

Savings Products - Investment Returns

as at 30 April 2022

Fund Name	Inception Date	Performance to 30 April 2022 (%)				Performance to 30 April 2022 (%)						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	2021	2020	2019	2018	2017	2016	
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	-2.02	-1.05	-3.16	-3.49	-0.5	6.8	4.4	5.3	5.3	4.2	3.8	4.7	16.0	-2.9	11.7	4.3	30.156
Aggressive	Aug-1995	-2.44	-0.59	-3.10	-2.86	1.3	10.2	6.2	7.0	6.8	4.3	7.2	5.4	20.3	-4.3	14.7	4.7	30.497
Spread Managers	Sep-1995	-2.41	-3.29	-6.57	-8.10	-6.6	2.7	1.3	3.4	2.8	3.1	-0.9	3.3	14.5	-2.0	9.9	2.4	22.801
Protected	Aug-1995	0.27	0.77	1.50	2.19	2.8	2.2	2.4	2.7	3.1	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.357
Personal Plan																		
Balanced	Aug-1995	-2.01	-1.01	-3.13	-3.47	-0.5	6.8	4.4	5.3	5.3	4.2	3.8	4.7	16.0	-2.9	11.7	4.3	30.218
Aggressive	Aug-1995	-2.44	-0.60	-3.12	-2.88	1.3	10.2	6.2	7.0	6.8	4.3	7.2	5.3	20.3	-4.3	14.7	4.7	30.548
Spread Managers	Sep-1995	-2.41	-3.30	-6.58	-8.11	-6.6	2.7	1.3	3.4	2.8	3.2	-0.9	3.3	14.5	-2.0	9.9	2.4	22.867
Protected	Aug-1995	0.27	0.77	1.50	2.19	2.8	2.2	2.4	2.7	3.1	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.357
Personal Plan (Locked-In)																		
Managed	Nov-1996	-1.97	-0.89	-2.87	-3.06	0.1	7.4	5.0	5.9	5.9	4.2	4.4	5.3	16.7	-2.3	12.3	4.9	28.150
Equities	Nov-1996	-1.20	4.45	-2.11	-0.65	0.6	13.0	7.5	9.7	9.9	5.3	-1.9	9.8	25.4	-0.1	20.8	9.6	36.810
Protected	Nov-1996	0.32	0.90	1.77	2.62	3.4	2.8	3.0	3.3	3.7	3.3	3.3	2.5	3.3	3.9	3.9	4.6	22.917
Premier Plan																		
Equities	Sep-1996	-1.25	4.30	-2.40	-1.09	-0.0	12.3	6.9	9.0	9.3	5.6	-2.5	9.1	24.6	-0.7	20.1	9.1	40.598
Balanced	Sep-1996	-2.01	-1.01	-3.13	-3.47	-0.5	6.8	4.4	5.3	5.3	4.4	3.8	4.7	16.0	-2.9	11.7	4.3	30.218
Aggressive	Sep-1996	-2.44	-0.60	-3.12	-2.88	1.3	10.2	6.2	7.0	6.8	4.5	7.2	5.3	20.3	-4.3	14.7	4.7	30.548
Spread Managers	Sep-1996	-2.41	-3.30	-6.58	-8.11	-6.6	2.7	1.3	3.4	2.8	3.3	-0.9	3.3	14.5	-2.0	9.9	2.4	22.867
Protected	Sep-1996	0.28	0.77	1.47	2.16	2.7	2.2	2.3	2.7	3.1	3.3	2.6	1.9	2.7	3.3	3.2	4.0	22.858
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-2.01	-1.03	-3.15	-3.48	-0.5	6.8	4.4	5.2	5.3	4.7	3.8	4.7	16.0	-3.2	11.7	4.3	41.043
Equities	Jan-1991	-1.25	4.30	-2.40	-1.09	-0.0	12.3	6.9	9.0	9.3	6.6	-2.5	9.1	24.6	-0.7	20.1	9.2	72.496
International	Jan-1991	-3.48	-1.70	-3.62	-2.87	4.0	15.0	9.0	9.0	8.3	5.3	15.5	6.2	25.9	-8.0	18.1	4.1	49.325
Conservative	Nov-1992	-1.32	-1.61	-2.66	-3.72	-2.4	1.6	1.5	2.4	2.7	3.8	0.2	2.6	8.3	-0.9	6.4	2.8	29.915
Protected	Jan-1991	0.28	0.78	1.49	2.18	2.8	2.2	2.3	2.7	3.1	3.6	2.6	1.9	2.7	3.3	3.2	4.0	29.489
Personal Plan																		
Managed	Jan-1991	-1.96	-0.87	-2.81	-2.98	0.2	7.6	5.1	6.0	6.1	5.4	4.6	5.4	16.8	-2.2	12.4	5.1	51.182
Equities	Jan-1991	-1.20	4.47	-2.07	-0.58	0.7	13.1	7.6	9.8	10.1	7.3	-1.8	9.9	25.5	-0.0	21.0	9.9	88.785
International	Jan-1991	-3.42	-1.51	-3.25	-2.30	4.8	15.9	9.8	9.8	9.1	6.0	16.4	7.0	26.9	-7.3	19.0	4.8	60.424
Property	Jan-1991	-1.49	4.30	-1.27	1.48	9.9	18.1	6.7	7.3	6.6	4.0	18.8	-9.3	26.7	-6.3	9.9	3.7	34.019
Conservative	Nov-1992	-1.26	-1.44	-2.32	-3.22	-1.7	2.3	2.2	3.1	3.4	4.5	1.0	3.3	9.0	-0.2	7.1	3.5	36.236
Protected	Jan-1991	0.33	0.93	1.82	2.69	3.5	2.9	3.0	3.4	3.8	4.2	3.3	2.6	3.4	4.0	4.0	4.7	36.060

* 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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Link-Save/Link-Save Plus*																		
Managed	Apr-1982	-2.02	-1.03	-3.10	-3.43	-0.4	6.9	4.4	5.4	5.4	6.3	3.9	4.7	16.0	-2.8	11.7	4.4	116.490
Protected	May-1988	0.27	0.77	1.49	2.19	2.8	2.2	2.3	2.7	3.1	4.0	2.6	1.9	2.7	3.3	3.2	4.0	37.799
Pension	Oct-1984	-2.01	-1.04	-3.16	-3.49	-0.5	6.8	4.3	5.3	5.3	5.8	3.7	4.6	16.0	-2.9	11.7	4.3	83.594
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.31	0.89	1.74	2.58	3.3	2.8	2.9	3.3	3.7	5.7	3.2	2.5	3.3	3.9	3.7	4.2	28.865
Aggressive	Nov-2001	-2.44	-0.59	-3.10	-2.86	1.3	10.2	6.2	7.0	6.8	4.3	7.2	5.4	20.3	-4.3	14.7	4.7	30.497
Spread Managers	Nov-2001	-2.41	-3.29	-6.57	-8.10	-6.6	2.7	1.3	3.4	2.8	2.8	-0.9	3.3	14.5	-2.0	9.9	2.4	22.801

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