

Savings Products - Investment Returns

as at 31 July 2021

Fund Name	Inception Date	Performance to 31 July 2021 (%)				Performance to 31 July 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	1.25	3.06	6.35	12.08	12.3	7.0	6.8	7.1	7.1	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	31.247
Aggressive	Aug-1995	1.62	4.28	9.43	17.39	17.7	9.5	8.6	9.2	8.7	4.5	5.4	20.3	-4.3	14.7	4.7	6.5	31.395
Spread Managers	Sep-1995	0.42	1.62	4.08	9.60	9.9	5.1	5.1	5.7	5.0	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.812
Protected	Aug-1995	0.20	0.57	1.02	1.43	1.8	2.1	2.4	2.8	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	22.856
Personal Plan																		
Balanced	Aug-1995	1.25	3.06	6.35	12.08	12.3	7.0	6.8	7.1	7.1	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	31.303
Aggressive	Aug-1995	1.62	4.28	9.43	17.39	17.6	9.4	8.6	9.2	8.7	4.5	5.3	20.3	-4.3	14.7	4.7	6.5	31.452
Spread Managers	Sep-1995	0.42	1.62	4.08	9.59	9.9	5.1	5.1	5.7	5.0	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.885
Protected	Aug-1995	0.20	0.57	1.02	1.43	1.8	2.1	2.4	2.8	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	22.856
Personal Plan (Locked-In)																		
Managed	Nov-1996	1.31	3.22	6.67	12.58	13.0	7.6	7.5	7.7	7.6	4.4	5.3	16.7	-2.3	12.3	4.9	5.6	29.039
Equities	Nov-1996	-0.28	1.23	3.94	14.84	14.9	7.8	10.5	10.8	11.1	5.5	9.8	25.4	-0.1	20.8	9.6	7.4	37.050
Protected	Nov-1996	0.26	0.75	1.36	1.91	2.4	2.7	3.0	3.4	3.8	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.332
Premier Plan																		
Equities	Sep-1996	-0.33	1.08	3.67	14.36	14.2	7.1	9.9	10.2	10.6	5.9	9.1	24.6	-0.7	20.1	9.1	7.3	41.046
Balanced	Sep-1996	1.25	3.06	6.35	12.08	12.3	7.0	6.8	7.1	7.1	4.7	4.7	16.0	-2.9	11.7	4.3	5.6	31.303
Aggressive	Sep-1996	1.62	4.28	9.43	17.39	17.6	9.4	8.6	9.2	8.7	4.7	5.3	20.3	-4.3	14.7	4.7	6.5	31.452
Spread Managers	Sep-1996	0.42	1.62	4.08	9.59	9.9	5.1	5.1	5.7	5.0	3.7	3.3	14.5	-2.0	9.9	2.4	1.0	24.885
Protected	Sep-1996	0.21	0.58	1.04	1.46	1.9	2.1	2.4	2.8	3.3	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.376
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	1.25	3.06	6.35	12.08	12.3	7.0	6.7	7.0	7.0	4.9	4.7	16.0	-3.2	11.7	4.3	5.7	42.525
Equities	Jan-1991	-0.33	1.08	3.67	14.36	14.2	7.1	9.9	10.2	10.6	6.8	9.1	24.6	-0.7	20.1	9.2	7.3	73.296
International	Jan-1991	2.75	7.04	15.83	26.95	27.7	14.4	10.9	12.3	10.8	5.5	6.2	25.9	-8.0	18.1	4.1	7.2	50.781
Conservative	Nov-1992	0.78	1.42	2.52	4.33	4.6	3.2	3.6	3.6	4.0	4.1	2.6	8.3	-0.9	6.4	2.8	3.9	31.071
Protected	Jan-1991	0.21	0.58	1.05	1.44	1.8	2.1	2.4	2.8	3.3	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.860
Personal Plan																		
Managed	Jan-1991	1.31	3.24	6.73	12.67	13.1	7.8	7.6	7.9	7.8	5.6	5.4	16.8	-2.2	12.4	5.1	6.3	52.752
Equities	Jan-1991	-0.27	1.26	4.03	14.97	15.0	7.9	10.7	11.0	11.4	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	89.306
International	Jan-1991	2.82	7.25	16.26	27.66	28.6	15.3	11.7	13.1	11.6	6.2	7.0	26.9	-7.3	19.0	4.8	7.9	61.848
Property	Jan-1991	3.08	8.29	21.59	33.99	30.0	8.1	9.1	6.2	6.6	4.1	-9.3	26.7	-6.3	9.9	3.7	3.4	33.523
Conservative	Nov-1992	0.84	1.60	2.88	4.88	5.3	3.9	4.3	4.4	4.7	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	37.440
Protected	Jan-1991	0.27	0.75	1.37	1.96	2.5	2.8	3.1	3.5	4.0	4.2	2.6	3.4	4.0	4.0	4.7	5.7	35.113

* 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	1.26	3.11	6.42	12.15	12.4	7.1	6.9	7.2	7.1	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	120.622	
Protected	May-1988	0.21	0.58	1.04	1.45	1.8	2.1	2.4	2.8	3.3	4.0	1.9	2.7	3.3	3.2	4.0	5.0	36.989	
Pension	Oct-1984	1.25	3.05	6.31	12.01	12.2	6.9	6.8	7.1	7.1	6.1	4.6	16.0	-2.9	11.7	4.3	5.6	86.620	
Flexipol*																			
Ordinary Policies																			
Protected	Sep-1981	0.25	0.71	1.30	1.84	2.4	2.7	3.0	3.3	4.0	5.7	2.5	3.3	3.9	3.7	4.2	6.2	28.140	
Aggressive	Nov-2001	1.62	4.28	9.43	17.39	17.7	9.5	8.6	9.2	8.7	4.7	5.4	20.3	-4.3	14.7	4.7	6.5	31.395	
Spread Managers	Nov-2001	0.42	1.62	4.08	9.60	9.9	5.1	5.1	5.7	5.0	3.3	3.3	14.5	-2.0	9.9	2.4	1.0	24.812	

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