Savings Products - Investment Returns

as at 29 December 2017

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CPI for the year ending

30-Sep-17 1.9%

	Inception	Performance to 29 December 2017 (%)				Performance to 29 December 2017 (%)							Performance for Calendar Year (%)						Fund
Fund Name	Date	1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2017	2016	2015	2014	2013	2012	Exit Price	Size (\$m)
Goldline*																			
Investment & Protection Plan																			
Balanced	Aug-1995	0.71	4.50	6.54	8.50	11.7	7.9	7.2	8.5	7.1	4.2	11.7	4.3	5.6	9.1	11.8	10.0	24.903	47.11
Aggressive	Aug-1995	0.81	5.77	8.48	10.60	14.7	9.6	8.5	10.5	8.2	3.9	14.7	4.7	6.5	10.0	17.0	11.7	23.586	12.48
Spread Managers	Sep-1995	0.34	3.73	5.40	7.16	9.9	6.1	4.4	5.5	4.5	3.3	9.9	2.4	1.0	7.4	7.1	7.9	20.515	3.94
Protected	Aug-1995	0.26	0.91	1.70	2.47	3.3	3.7	4.1	3.9	3.5	3.4	3.3	4.1	5.0	4.5	3.0	2.1	20.876	4.08
Personal Plan																			
Balanced	Aug-1995	0.71	4.51	6.54	8.50	11.7	7.9	7.2	8.4	7.1	4.2	11.7	4.3	5.6	9.1	11.8	9.9	24.949	30.86
Aggressive	Aug-1995	0.81	5.77	8.47	10.59	14.7	9.6	8.5	10.5	8.2	3.9	14.7	4.7	6.5	10.0	17.0	11.7	23.649	9.10
Spread Managers	Sep-1995	0.35	3.74	5.39	7.15	9.9	6.1	4.3	5.5	4.5	3.3	9.9	2.4	1.0	7.5	7.1	7.9	20.571	4.79
Protected	Aug-1995	0.26	0.91	1.70	2.47	3.3	3.7	4.1	3.9	3.5	3.4	3.3	4.1	5.0	4.5	3.0	2.1	20.876	1.98
Personal Plan (Locked-In)																			
Managed	Nov-1996	0.76	4.66	6.86	8.99	12.3	8.6	7.6	8.7	7.2	4.0	12.3	4.9	5.6	9.0	11.7	9.8	22.645	4.62
Equities	Nov-1996	3.14	6.99	10.64	14.50	20.8	15.1	12.5	12.1	10.5	4.7	20.8	9.6	7.4	11.5	11.6	20.8	26.137	3.48
Protected	Nov-1996	0.31	1.03	1.97	2.93	3.9	4.2	4.5	4.2	3.6	3.3	3.9	4.6	5.0	4.5	3.0	2.0	19.997	0.41
Premier Plan																			
Equities	Sep-1996	3.09	6.83	10.32	14.00	20.1	14.5	12.1	11.9	10.3	5.2	20.1	9.1	7.3	11.5	11.6	20.8	29.576	0.13
Balanced	Sep-1996	0.71	4.51	6.54	8.50	11.7	7.9	7.2	8.4	7.1	4.4	11.7	4.3	5.6	9.1	11.8	9.9	24.949	0.63
Aggressive	Sep-1996	0.81	5.77	8.47	10.59	14.7	9.6	8.5	10.5	8.2	4.1	14.7	4.7	6.5	10.0	17.0	11.7	23.649	0.05
Spread Managers	Sep-1996	0.35	3.74	5.39	7.15	9.9	6.1	4.3	5.5	4.5	3.5	9.9	2.4	1.0	7.5	7.1	7.9	20.571	0.14
Protected	Sep-1996	0.26	0.88	1.65	2.44	3.2	3.6	4.1	3.9	3.4	3.4	3.2	4.0	4.9	4.5	2.9	2.0	20.462	0.00
Investment & Protection Plan																			
Managed	Jan-1991	0.71	4.50	6.54	8.50	11.7	7.9	7.2	8.4	7.0	4.7	11.7	4.3	5.7	9.0	11.6	9.8	34.004	0.04
Equities	Jan-1991	3.09	6.83	10.32	14.00	20.1	14.5	12.1	11.9	10.3	6.4	20.1	9.2	7.3	11.5	11.6	20.8	52.817	0.02
International	Jan-1991	0.32	7.56	11.25	13.18	18.1	10.9	9.6	13.5	9.4	4.8	18.1	4.1	7.2	11.6	28.2	11.5	35.308	0.01
Conservative	Nov-1992	0.32	2.35	3.38	4.72	6.4	4.6	4.3	4.9	4.5	4.2	6.4	2.8	3.9	6.3	5.1	5.8	27.542	0.03
Protected	Jan-1991	0.25	0.88	1.65	2.44	3.2	3.6	4.1	3.9	3.4	3.7	3.2	4.0	5.0	4.5	2.9	2.0	26.380	0.34
Personal Plan																			
Managed	Jan-1991	0.77	4.69	6.92	9.07	12.4	8.7	7.9	9.2	7.8	5.4	12.4	5.1	6.3	9.7	12.4	10.6	40.986	24.18
Equities	Jan-1991	3.15	7.02	10.70	14.60	21.0	15.3	12.9	12.6	11.1	7.1	21.0	9.9	8.1	12.3	12.4	21.6	62.762	6.27
International	Jan-1991	0.37	7.75	11.63	13.77	19.0	11.6	10.4	14.3	10.1	5.5	19.0	4.8	7.9	12.3	29.1	12.3	41.897	3.00
Property	Jan-1991	0.81	5.40	5.21	8.77	9.9	6.8	5.6	3.9	3.2	3.6	9.9	3.7	3.4	1.6	1.1	1.4	25.485	0.15
Conservative	Nov-1992	0.38	2.53	3.74	5.27	7.1	5.3	5.0	5.6	5.2	4.8	7.1	3.5	4.3	7.0	5.9	6.6	32.359	0.71
Protected	Jan-1991	0.32	1.06	2.02	2.99	4.0	4.3	4.8	4.6	4.1	4.4	4.0	4.7	5.7	5.2	3.7	2.7	31.323	2.77

* 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. The information has been derived from sources believed to be accurate at the time of issue. None of AMP Life Limited, the underlying fund managers, any related companies or any other person guarantees the products, any investment in the products, or any returns on an investment in the products, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

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A disclosure statement is available on request and free of charge from your adviser.

Savings Products - Investment Returns

as at 29 December 2017

CPI for the year ending 30-Sep-17 1.9%

	Inception	Perfor	mance to 29	Performance to 29 December 2017 (%)							Performance for Calendar Year (%)								
Fund Name	Date	1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2017	2016	2015	2014	2013	2012	Exit	Size
Link-Save/Link-Save Plus*																			
Managed	Apr-1982	0.72	4.54	6.58	8.55	11.7	8.0	7.2	8.5	7.1	6.5	11.7	4.4	5.6	9.0	11.7	9.9	95.902	43.56
Protected	May-1988	0.26	0.90	1.67	2.45	3.2	3.6	4.1	3.9	3.4	4.2	3.2	4.0	5.0	4.5	2.9	2.0	33.814	2.34
Pension	Oct-1984	0.71	4.50	6.56	8.52	11.7	7.9	7.1	8.4	7.0	6.0	11.7	4.3	5.6	8.9	11.6	9.8	69.088	3.28
Flexipol*																			
Ordinary Policies																			
Protected	Sep-1981	0.30	1.00	1.89	2.79	3.7	3.9	4.7	5.0	4.6	6.0	3.7	4.2	6.2	6.1	4.7	3.6	25.199	
Aggressive	Nov-2001	0.81	5.77	8.48	10.60	14.7	9.6	8.5	10.5	8.2	3.9	14.7	4.7	6.5	10.0	17.0	11.7	23.586	
Spread Managers	Nov-2001	0.34	3.73	5.40	7.16	9.9	6.1	4.4	5.5	4.5	2.8	9.9	2.4	1.0	7.4	7.1	7.9	20.515	

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