

Savings Products - Investment Returns

as at 31 December 2021

Fund Name	Inception Date	Performance to 31 December 2021 (%)				Performance to 31 December 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	2021	2020	2019	2018	2017	2016	
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	0.00	3.37	3.56	7.24	8.8	6.7	9.7	7.5	6.7	4.5	8.8	4.7	16.0	-2.9	11.7	4.3	31.958
Aggressive	Aug-1995	0.00	5.08	5.58	10.77	13.9	9.6	13.1	9.7	8.5	4.6	13.9	5.4	20.3	-4.3	14.7	4.7	32.616
Spread Managers	Sep-1995	0.00	1.74	0.87	3.53	4.8	4.0	7.4	6.0	4.7	3.5	4.8	3.3	14.5	-2.0	9.9	2.4	24.924
Protected	Aug-1995	0.00	0.72	1.37	1.90	2.3	2.1	2.3	2.7	3.2	3.2	2.3	1.9	2.8	3.4	3.3	4.1	23.122
Personal Plan																		
Balanced	Aug-1995	0.00	3.36	3.55	7.23	8.8	6.7	9.7	7.5	6.7	4.5	8.8	4.7	16.0	-2.9	11.7	4.3	32.012
Aggressive	Aug-1995	0.00	5.08	5.58	10.77	13.9	9.6	13.0	9.6	8.5	4.6	13.9	5.3	20.3	-4.3	14.7	4.7	32.675
Spread Managers	Sep-1995	0.00	1.74	0.87	3.53	4.8	4.0	7.4	6.0	4.7	3.6	4.8	3.3	14.5	-2.0	9.9	2.4	24.997
Protected	Aug-1995	0.00	0.72	1.37	1.90	2.3	2.1	2.3	2.7	3.2	3.2	2.3	1.9	2.8	3.4	3.3	4.1	23.122
Personal Plan (Locked-In)																		
Managed	Nov-1996	0.00	3.52	3.86	7.72	9.5	7.4	10.4	8.1	7.3	4.4	9.5	5.3	16.7	-2.3	12.3	4.9	29.772
Equities	Nov-1996	0.00	2.05	2.35	7.42	5.8	7.8	13.4	11.9	10.9	5.5	5.8	9.8	25.4	-0.1	20.8	9.6	38.026
Protected	Nov-1996	0.00	0.86	1.68	2.39	3.0	2.7	2.9	3.3	3.7	3.3	3.0	2.5	3.3	3.9	3.9	4.6	22.647
Premier Plan																		
Equities	Sep-1996	0.00	1.89	2.04	6.93	5.2	7.2	12.7	11.3	10.4	5.9	5.2	9.1	24.6	-0.7	20.1	9.1	42.021
Balanced	Sep-1996	0.00	3.36	3.55	7.23	8.8	6.7	9.7	7.5	6.7	4.7	8.8	4.7	16.0	-2.9	11.7	4.3	32.012
Aggressive	Sep-1996	0.00	5.08	5.58	10.77	13.9	9.6	13.0	9.6	8.5	4.8	13.9	5.3	20.3	-4.3	14.7	4.7	32.675
Spread Managers	Sep-1996	0.00	1.74	0.87	3.53	4.8	4.0	7.4	6.0	4.7	3.7	4.8	3.3	14.5	-2.0	9.9	2.4	24.997
Protected	Sep-1996	0.00	0.70	1.35	1.88	2.3	2.1	2.3	2.7	3.2	3.3	2.3	1.9	2.7	3.3	3.2	4.0	22.629
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	0.00	3.37	3.55	7.23	8.8	6.7	9.7	7.4	6.7	4.9	8.8	4.7	16.0	-3.2	11.7	4.3	43.489
Equities	Jan-1991	0.00	1.89	2.04	6.93	5.2	7.2	12.7	11.3	10.4	6.8	5.2	9.1	24.6	-0.7	20.1	9.2	75.038
International	Jan-1991	0.00	8.50	9.64	17.16	24.7	15.1	18.6	12.6	10.6	5.7	24.7	6.2	25.9	-8.0	18.1	4.1	54.187
Conservative	Nov-1992	0.00	1.23	1.06	2.59	2.7	2.7	4.5	3.8	3.6	4.0	2.7	2.6	8.3	-0.9	6.4	2.8	31.155
Protected	Jan-1991	0.00	0.70	1.36	1.91	2.3	2.1	2.3	2.7	3.2	3.6	2.3	1.9	2.7	3.3	3.2	4.0	29.191
Personal Plan																		
Managed	Jan-1991	0.00	3.55	3.92	7.81	9.6	7.5	10.5	8.2	7.5	5.6	9.6	5.4	16.8	-2.2	12.4	5.1	54.108
Equities	Jan-1991	0.00	2.07	2.40	7.50	6.0	7.9	13.5	12.1	11.2	7.5	6.0	9.9	25.5	-0.0	21.0	9.9	91.696
International	Jan-1991	0.00	8.71	10.07	17.83	25.6	15.9	19.5	13.5	11.4	6.3	25.6	7.0	26.9	-7.3	19.0	4.8	66.209
Property	Jan-1991	0.00	9.89	10.03	21.75	30.3	8.7	14.4	9.1	7.5	4.2	30.3	-9.3	26.7	-6.3	9.9	3.7	35.782
Conservative	Nov-1992	0.00	1.41	1.41	3.14	3.4	3.4	5.2	4.5	4.3	4.7	3.4	3.3	9.0	-0.2	7.1	3.5	37.651
Protected	Jan-1991	0.00	0.89	1.72	2.42	3.0	2.8	3.0	3.4	3.9	4.2	3.0	2.6	3.4	4.0	4.0	4.7	35.621

* 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	0.00	3.39	3.60	7.34	8.9	6.8	9.8	7.5	6.8	6.5	8.9	4.7	16.0	-2.8	11.7	4.4	123.401
Protected	May-1988	0.00	0.72	1.38	1.92	2.4	2.1	2.3	2.7	3.2	4.0	2.4	1.9	2.7	3.3	3.2	4.0	37.421
Pension	Oct-1984	0.00	3.36	3.54	7.22	8.8	6.7	9.7	7.4	6.7	6.0	8.8	4.6	16.0	-2.9	11.7	4.3	88.579
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.00	0.85	1.64	2.31	2.9	2.7	2.9	3.3	3.8	5.7	2.9	2.5	3.3	3.9	3.7	4.2	28.529
Aggressive	Nov-2001	0.00	5.08	5.58	10.77	13.9	9.6	13.1	9.7	8.5	4.8	13.9	5.4	20.3	-4.3	14.7	4.7	32.616
Spread Managers	Nov-2001	0.00	1.74	0.87	3.53	4.8	4.0	7.4	6.0	4.7	3.3	4.8	3.3	14.5	-2.0	9.9	2.4	24.924

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