.10	-12.10	-8.72	-4.9	1.1	3.0	4.2	6.3	3.3	20.3	-4.3	14.7	4.7	6.5	10.0	23.320
Spread Managers	Nov-2001	-9.17	-11.44	-9.83	-7.77	-5.2	1.1	2.1	1.9	3.4	2.5	14.5	-2.0	9.9	2.4	1.0	7.4	20.394

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