

# Savings Products - Investment Returns

as at 31 January 2022

Fund Name	Inception Date	Performance to 31 January 2022 (%)				Performance to 31 January 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*																		
<b>Investment &amp; Protection Plan</b>																		
Balanced	Aug-1995	0.00	-2.13	-2.47	0.52	3.7	3.4	7.1	6.4	5.8	4.3	3.8	4.7	16.0	-2.9	11.7	4.3	30.476
Aggressive	Aug-1995	0.00	-2.53	-2.29	1.90	6.9	5.4	9.5	8.3	7.3	4.3	7.2	5.4	20.3	-4.3	14.7	4.7	30.677
Spread Managers	Sep-1995	0.00	-3.39	-4.97	-3.43	-1.1	0.8	4.4	4.7	3.7	3.3	-0.9	3.3	14.5	-2.0	9.9	2.4	23.578
Protected	Aug-1995	0.00	0.72	1.41	1.98	2.4	2.1	2.3	2.7	3.2	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.178
<b>Personal Plan</b>																		
Balanced	Aug-1995	0.00	-2.14	-2.48	0.51	3.7	3.4	7.1	6.4	5.8	4.3	3.8	4.7	16.0	-2.9	11.7	4.3	30.528
Aggressive	Aug-1995	0.00	-2.53	-2.29	1.90	6.9	5.3	9.5	8.3	7.3	4.3	7.2	5.3	20.3	-4.3	14.7	4.7	30.732
Spread Managers	Sep-1995	0.00	-3.39	-4.97	-3.43	-1.1	0.7	4.4	4.7	3.7	3.3	-0.9	3.3	14.5	-2.0	9.9	2.4	23.647
Protected	Aug-1995	0.00	0.72	1.41	1.98	2.4	2.1	2.3	2.7	3.2	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.178
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	0.00	-2.00	-2.19	0.95	4.3	4.1	7.7	7.1	6.3	4.2	4.4	5.3	16.7	-2.3	12.3	4.9	28.403
Equities	Nov-1996	0.00	-6.28	-4.88	-3.71	-1.1	2.8	9.8	9.8	9.2	5.1	-1.9	9.8	25.4	-0.1	20.8	9.6	35.241
Protected	Nov-1996	0.00	0.86	1.70	2.46	3.1	2.7	2.9	3.3	3.7	3.3	3.3	2.5	3.3	3.9	3.9	4.6	22.712
<b>Premier Plan</b>																		
Equities	Sep-1996	0.00	-6.42	-5.17	-4.15	-1.7	2.2	9.1	9.2	8.7	5.5	-2.5	9.1	24.6	-0.7	20.1	9.1	38.923
Balanced	Sep-1996	0.00	-2.14	-2.48	0.51	3.7	3.4	7.1	6.4	5.8	4.5	3.8	4.7	16.0	-2.9	11.7	4.3	30.528
Aggressive	Sep-1996	0.00	-2.53	-2.29	1.90	6.9	5.3	9.5	8.3	7.3	4.5	7.2	5.3	20.3	-4.3	14.7	4.7	30.732
Spread Managers	Sep-1996	0.00	-3.39	-4.97	-3.43	-1.1	0.7	4.4	4.7	3.7	3.5	-0.9	3.3	14.5	-2.0	9.9	2.4	23.647
Protected	Sep-1996	0.00	0.69	1.37	1.96	2.4	2.1	2.3	2.7	3.2	3.3	2.6	1.9	2.7	3.3	3.2	4.0	22.682
Original Goldline*																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	0.00	-2.14	-2.47	0.51	3.7	3.5	7.1	6.3	5.8	4.7	3.8	4.7	16.0	-3.2	11.7	4.3	41.472
Equities	Jan-1991	0.00	-6.42	-5.17	-4.15	-1.7	2.2	9.1	9.2	8.7	6.5	-2.5	9.1	24.6	-0.7	20.1	9.2	69.506
International	Jan-1991	0.00	-1.96	-1.19	5.77	14.4	9.7	13.6	11.1	9.3	5.4	15.5	6.2	25.9	-8.0	18.1	4.1	50.177
Conservative	Nov-1992	0.00	-1.06	-2.15	-0.75	0.3	0.9	3.2	3.2	3.1	3.9	0.2	2.6	8.3	-0.9	6.4	2.8	30.405
Protected	Jan-1991	0.00	0.70	1.39	1.98	2.4	2.1	2.3	2.7	3.2	3.6	2.6	1.9	2.7	3.3	3.2	4.0	29.261
<b>Personal Plan</b>																		
Managed	Jan-1991	0.00	-1.96	-2.13	1.05	4.5	4.2	7.8	7.2	6.5	5.5	4.6	5.4	16.8	-2.2	12.4	5.1	51.630
Equities	Jan-1991	0.00	-6.26	-4.84	-3.64	-1.0	2.9	9.9	10.0	9.4	7.2	-1.8	9.9	25.5	-0.0	21.0	9.9	84.987
International	Jan-1991	0.00	-1.76	-0.80	6.39	15.3	10.5	14.5	11.9	10.1	6.1	16.4	7.0	26.9	-7.3	19.0	4.8	61.351
Property	Jan-1991	0.00	-5.33	-2.70	5.37	18.3	2.0	7.4	6.9	6.0	3.9	18.8	-9.3	26.7	-6.3	9.9	3.7	32.618
Conservative	Nov-1992	0.00	-0.89	-1.80	-0.23	1.0	1.6	3.9	4.0	3.8	4.6	1.0	3.3	9.0	-0.2	7.1	3.5	36.766
Protected	Jan-1991	0.00	0.88	1.75	2.51	3.1	2.8	3.0	3.4	3.9	4.2	3.3	2.6	3.4	4.0	4.0	4.7	35.726

\* 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	0.00	-2.09	-2.42	0.61	3.8	3.5	7.1	6.5	5.9	6.4	3.9	4.7	16.0	-2.8	11.7	4.4	117.703
Protected	May-1988	0.00	0.72	1.41	2.00	2.5	2.1	2.3	2.7	3.2	4.0	2.6	1.9	2.7	3.3	3.2	4.0	37.511
Pension	Oct-1984	0.00	-2.14	-2.48	0.50	3.7	3.4	7.0	6.4	5.8	5.9	3.7	4.6	16.0	-2.9	11.7	4.3	84.470
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.00	0.84	1.67	2.39	3.0	2.7	2.9	3.3	3.8	5.7	3.2	2.5	3.3	3.9	3.7	4.2	28.609
Aggressive	Nov-2001	0.00	-2.53	-2.29	1.90	6.9	5.4	9.5	8.3	7.3	4.4	7.2	5.4	20.3	-4.3	14.7	4.7	30.677
Spread Managers	Nov-2001	0.00	-3.39	-4.97	-3.43	-1.1	0.8	4.4	4.7	3.7	3.0	-0.9	3.3	14.5	-2.0	9.9	2.4	23.578

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