

Savings Products - Investment Returns

as at 31 January 2020



Fund Name	Inception Date	Performance to 31 January 2020 (%)				Performance to 31 January 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	2019	2018	2017	2016	2015		2014
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	1.52	2.82	4.33	7.31	14.7	6.5	8.4	6.8	7.6	4.4	16.0	-2.9	11.7	4.3	5.6	9.1	28.477
Aggressive	Aug-1995	1.71	3.48	5.42	8.57	18.1	7.4	10.3	8.1	9.3	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.612
Spread Managers	Sep-1995	0.87	2.29	3.41	5.98	12.2	6.1	7.3	4.8	5.4	3.5	14.5	-2.0	9.9	2.4	1.0	7.4	23.228
Protected	Aug-1995	0.22	0.67	1.34	2.03	2.7	3.0	3.1	3.6	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.225
Personal Plan																		
Balanced	Aug-1995	1.52	2.82	4.32	7.30	14.7	6.5	8.4	6.8	7.6	4.4	16.0	-2.9	11.7	4.3	5.6	9.1	28.530
Aggressive	Aug-1995	1.71	3.49	5.44	8.59	18.2	7.5	10.3	8.1	9.3	4.3	20.3	-4.3	14.7	4.7	6.5	10.0	27.691
Spread Managers	Sep-1995	0.87	2.30	3.41	5.97	12.2	6.1	7.3	4.8	5.5	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	23.298
Protected	Aug-1995	0.22	0.67	1.34	2.03	2.7	3.0	3.1	3.6	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.225
Personal Plan (Locked-In)																		
Managed	Nov-1996	1.57	2.98	4.64	7.80	15.4	7.1	9.1	7.3	8.0	4.2	16.7	-2.3	12.3	4.9	5.6	9.0	26.224
Equities	Nov-1996	1.90	5.04	4.53	12.54	25.1	13.5	14.8	11.9	11.8	5.3	25.4	-0.1	20.8	9.6	7.4	11.5	33.348
Protected	Nov-1996	0.27	0.82	1.65	2.47	3.3	3.6	3.7	4.1	4.0	3.4	3.3	3.9	3.9	4.6	5.0	4.5	21.521
Premier Plan																		
Equities	Sep-1996	1.84	4.88	4.22	12.03	24.4	12.9	14.1	11.4	11.4	5.8	24.6	-0.7	20.1	9.1	7.3	11.5	37.267
Balanced	Sep-1996	1.52	2.82	4.32	7.30	14.7	6.5	8.4	6.8	7.6	4.6	16.0	-2.9	11.7	4.3	5.6	9.1	28.530
Aggressive	Sep-1996	1.71	3.49	5.44	8.59	18.2	7.5	10.3	8.1	9.3	4.5	20.3	-4.3	14.7	4.7	6.5	10.0	27.691
Spread Managers	Sep-1996	0.87	2.30	3.41	5.97	12.2	6.1	7.3	4.8	5.5	3.7	14.5	-2.0	9.9	2.4	1.0	7.5	23.298
Protected	Sep-1996	0.23	0.67	1.32	1.97	2.6	2.9	3.0	3.6	3.7	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.745
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	1.52	2.82	4.33	7.31	14.7	6.3	8.3	6.7	7.6	4.8	16.0	-3.2	11.7	4.3	5.7	9.0	38.750
Equities	Jan-1991	1.84	4.88	4.22	12.03	24.4	12.9	14.1	11.4	11.4	6.8	24.6	-0.7	20.1	9.2	7.3	11.5	66.550
International	Jan-1991	1.94	4.13	7.57	9.61	21.9	7.0	12.1	9.2	11.3	5.1	25.9	-8.0	18.1	4.1	7.2	11.6	41.726
Conservative	Nov-1992	1.00	1.32	2.30	4.21	7.9	3.9	4.8	4.0	4.5	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	29.856
Protected	Jan-1991	0.22	0.66	1.33	2.01	2.7	3.0	3.1	3.6	3.7	3.7	2.7	3.3	3.2	4.0	5.0	4.5	28.066
Personal Plan																		
Managed	Jan-1991	1.58	3.00	4.70	7.88	15.5	7.2	9.2	7.5	8.4	5.6	16.8	-2.2	12.4	5.1	6.3	9.7	47.564
Equities	Jan-1991	1.91	5.06	4.57	12.61	25.2	13.6	14.9	12.2	12.2	7.5	25.5	-0.0	21.0	9.9	8.1	12.3	80.237
International	Jan-1991	2.00	4.32	7.96	10.21	22.8	7.8	12.9	9.9	12.1	5.8	26.9	-7.3	19.0	4.8	7.9	12.3	50.258
Property	Jan-1991	3.65	3.03	9.29	12.10	19.0	11.8	10.4	7.7	5.8	4.1	26.7	-6.3	9.9	3.7	3.4	1.6	31.366
Conservative	Nov-1992	1.06	1.50	2.66	4.76	8.7	4.7	5.6	4.7	5.2	4.8	9.0	-0.2	7.1	3.5	4.3	7.0	35.601
Protected	Jan-1991	0.28	0.82	1.66	2.51	3.4	3.7	3.8	4.3	4.4	4.3	3.4	4.0	4.0	4.7	5.7	5.2	33.792

* 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	1.53	2.83	4.34	7.34	14.7	6.5	8.5	6.8	7.7	6.6	16.0	-2.8	11.7	4.4	5.6	9.0	109.792
Protected	May-1988	0.22	0.67	1.34	2.00	2.7	3.0	3.1	3.6	3.7	4.1	2.7	3.3	3.2	4.0	5.0	4.5	35.960
Pension	Oct-1984	1.52	2.81	4.30	7.29	14.7	6.5	8.5	6.7	7.6	6.0	16.0	-2.9	11.7	4.3	5.6	8.9	78.998
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.28	0.82	1.63	2.45	3.3	3.6	3.6	4.2	4.6	5.9	3.3	3.9	3.7	4.2	6.2	6.1	27.122
Aggressive	Nov-2001	1.71	3.48	5.42	8.57	18.1	7.4	10.3	8.1	9.3	4.3	20.3	-4.3	14.7	4.7	6.5	10.0	27.612
Spread Managers	Nov-2001	0.87	2.29	3.41	5.98	12.2	6.1	7.3	4.8	5.4	3.2	14.5	-2.0	9.9	2.4	1.0	7.4	23.228

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