

Savings Products - Investment Returns

as at 31 March 2021

Fund Name	Inception Date	Performance to 31 March 2021 (%)				Performance to 31 March 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	2.91	1.49	5.95	10.23	19.5	7.4	7.0	6.8	7.0	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	29.800
Aggressive	Aug-1995	4.03	2.87	8.73	14.31	26.3	9.6	8.9	8.5	8.5	4.3	5.4	20.3	-4.3	14.7	4.7	6.5	29.446
Spread Managers	Sep-1995	2.21	1.23	5.82	9.43	18.0	5.8	6.4	5.6	5.1	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.074
Protected	Aug-1995	0.16	0.43	0.84	1.19	1.6	2.2	2.5	2.9	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.692
Personal Plan																		
Balanced	Aug-1995	2.91	1.48	5.95	10.23	19.5	7.4	7.0	6.8	7.0	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	29.853
Aggressive	Aug-1995	4.03	2.87	8.73	14.28	26.2	9.6	8.8	8.5	8.5	4.3	5.3	20.3	-4.3	14.7	4.7	6.5	29.500
Spread Managers	Sep-1995	2.21	1.23	5.81	9.43	18.0	5.8	6.4	5.6	5.1	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.145
Protected	Aug-1995	0.16	0.43	0.84	1.19	1.6	2.2	2.5	2.9	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.692
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.96	1.64	6.27	10.73	20.3	8.0	7.7	7.4	7.5	4.3	5.3	16.7	-2.3	12.3	4.9	5.6	27.639
Equities	Nov-1996	2.09	-1.48	10.62	15.49	34.2	10.9	11.6	11.5	10.7	5.3	9.8	25.4	-0.1	20.8	9.6	7.4	35.400
Protected	Nov-1996	0.22	0.57	1.12	1.62	2.2	2.8	3.1	3.5	3.9	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.118
Premier Plan																		
Equities	Sep-1996	2.07	-1.60	10.33	15.01	33.4	10.3	10.9	10.8	10.2	5.7	9.1	24.6	-0.7	20.1	9.1	7.3	39.296
Balanced	Sep-1996	2.91	1.48	5.95	10.23	19.5	7.4	7.0	6.8	7.0	4.6	4.7	16.0	-2.9	11.7	4.3	5.6	29.853
Aggressive	Sep-1996	4.03	2.87	8.73	14.28	26.2	9.6	8.8	8.5	8.5	4.5	5.3	20.3	-4.3	14.7	4.7	6.5	29.500
Spread Managers	Sep-1996	2.21	1.23	5.81	9.43	18.0	5.8	6.4	5.6	5.1	3.7	3.3	14.5	-2.0	9.9	2.4	1.0	24.145
Protected	Sep-1996	0.17	0.44	0.85	1.22	1.7	2.2	2.5	2.9	3.4	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.211
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.91	1.49	5.95	10.23	19.6	7.4	6.9	6.7	6.9	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	40.555
Equities	Jan-1991	2.07	-1.60	10.33	15.01	33.4	10.3	10.9	10.8	10.2	6.7	9.1	24.6	-0.7	20.1	9.2	7.3	70.173
International	Jan-1991	6.35	6.43	12.83	21.24	36.4	13.4	11.2	10.7	10.4	5.2	6.2	25.9	-8.0	18.1	4.1	7.2	46.252
Conservative	Nov-1992	1.48	0.12	1.47	3.62	7.8	3.5	3.7	3.6	4.1	4.0	2.6	8.3	-0.9	6.4	2.8	3.9	30.367
Protected	Jan-1991	0.17	0.42	0.81	1.16	1.6	2.2	2.5	2.9	3.4	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.645
Personal Plan																		
Managed	Jan-1991	2.97	1.66	6.32	10.81	20.4	8.1	7.8	7.5	7.7	5.5	5.4	16.8	-2.2	12.4	5.1	6.3	50.190
Equities	Jan-1991	2.13	-1.43	10.72	15.61	34.4	11.0	11.7	11.6	11.0	7.4	9.9	25.5	-0.0	21.0	9.9	8.1	85.297
International	Jan-1991	6.41	6.61	13.24	21.90	37.4	14.2	12.0	11.5	11.2	5.9	7.0	26.9	-7.3	19.0	4.8	7.9	56.190
Property	Jan-1991	2.31	7.03	13.61	19.52	28.2	2.6	6.9	4.9	4.7	3.7	-9.3	26.7	-6.3	9.9	3.7	3.4	29.390
Conservative	Nov-1992	1.54	0.29	1.83	4.17	8.6	4.3	4.4	4.4	4.8	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	36.506
Protected	Jan-1991	0.22	0.60	1.17	1.71	2.3	2.9	3.2	3.6	4.1	4.3	2.6	3.4	4.0	4.0	4.7	5.7	34.778

* 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	2.91	1.49	5.96	10.27	19.6	7.4	7.1	6.8	7.0	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	114.963
Protected	May-1988	0.17	0.43	0.83	1.19	1.7	2.2	2.5	2.9	3.4	4.0	1.9	2.7	3.3	3.2	4.0	5.0	36.715
Pension	Oct-1984	2.87	1.45	5.90	10.15	19.5	7.3	7.0	6.8	7.0	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	82.613
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.21	0.55	1.09	1.63	2.3	2.8	3.1	3.4	4.1	5.8	2.5	3.3	3.9	3.7	4.2	6.2	27.884
Aggressive	Nov-2001	4.03	2.87	8.73	14.31	26.3	9.6	8.9	8.5	8.5	4.4	5.4	20.3	-4.3	14.7	4.7	6.5	29.446
Spread Managers	Nov-2001	2.21	1.23	5.82	9.43	18.0	5.8	6.4	5.6	5.1	3.2	3.3	14.5	-2.0	9.9	2.4	1.0	24.074

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