

## Savings Products - Investment Returns

as at 31 October 2021

Fund Name	Inception Date	Performance to 31 October 2021 (%)				Performance to 31 October 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	0.73	-0.35	2.70	5.98	11.7	6.0	7.7	7.3	6.7	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	31.139
Aggressive	Aug-1995	1.40	0.25	4.54	9.70	17.7	8.6	10.1	9.6	8.4	4.5	5.4	20.3	-4.3	14.7	4.7	6.5	31.474
Spread Managers	Sep-1995	-0.38	-1.64	-0.04	2.38	7.8	3.7	5.7	5.8	4.5	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.405
Protected	Aug-1995	0.24	0.68	1.25	1.71	2.1	2.1	2.3	2.7	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	23.013
<b>Personal Plan</b>																		
Balanced	Aug-1995	0.72	-0.35	2.70	5.98	11.7	6.0	7.7	7.3	6.7	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	31.194
Aggressive	Aug-1995	1.40	0.25	4.54	9.70	17.7	8.6	10.1	9.6	8.4	4.5	5.3	20.3	-4.3	14.7	4.7	6.5	31.531
Spread Managers	Sep-1995	-0.38	-1.64	-0.04	2.38	7.8	3.7	5.7	5.8	4.5	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	24.477
Protected	Aug-1995	0.24	0.68	1.25	1.71	2.1	2.1	2.3	2.7	3.3	3.2	1.9	2.8	3.4	3.3	4.1	5.0	23.013
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	0.77	-0.20	3.01	6.46	12.4	6.7	8.4	8.0	7.3	4.4	5.3	16.7	-2.3	12.3	4.9	5.6	28.982
Equities	Nov-1996	0.91	1.49	2.74	5.49	16.5	8.8	12.6	11.9	10.8	5.5	9.8	25.4	-0.1	20.8	9.6	7.4	37.602
Protected	Nov-1996	0.29	0.84	1.59	2.21	2.8	2.7	2.9	3.3	3.8	3.3	2.5	3.3	3.9	3.9	4.6	5.0	22.519
<b>Premier Plan</b>																		
Equities	Sep-1996	0.86	1.34	2.43	5.05	15.9	8.2	11.9	11.3	10.3	5.8	9.1	24.6	-0.7	20.1	9.1	7.3	41.595
Balanced	Sep-1996	0.72	-0.35	2.70	5.98	11.7	6.0	7.7	7.3	6.7	4.6	4.7	16.0	-2.9	11.7	4.3	5.6	31.194
Aggressive	Sep-1996	1.40	0.25	4.54	9.70	17.7	8.6	10.1	9.6	8.4	4.7	5.3	20.3	-4.3	14.7	4.7	6.5	31.531
Spread Managers	Sep-1996	-0.38	-1.64	-0.04	2.38	7.8	3.7	5.7	5.8	4.5	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	24.477
Protected	Sep-1996	0.23	0.67	1.25	1.72	2.1	2.1	2.3	2.7	3.2	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.526
Original Goldline*																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	0.73	-0.35	2.70	5.98	11.7	6.0	7.6	7.3	6.7	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	42.378
Equities	Jan-1991	0.86	1.34	2.43	5.05	15.9	8.2	11.9	11.3	10.3	6.8	9.1	24.6	-0.7	20.1	9.2	7.3	74.278
International	Jan-1991	2.48	0.78	7.88	16.73	27.9	13.0	13.4	12.7	10.5	5.5	6.2	25.9	-8.0	18.1	4.1	7.2	51.178
Conservative	Nov-1992	-0.15	-1.09	0.31	1.40	3.2	2.1	3.6	3.6	3.7	4.0	2.6	8.3	-0.9	6.4	2.8	3.9	30.731
Protected	Jan-1991	0.24	0.68	1.27	1.73	2.1	2.1	2.3	2.7	3.3	3.6	1.9	2.7	3.3	3.2	4.0	5.0	29.057
<b>Personal Plan</b>																		
Managed	Jan-1991	0.78	-0.17	3.06	6.54	12.5	6.8	8.5	8.1	7.5	5.6	5.4	16.8	-2.2	12.4	5.1	6.3	52.661
Equities	Jan-1991	0.92	1.52	2.79	5.61	16.7	9.0	12.7	12.1	11.1	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	90.659
International	Jan-1991	2.54	0.97	8.29	17.39	28.9	13.9	14.2	13.5	11.3	6.2	7.0	26.9	-7.3	19.0	4.8	7.9	62.451
Property	Jan-1991	5.82	2.78	11.30	24.98	37.7	6.4	11.2	8.7	6.9	4.1	-9.3	26.7	-6.3	9.9	3.7	3.4	34.456
Conservative	Nov-1992	-0.09	-0.92	0.66	1.93	3.9	2.8	4.3	4.3	4.4	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	37.095
Protected	Jan-1991	0.30	0.86	1.61	2.24	2.8	2.8	3.0	3.4	4.0	4.2	2.6	3.4	4.0	4.0	4.7	5.7	35.414

\* 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	0.72	-0.34	2.76	6.06	11.8	6.1	7.8	7.4	6.8	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	120.216
Protected	May-1988	0.24	0.69	1.28	1.74	2.1	2.1	2.3	2.7	3.3	4.0	1.9	2.7	3.3	3.2	4.0	5.0	37.244
Pension	Oct-1984	0.73	-0.35	2.69	5.94	11.6	6.0	7.7	7.3	6.7	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	86.317
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.28	0.82	1.54	2.12	2.7	2.7	2.9	3.3	3.9	5.7	2.5	3.3	3.9	3.7	4.2	6.2	28.370
Aggressive	Nov-2001	1.40	0.25	4.54	9.70	17.7	8.6	10.1	9.6	8.4	4.6	5.4	20.3	-4.3	14.7	4.7	6.5	31.474
Spread Managers	Nov-2001	-0.38	-1.64	-0.04	2.38	7.8	3.7	5.7	5.8	4.5	3.2	3.3	14.5	-2.0	9.9	2.4	1.0	24.405

\* Closed to new policies

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