# Savings Products - Investment Returns

## as at 31 August 2018

CPI for the year ending

31-Mar-18 1.1%

AMP

| Fund Name                    |                      | Performance to 31 August 2018 (%) |              |              |              | Performance to 31 August 2018 (%) |            |            |         |            |                    |            | Performance for Calendar Year (%) |                 |            |            |            |                       |              |
|------------------------------|----------------------|-----------------------------------|--------------|--------------|--------------|-----------------------------------|------------|------------|---------|------------|--------------------|------------|-----------------------------------|-----------------|------------|------------|------------|-----------------------|--------------|
|                              | Inception<br>Date    | 1 Month                           | 3 Month      | 6 Month      | 9 Month      | 1 Year                            | 2 Years    | 3 Years    | 5 Years | 7 Years    | Since<br>Inception | 2017       | 2016                              | 2015            | 2014       | 2013       | 2012       | Unit<br>Exit<br>Price | Fund<br>Size |
| Goldline*                    |                      |                                   |              |              |              |                                   |            |            |         |            | inception          |            |                                   |                 |            |            |            | FILCE                 | (\$m)        |
| Investment & Protection Plan |                      |                                   |              |              |              |                                   |            |            |         |            |                    |            |                                   |                 |            |            |            |                       |              |
| Balanced                     | Aug-1995             | 1.98                              | 4.59         | 5.62         | 5.79         | 11.3                              | 8.8        | 7.2        | 8.0     | 8.5        | 4.3                | 11.7       | 4.3                               | 5.6             | 9.1        | 11.8       | 10.0       | 26.159                | 46.66        |
| Aggressive                   | Aug-1995             | 2.44                              | 5.85         | 7.06         | 7.37         | 14.9                              | 11.7       | 8.7        | 9.6     | 10.6       | 4.1                | 14.7       | 4.7                               | 6.5             | 10.0       | 17.0       | 11.7       | 25.121                | 12.09        |
| Spread Managers              | Sep-1995             | 1.40                              | 6.15         | 6.41         | 5.88         | 10.6                              | 7.3        | 6.0        | 5.9     | 6.3        | 3.4                | 9.9        | 2.4                               | 1.0             | 7.4        | 7.1        | 7.9        | 21.645                | 4.07         |
| Protected                    | Aug-1995             | 0.28                              | 0.83         | 1.71         | 2.54         | 3.5                               | 3.3        | 3.8        | 4.0     | 3.5        | 3.4                | 3.3        | 4.1                               | 5.0             | 4.5        | 3.0        | 2.1        | 21.351                | 3.87         |
| Personal Plan                |                      |                                   |              |              | -            |                                   |            |            |         |            |                    |            |                                   |                 | -          |            |            |                       |              |
| Balanced                     | Aug-1995             | 1.98                              | 4.59         | 5.62         | 5.79         | 11.4                              | 8.8        | 7.2        | 8.0     | 8.5        | 4.3                | 11.7       | 4.3                               | 5.6             | 9.1        | 11.8       | 9.9        | 26.208                | 29.91        |
| Aggressive                   | Aug-1995             | 2.45                              | 5.86         | 7.07         | 7.38         | 14.9                              | 11.7       | 8.7        | 9.6     | 10.6       | 4.1                | 14.7       | 4.7                               | 6.5             | 10.0       | 17.0       | 11.7       | 25.189                | 9.16         |
| Spread Managers              | Sep-1995             | 1.40                              | 6.15         | 6.43         | 5.91         | 10.7                              | 7.3        | 6.0        | 5.9     | 6.3        | 3.4                | 9.9        | 2.4                               | 1.0             | 7.5        | 7.1        | 7.9        | 21.711                | 5.01         |
| Protected                    | Aug-1995             | 0.28                              | 0.83         | 1.71         | 2.54         | 3.5                               | 3.3        | 3.8        | 4.0     | 3.5        | 3.4                | 3.3        | 4.1                               | 5.0             | 4.5        | 3.0        | 2.1        | 21.351                | 1.86         |
| Personal Plan (Locked-In)    | 7.00 1000            | 0.20                              | 0.00         |              | 2.0 .        | 0.0                               | 0.0        | 0.0        |         | 0.0        | 0.1                | 0.0        |                                   | 0.0             |            | 0.0        |            | 2                     |              |
| Managed                      | Nov-1996             | 2.04                              | 4.74         | 5.94         | 6.27         | 12.0                              | 9.4        | 7.8        | 8.3     | 8.7        | 4.1                | 12.3       | 4.9                               | 5.6             | 9.0        | 11.7       | 9.8        | 23.882                | 4.35         |
| Equities                     | Nov-1996             | 3.68                              | 7.76         | 10.20        | 12.22        | 18.2                              | 13.1       | 15.4       | 12.5    | 12.6       | 4.9                | 20.8       | 9.6                               | 7.4             | 11.5       | 11.6       | 20.8       | 28.438                | 3.54         |
| Protected                    | Nov-1996             | 0.32                              | 0.95         | 1.97         | 2.93         | 4.0                               | 3.9        | 4.3        | 4.3     | 3.7        | 3.4                | 3.9        | 4.6                               | 5.0             | 4.5        | 3.0        | 2.0        | 20.521                | 0.41         |
| Premier Plan                 | 1100 1000            | 0.02                              | 0.00         |              | 2.00         |                                   | 0.0        |            |         | 0.1        | 0.1                | 0.0        |                                   | 0.0             |            | 0.0        | 2.0        | 20.021                |              |
| Equities                     | Sep-1996             | 3.62                              | 7.60         | 9.88         | 11.72        | 17.5                              | 12.4       | 14.8       | 12.2    | 12.3       | 5.5                | 20.1       | 9.1                               | 7.3             | 11.5       | 11.6       | 20.8       | 32.052                | 0.15         |
| Balanced                     | Sep-1996             | 1.98                              | 4.59         | 9.88<br>5.62 | 5.79         | 11.4                              | 8.8        | 7.2        | 8.0     | 8.5        | 4.5                | 11.7       | 4.3                               | 5.6             | 9.1        | 11.8       | 9.9        | 26.208                | 0.15         |
| Aggressive                   | Sep-1996             | 2.45                              | 5.86         | 7.07         | 7.38         | 14.9                              | 11.7       | 8.7        | 9.6     | 10.6       | 4.5                | 14.7       | 4.3                               | 6.5             | 10.0       | 17.0       | 11.7       | 25.189                | 0.05         |
| Spread Managers              | Sep-1996             | 1.40                              | 6.15         | 6.43         | 5.91         | 14.3                              | 7.3        | 6.0        | 5.9     | 6.3        | 3.6                | 9.9        | 2.4                               | 1.0             | 7.5        | 7.1        | 7.9        | 21.711                | 0.03         |
| Protected                    | Sep-1996             | 0.27                              | 0.10         | 1.67         | 2.48         | 3.4                               | 3.3        | 3.7        | 4.0     | 3.5        | 3.4                | 3.2        | 4.0                               | 4.9             | 4.5        | 2.9        | 2.0        | 20.916                | 0.00         |
| Original Goldline*           | Sep-1990             | 0.21                              | 0.00         | 1.07         | 2.40         | 5.4                               | 0.0        | 0.1        | 4.0     | 0.0        | 5.4                | 0.2        | 4.0                               | <del>т.</del> 5 | т.5        | 2.5        | 2.0        | 20.010                | 0.00         |
|                              |                      |                                   |              |              |              |                                   |            |            |         |            |                    |            |                                   |                 |            |            |            |                       |              |
| Investment & Protection Plan | 1                    | 4.00                              | 4.50         | 5.00         | 5.79         | 44.0                              | 0.0        | 7.0        | 0.0     | 0.5        | 1.0                | 44 7       | 4.0                               | <b>F 7</b>      | 0.0        | 44.0       | 0.0        | 35.720                | 0.04         |
| Managed                      | Jan-1991             | 1.98                              | 4.58         | 5.62         |              | 11.3                              | 8.8        | 7.2        | 8.0     | 8.5        | 4.8                | 11.7       | 4.3                               | 5.7             | 9.0        | 11.6       | 9.8        |                       |              |
| Equities                     | Jan-1991             | 3.62                              | 7.60         | 9.88         | 11.72        | 17.5                              | 12.4       | 14.8       | 12.2    | 12.3       | 6.6                | 20.1       | 9.2                               | 7.3             | 11.5       | 11.6       | 20.8       | 57.238                | 0.03         |
| International                | Jan-1991             | 2.88                              | 7.44         | 8.48         | 8.79         | 20.4                              | 16.6       | 9.5        | 11.5    | 13.4       | 5.0                | 18.1       | 4.1                               | 7.2             | 11.6       | 28.2       | 11.5       | 38.292                | 0.00         |
| Conservative                 | Nov-1992<br>Jan-1991 | 1.07<br>0.28                      | 2.34<br>0.81 | 2.99<br>1.69 | 2.94<br>2.51 | 5.7<br>3.4                        | 4.3<br>3.3 | 4.0<br>3.7 | 4.8     | 5.0<br>3.5 | 4.2<br>3.7         | 6.4<br>3.2 | 2.8<br>4.0                        | 3.9<br>5.0      | 6.3<br>4.5 | 5.1<br>2.9 | 5.8<br>2.0 | 28.261<br>26.973      | 0.04         |
| Protected                    | Jan-1991             | 0.20                              | 0.01         | 1.09         | 2.51         | 3.4                               | 3.3        | 3.7        | 4.0     | 3.5        | 3.7                | 3.2        | 4.0                               | 5.0             | 4.5        | 2.9        | 2.0        | 20.973                | 0.42         |
| Personal Plan                |                      | 0.07                              | 4 77         | 0.00         | 0.00         | 10 1                              | 0.7        | 0.0        | 0 -     | 0.0        |                    | 40.4       | <b>F</b> (                        | 0.0             | 0 -        | 40.4       | 10.0       | 40.050                | 00 -0        |
| Managed                      | Jan-1991             | 2.05                              | 4.77         | 6.00         | 6.36         | 12.1                              | 9.5        | 8.0        | 8.7     | 9.2        | 5.5                | 12.4       | 5.1                               | 6.3             | 9.7        | 12.4       | 10.6       | 43.259                | 23.72        |
| Equities                     | Jan-1991             | 3.69                              | 7.79         | 10.27        | 12.31        | 18.4                              | 13.2       | 15.6       | 13.0    | 13.1       | 7.3                | 21.0       | 9.9                               | 8.1             | 12.3       | 12.4       | 21.6       | 68.338                | 6.15         |
| International                | Jan-1991             | 2.94                              | 7.64         | 8.88         | 9.38         | 21.3                              | 17.5       | 10.2       | 12.3    | 14.2       | 5.7                | 19.0       | 4.8                               | 7.9             | 12.3       | 29.1       | 12.3       | 45.656                | 3.09         |
| Property                     | Jan-1991             | 2.70                              | 4.91         | 9.20         | 4.74         | 10.0                              | 3.9        | 6.5        | 4.5     | 3.6        | 3.6                | 9.9        | 3.7                               | 3.4             | 1.6        | 1.1        | 1.4        | 26.479                | 0.12         |
| Conservative                 | Nov-1992             | 1.13                              | 2.52         | 3.37         | 3.50         | 6.4                               | 5.1        | 4.7        | 5.5     | 5.7        | 4.8                | 7.1        | 3.5                               | 4.3             | 7.0        | 5.9        | 6.6        | 33.365                | 0.59         |
| Protected                    | Jan-1991             | 0.33                              | 0.98         | 2.04         | 3.04         | 4.1                               | 4.0        | 4.4        | 4.7     | 4.2        | 4.4                | 4.0        | 4.7                               | 5.7             | 5.2        | 3.7        | 2.7        | 32.175                | 2.79         |

\* 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.

## Savings Products - Investment Returns

## as at 31 August 2018



#### CPI for the year ending 31-Ma

31-Mar-18 1.1%

|                           | I                 | Performance to 31 August 2018 (%) |         |         |         | Performance to 31 August 2018 (%) |         |         |         |         |                    |      | Performance for Calendar Year (%) |      |      |      |      |               | Fund          |
|---------------------------|-------------------|-----------------------------------|---------|---------|---------|-----------------------------------|---------|---------|---------|---------|--------------------|------|-----------------------------------|------|------|------|------|---------------|---------------|
| Fund Name                 | Inception<br>Date | 1 Month                           | 3 Month | 6 Month | 9 Month | 1 Year                            | 2 Years | 3 Years | 5 Years | 7 Years | Since<br>Inception | 2017 | 2016                              | 2015 | 2014 | 2013 | 2012 | Exit<br>Price | Size<br>(\$m) |
| Link-Save/Link-Save Plus* |                   |                                   |         |         |         |                                   |         |         |         |         |                    |      |                                   |      |      |      |      |               |               |
| Managed                   | Apr-1982          | 1.99                              | 4.62    | 5.66    | 5.85    | 11.4                              | 8.8     | 7.3     | 8.0     | 8.5     | 6.6                | 11.7 | 4.4                               | 5.6  | 9.0  | 11.7 | 9.9  | 100.787       | 43.52         |
| Protected                 | May-1988          | 0.27                              | 0.80    | 1.68    | 2.49    | 3.4                               | 3.3     | 3.7     | 4.0     | 3.5     | 4.2                | 3.2  | 4.0                               | 5.0  | 4.5  | 2.9  | 2.0  | 34.568        | 2.65          |
| Pension                   | Oct-1984          | 1.98                              | 4.60    | 5.64    | 5.81    | 11.4                              | 8.7     | 7.2     | 7.9     | 8.5     | 6.0                | 11.7 | 4.3                               | 5.6  | 8.9  | 11.6 | 9.8  | 72.588        | 3.01          |
|                           |                   |                                   |         |         |         |                                   |         |         |         |         |                    |      |                                   |      |      |      |      |               |               |
| Ordinary Policies         |                   |                                   |         |         |         |                                   |         |         |         |         |                    |      |                                   |      |      |      |      |               |               |
| Protected                 | Sep-1981          | 0.32                              | 0.97    | 1.96    | 2.91    | 3.9                               | 3.8     | 4.1     | 4.9     | 4.6     | 5.9                | 3.7  | 4.2                               | 6.2  | 6.1  | 4.7  | 3.6  | 25.855        |               |
| Aggressive                | Nov-2001          | 2.44                              | 5.85    | 7.06    | 7.37    | 14.9                              | 11.7    | 8.7     | 9.6     | 10.6    | 4.1                | 14.7 | 4.7                               | 6.5  | 10.0 | 17.0 | 11.7 | 25.121        |               |
| Spread Managers           | Nov-2001          | 1.40                              | 6.15    | 6.41    | 5.88    | 10.6                              | 7.3     | 6.0     | 5.9     | 6.3     | 3.1                | 9.9  | 2.4                               | 1.0  | 7.4  | 7.1  | 7.9  | 21.645        |               |

\* Closed to new policies

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