

Savings Products - Investment Returns

as at 31 March 2022

Fund Name	Inception Date	Performance to 31 March 2022 (%)				Performance to 31 March 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	2.14	0.99	-0.44	-0.26	3.3	11.1	6.0	6.0	5.8	4.3	3.8	4.7	16.0	-2.9	11.7	4.3	30.779
Aggressive	Aug-1995	3.28	1.90	0.71	1.18	6.2	15.8	8.4	7.9	7.4	4.4	7.2	5.4	20.3	-4.3	14.7	4.7	31.258
Spread Managers	Sep-1995	0.46	-0.90	-4.62	-5.44	-2.9	7.0	2.8	4.1	3.4	3.3	-0.9	3.3	14.5	-2.0	9.9	2.4	23.365
Protected	Aug-1995	0.28	0.50	1.47	2.12	2.7	2.1	2.3	2.7	3.2	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.294
Personal Plan																		
Balanced	Aug-1995	2.17	1.02	-0.42	-0.25	3.3	11.1	6.0	6.0	5.8	4.3	3.8	4.7	16.0	-2.9	11.7	4.3	30.839
Aggressive	Aug-1995	3.27	1.88	0.69	1.17	6.1	15.8	8.4	7.9	7.3	4.4	7.2	5.3	20.3	-4.3	14.7	4.7	31.310
Spread Managers	Sep-1995	0.45	-0.91	-4.63	-5.44	-2.9	7.0	2.8	4.1	3.4	3.3	-0.9	3.3	14.5	-2.0	9.9	2.4	23.433
Protected	Aug-1995	0.28	0.50	1.47	2.12	2.7	2.1	2.3	2.7	3.2	3.2	2.6	1.9	2.8	3.4	3.3	4.1	23.294
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.20	1.10	-0.15	0.17	3.9	11.8	6.6	6.7	6.3	4.3	4.4	5.3	16.7	-2.3	12.3	4.9	28.715
Equities	Nov-1996	5.25	5.73	-0.01	0.28	5.3	18.8	9.0	10.3	10.0	5.3	-1.9	9.8	25.4	-0.1	20.8	9.6	37.259
Protected	Nov-1996	0.33	0.59	1.74	2.57	3.3	2.8	2.9	3.3	3.7	3.3	3.3	2.5	3.3	3.9	3.9	4.6	22.845
Premier Plan																		
Equities	Sep-1996	5.19	5.62	-0.31	-0.17	4.6	18.2	8.3	9.6	9.4	5.7	-2.5	9.1	24.6	-0.7	20.1	9.1	41.113
Balanced	Sep-1996	2.17	1.02	-0.42	-0.25	3.3	11.1	6.0	6.0	5.8	4.5	3.8	4.7	16.0	-2.9	11.7	4.3	30.839
Aggressive	Sep-1996	3.27	1.88	0.69	1.17	6.1	15.8	8.4	7.9	7.3	4.6	7.2	5.3	20.3	-4.3	14.7	4.7	31.310
Spread Managers	Sep-1996	0.45	-0.91	-4.63	-5.44	-2.9	7.0	2.8	4.1	3.4	3.4	-0.9	3.3	14.5	-2.0	9.9	2.4	23.433
Protected	Sep-1996	0.29	0.50	1.43	2.09	2.6	2.2	2.3	2.7	3.1	3.3	2.6	1.9	2.7	3.3	3.2	4.0	22.795
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.15	1.00	-0.44	-0.26	3.3	11.1	6.0	6.0	5.7	4.7	3.8	4.7	16.0	-3.2	11.7	4.3	41.887
Equities	Jan-1991	5.19	5.62	-0.31	-0.17	4.6	18.2	8.3	9.6	9.4	6.6	-2.5	9.1	24.6	-0.7	20.1	9.2	73.416
International	Jan-1991	4.14	1.85	2.32	3.40	10.5	22.8	12.4	10.4	9.2	5.4	15.5	6.2	25.9	-8.0	18.1	4.1	51.103
Conservative	Nov-1992	0.51	-0.30	-1.50	-1.67	-0.2	3.7	2.3	2.9	2.9	3.9	0.2	2.6	8.3	-0.9	6.4	2.8	30.314
Protected	Jan-1991	0.28	0.50	1.45	2.11	2.7	2.1	2.3	2.7	3.1	3.6	2.6	1.9	2.7	3.3	3.2	4.0	29.408
Personal Plan																		
Managed	Jan-1991	2.21	1.11	-0.09	0.26	4.0	11.9	6.7	6.8	6.5	5.5	4.6	5.4	16.8	-2.2	12.4	5.1	52.204
Equities	Jan-1991	5.24	5.73	0.03	0.35	5.3	19.0	9.1	10.4	10.2	7.3	-1.8	9.9	25.5	-0.0	21.0	9.9	89.860
International	Jan-1991	4.21	1.97	2.72	4.00	11.3	23.7	13.3	11.2	10.0	6.1	16.4	7.0	26.9	-7.3	19.0	4.8	62.562
Property	Jan-1991	7.86	5.88	6.06	6.20	17.5	22.7	7.3	8.1	6.8	4.1	18.8	-9.3	26.7	-6.3	9.9	3.7	34.535
Conservative	Nov-1992	0.57	-0.18	-1.16	-1.15	0.5	4.5	3.0	3.6	3.6	4.6	1.0	3.3	9.0	-0.2	7.1	3.5	36.699
Protected	Jan-1991	0.34	0.60	1.80	2.63	3.3	2.8	3.0	3.4	3.8	4.2	3.3	2.6	3.4	4.0	4.0	4.7	35.943

* 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	2.14	1.01	-0.39	-0.19	3.4	11.2	6.1	6.1	5.8	6.4	3.9	4.7	16.0	-2.8	11.7	4.4	118.888
Protected	May-1988	0.28	0.50	1.46	2.13	2.7	2.2	2.3	2.7	3.1	4.0	2.6	1.9	2.7	3.3	3.2	4.0	37.697
Pension	Oct-1984	2.15	1.00	-0.45	-0.28	3.3	11.1	6.0	6.0	5.7	5.9	3.7	4.6	16.0	-2.9	11.7	4.3	85.312
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.32	0.58	1.72	2.52	3.2	2.7	2.9	3.3	3.7	5.7	3.2	2.5	3.3	3.9	3.7	4.2	28.775
Aggressive	Nov-2001	3.28	1.90	0.71	1.18	6.2	15.8	8.4	7.9	7.4	4.5	7.2	5.4	20.3	-4.3	14.7	4.7	31.258
Spread Managers	Nov-2001	0.46	-0.90	-4.62	-5.44	-2.9	7.0	2.8	4.1	3.4	2.9	-0.9	3.3	14.5	-2.0	9.9	2.4	23.365

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