

Savings Products - Investment Returns

as at 31 December 2020

Fund Name	Inception Date	Performance to 31 December 2020 (%)				Performance to 31 December 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	2020	2019	2018	2017	2016		2015
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	1.41	4.40	8.61	17.79	4.7	10.2	5.6	6.6	6.8	4.3	4.7	16.0	-2.9	11.7	4.3	5.6	29.363
Aggressive	Aug-1995	1.77	5.70	11.12	22.75	5.4	12.6	6.7	7.8	7.9	4.2	5.4	20.3	-4.3	14.7	4.7	6.5	28.625
Spread Managers	Sep-1995	0.68	4.53	8.10	16.61	3.3	8.8	5.0	5.5	5.1	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	23.781
Protected	Aug-1995	0.14	0.41	0.77	1.22	1.9	2.3	2.7	3.1	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.595
Personal Plan																		
Balanced	Aug-1995	1.41	4.40	8.61	17.78	4.7	10.2	5.6	6.6	6.8	4.4	4.7	16.0	-2.9	11.7	4.3	5.6	29.417
Aggressive	Aug-1995	1.77	5.70	11.09	22.71	5.3	12.6	6.6	7.8	7.9	4.2	5.3	20.3	-4.3	14.7	4.7	6.5	28.677
Spread Managers	Sep-1995	0.68	4.53	8.10	16.56	3.3	8.7	5.1	5.5	5.1	3.5	3.3	14.5	-2.0	9.9	2.4	1.0	23.852
Protected	Aug-1995	0.14	0.41	0.77	1.22	1.9	2.3	2.7	3.1	3.5	3.3	1.9	2.8	3.4	3.3	4.1	5.0	22.595
Personal Plan (Locked-In)																		
Managed	Nov-1996	1.46	4.56	8.94	18.34	5.3	10.9	6.3	7.2	7.2	4.2	5.3	16.7	-2.3	12.3	4.9	5.6	27.193
Equities	Nov-1996	4.15	12.29	17.23	36.21	9.8	17.3	11.2	12.7	11.8	5.5	9.8	25.4	-0.1	20.8	9.6	7.4	35.933
Protected	Nov-1996	0.18	0.55	1.04	1.64	2.5	2.9	3.2	3.6	3.9	3.3	2.5	3.3	3.9	3.9	4.6	5.0	21.992
Premier Plan																		
Equities	Sep-1996	4.10	12.12	16.87	35.60	9.1	16.6	10.5	12.1	11.3	5.9	9.1	24.6	-0.7	20.1	9.1	7.3	39.934
Balanced	Sep-1996	1.41	4.40	8.61	17.78	4.7	10.2	5.6	6.6	6.8	4.5	4.7	16.0	-2.9	11.7	4.3	5.6	29.417
Aggressive	Sep-1996	1.77	5.70	11.09	22.71	5.3	12.6	6.6	7.8	7.9	4.4	5.3	20.3	-4.3	14.7	4.7	6.5	28.677
Spread Managers	Sep-1996	0.68	4.53	8.10	16.56	3.3	8.7	5.1	5.5	5.1	3.6	3.3	14.5	-2.0	9.9	2.4	1.0	23.852
Protected	Sep-1996	0.14	0.42	0.78	1.24	1.9	2.3	2.6	3.0	3.5	3.3	1.9	2.7	3.3	3.2	4.0	4.9	22.115
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	1.41	4.40	8.61	17.80	4.7	10.2	5.5	6.5	6.7	4.8	4.7	16.0	-3.2	11.7	4.3	5.7	39.961
Equities	Jan-1991	4.10	12.12	16.87	35.60	9.1	16.6	10.5	12.1	11.3	6.8	9.1	24.6	-0.7	20.1	9.2	7.3	71.311
International	Jan-1991	1.77	6.02	13.92	28.19	6.2	15.6	7.2	8.6	8.8	5.1	6.2	25.9	-8.0	18.1	4.1	7.2	43.459
Conservative	Nov-1992	0.48	1.35	3.50	7.70	2.6	5.4	3.3	3.8	4.1	4.1	2.6	8.3	-0.9	6.4	2.8	3.9	30.332
Protected	Jan-1991	0.13	0.39	0.74	1.19	1.9	2.3	2.6	3.0	3.5	3.6	1.9	2.7	3.3	3.2	4.0	5.0	28.525
Personal Plan																		
Managed	Jan-1991	1.47	4.58	9.00	18.43	5.4	11.0	6.4	7.3	7.5	5.5	5.4	16.8	-2.2	12.4	5.1	6.3	49.369
Equities	Jan-1991	4.16	12.32	17.29	36.31	9.9	17.4	11.3	12.9	12.1	7.5	9.9	25.5	-0.0	21.0	9.9	8.1	86.531
International	Jan-1991	1.84	6.22	14.34	28.89	7.0	16.5	7.9	9.4	9.6	5.7	7.0	26.9	-7.3	19.0	4.8	7.9	52.704
Property	Jan-1991	0.58	6.15	11.68	19.78	-9.3	7.2	2.5	4.2	3.7	3.5	-9.3	26.7	-6.3	9.9	3.7	3.4	27.461
Conservative	Nov-1992	0.54	1.53	3.86	8.26	3.3	6.1	4.0	4.5	4.8	4.7	3.3	9.0	-0.2	7.1	3.5	4.3	36.400
Protected	Jan-1991	0.20	0.57	1.10	1.73	2.6	3.0	3.3	3.7	4.2	4.3	2.6	3.4	4.0	4.0	4.7	5.7	34.570

* 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	1.41	4.40	8.65	17.85	4.7	10.3	5.7	6.6	6.8	6.5	4.7	16.0	-2.8	11.7	4.4	5.6	113.275
Protected	May-1988	0.14	0.40	0.76	1.22	1.9	2.3	2.6	3.0	3.5	4.1	1.9	2.7	3.3	3.2	4.0	5.0	36.559
Pension	Oct-1984	1.40	4.38	8.57	17.75	4.6	10.2	5.6	6.5	6.7	6.0	4.6	16.0	-2.9	11.7	4.3	5.6	81.432
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.18	0.53	1.07	1.69	2.5	2.9	3.2	3.5	4.3	5.8	2.5	3.3	3.9	3.7	4.2	6.2	27.731
Aggressive	Nov-2001	1.77	5.70	11.12	22.75	5.4	12.6	6.7	7.8	7.9	4.3	5.4	20.3	-4.3	14.7	4.7	6.5	28.625
Spread Managers	Nov-2001	0.68	4.53	8.10	16.61	3.3	8.8	5.0	5.5	5.1	3.2	3.3	14.5	-2.0	9.9	2.4	1.0	23.781

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