

## Savings Products - Investment Returns

as at 31 August 2021

Fund Name	Inception Date	Performance to 31 August 2021 (%)				Performance to 31 August 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*																		
<b>Investment &amp; Protection Plan</b>																		
Balanced	Aug-1995	0.79	4.34	8.75	8.77	10.2	7.9	6.4	7.3	7.0	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	31.493
Aggressive	Aug-1995	1.18	5.96	12.23	12.94	14.9	11.0	8.1	9.6	8.7	4.5	5.4	20.3	-4.3	14.7	4.7	6.5	31.767
Spread Managers	Sep-1995	0.67	3.05	6.05	5.75	8.1	6.0	4.9	5.9	4.9	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.978
Protected	Aug-1995	0.20	0.61	1.10	1.50	1.9	2.1	2.4	2.8	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	22.903
<b>Personal Plan</b>																		
Balanced	Aug-1995	0.79	4.34	8.75	8.76	10.2	7.9	6.4	7.3	7.0	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	31.550
Aggressive	Aug-1995	1.18	5.96	12.23	12.94	14.8	11.0	8.1	9.5	8.6	4.6	5.3	20.3	-4.3	14.7	4.7	6.5	31.825
Spread Managers	Sep-1995	0.67	3.05	6.05	5.74	8.1	6.0	4.9	5.9	4.9	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	25.052
Protected	Aug-1995	0.20	0.61	1.10	1.50	1.9	2.1	2.4	2.8	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	22.903
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	0.84	4.49	9.08	9.26	10.9	8.6	7.0	8.0	7.5	4.4	5.3	16.7	-2.3	12.3	4.9	5.6	29.283
Equities	Nov-1996	2.54	5.39	9.56	10.12	15.1	11.1	10.1	11.3	11.2	5.5	9.8	25.4	-0.1	20.8	9.6	7.4	37.992
Protected	Nov-1996	0.26	0.79	1.46	2.00	2.6	2.8	3.0	3.3	3.8	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.391
<b>Premier Plan</b>																		
Equities	Sep-1996	2.49	5.23	9.27	9.67	14.5	10.4	9.5	10.7	10.7	5.9	9.1	24.6	-0.7	20.1	9.1	7.3	42.068
Balanced	Sep-1996	0.79	4.34	8.75	8.76	10.2	7.9	6.4	7.3	7.0	4.7	4.7	16.0	-2.9	11.7	4.3	5.6	31.550
Aggressive	Sep-1996	1.18	5.96	12.23	12.94	14.8	11.0	8.1	9.5	8.6	4.8	5.3	20.3	-4.3	14.7	4.7	6.5	31.825
Spread Managers	Sep-1996	0.67	3.05	6.05	5.74	8.1	6.0	4.9	5.9	4.9	3.8	3.3	14.5	-2.0	9.9	2.4	1.0	25.052
Protected	Sep-1996	0.21	0.62	1.12	1.53	2.0	2.2	2.3	2.7	3.3	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.422
Original Goldline*																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	0.79	4.34	8.75	8.77	10.2	8.0	6.3	7.3	7.0	4.9	4.7	16.0	-3.2	11.7	4.3	5.7	42.860
Equities	Jan-1991	2.49	5.23	9.27	9.67	14.5	10.4	9.5	10.7	10.7	6.9	9.1	24.6	-0.7	20.1	9.2	7.3	75.123
International	Jan-1991	1.41	8.63	18.40	20.59	22.3	16.4	10.4	12.8	10.7	5.5	6.2	25.9	-8.0	18.1	4.1	7.2	51.496
Conservative	Nov-1992	0.15	1.99	3.99	3.08	3.4	3.3	3.3	3.7	3.9	4.1	2.6	8.3	-0.9	6.4	2.8	3.9	31.118
Protected	Jan-1991	0.21	0.63	1.14	1.53	1.9	2.1	2.4	2.7	3.3	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.922
<b>Personal Plan</b>																		
Managed	Jan-1991	0.85	4.52	9.14	9.34	11.0	8.7	7.1	8.1	7.8	5.7	5.4	16.8	-2.2	12.4	5.1	6.3	53.199
Equities	Jan-1991	2.55	5.42	9.66	10.25	15.3	11.2	10.3	11.4	11.5	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	91.586
International	Jan-1991	1.47	8.84	18.86	21.27	23.2	17.3	11.2	13.7	11.5	6.2	7.0	26.9	-7.3	19.0	4.8	7.9	62.760
Property	Jan-1991	1.32	7.95	18.24	24.41	29.3	8.5	8.7	6.7	6.8	4.1	-9.3	26.7	-6.3	9.9	3.7	3.4	33.965
Conservative	Nov-1992	0.21	2.17	4.36	3.63	4.1	4.0	4.0	4.4	4.6	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	37.518
Protected	Jan-1991	0.26	0.79	1.46	2.04	2.6	2.8	3.0	3.4	4.0	4.2	2.6	3.4	4.0	4.0	4.7	5.7	35.206

\* 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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<b>Link-Save/Link-Save Plus*</b>																		
Managed	Apr-1982	0.80	4.39	8.83	8.85	10.3	8.0	6.5	7.4	7.1	6.6	4.7	16.0	-2.8	11.7	4.4	5.6	121.586
Protected	May-1988	0.21	0.62	1.13	1.53	1.9	2.1	2.4	2.7	3.3	4.0	1.9	2.7	3.3	3.2	4.0	5.0	37.067
Pension	Oct-1984	0.79	4.33	8.71	8.71	10.1	7.9	6.3	7.3	7.0	6.1	4.6	16.0	-2.9	11.7	4.3	5.6	87.303
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.25	0.76	1.39	1.92	2.5	2.7	3.0	3.3	3.9	5.7	2.5	3.3	3.9	3.7	4.2	6.2	28.211
Aggressive	Nov-2001	1.18	5.96	12.23	12.94	14.9	11.0	8.1	9.6	8.7	4.7	5.4	20.3	-4.3	14.7	4.7	6.5	31.767
Spread Managers	Nov-2001	0.67	3.05	6.05	5.75	8.1	6.0	4.9	5.9	4.9	3.3	3.3	14.5	-2.0	9.9	2.4	1.0	24.978

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