## Savings Products - Investment Returns

as at 31 May 2018

CPI for the year ending 31-Mar-18 1.1%

Fund Name	l	Performance to 31 May 2018 (%)				Performance to 31 May 2018 (%)							Performance for Calendar Year (%)						Fund
	Inception 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)
Investment & Protection Plan																			
Balanced	Aug-1995	1.27	0.99	1.15	6.46	7.0	6.6	5.5	7.0	6.9	4.1	11.7	4.3	5.6	9.1	11.8	10.0	25.012	46.28
Aggressive	Aug-1995	1.54	1.14	1.44	8.58	9.0	8.5	6.4	8.5	8.2	3.9	14.7	4.7	6.5	10.0	17.0	11.7	23.732	11.71
Spread Managers	Sep-1995	0.87	0.25	-0.25	4.22	4.7	4.9	2.7	4.5	4.1	3.2	9.9	2.4	1.0	7.4	7.1	7.9	20.392	3.85
Protected	Aug-1995	0.29	0.88	1.71	2.61	3.4	3.4	3.9	4.0	3.5	3.4	3.3	4.1	5.0	4.5	3.0	2.1	21.176	3.95
Personal Plan																			
Balanced	Aug-1995	1.27	0.99	1.16	6.47	7.0	6.6	5.5	7.0	6.9	4.1	11.7	4.3	5.6	9.1	11.8	9.9	25.059	29.31
Aggressive	Aug-1995	1.53	1.14	1.43	8.58	9.0	8.5	6.4	8.5	8.2	3.9	14.7	4.7	6.5	10.0	17.0	11.7	23.794	8.83
Spread Managers	Sep-1995	0.87	0.27	-0.22	4.25	4.8	4.9	2.7	4.5	4.2	3.2	9.9	2.4	1.0	7.5	7.1	7.9	20.454	4.69
Protected	Aug-1995	0.29	0.88	1.71	2.61	3.4	3.4	3.9	4.0	3.5	3.4	3.3	4.1	5.0	4.5	3.0	2.1	21.176	1.91
Personal Plan (Locked-In)																			
Managed	Nov-1996	1.32	1.14	1.45	6.95	7.7	7.2	6.0	7.3	7.1	3.9	12.3	4.9	5.6	9.0	11.7	9.8	22.801	4.22
Equities	Nov-1996	2.60	2.26	4.13	9.72	14.6	10.8	11.3	11.0	10.2	4.6	20.8	9.6	7.4	11.5	11.6	20.8	26.389	3.46
Protected	Nov-1996	0.34	1.01	1.96	3.01	4.0	4.0	4.4	4.3	3.7	3.4	3.9	4.6	5.0	4.5	3.0	2.0	20.327	0.41
Premier Plan																			
Equities	Sep-1996	2.55	2.11	3.83	9.23	13.9	10.2	10.8	10.7	10.0	5.2	20.1	9.1	7.3	11.5	11.6	20.8	29.788	0.13
Balanced	Sep-1996	1.27	0.99	1.16	6.47	7.0	6.6	5.5	7.0	6.9	4.3	11.7	4.3	5.6	9.1	11.8	9.9	25.059	0.63
Aggressive	Sep-1996	1.53	1.14	1.43	8.58	9.0	8.5	6.4	8.5	8.2	4.1	14.7	4.7	6.5	10.0	17.0	11.7	23.794	0.05
Spread Managers	Sep-1996	0.87	0.27	-0.22	4.25	4.8	4.9	2.7	4.5	4.2	3.4	9.9	2.4	1.0	7.5	7.1	7.9	20.454	0.13
Protected	Sep-1996	0.30	0.86	1.66	2.54	3.3	3.4	3.9	4.0	3.5	3.4	3.2	4.0	4.9	4.5	2.9	2.0	20.750	0.00
Original Goldline*																			
Investment & Protection Plan																			
Managed	Jan-1991	1.27	0.99	1.15	6.47	7.0	6.6	5.5	7.0	6.9	4.6	11.7	4.3	5.7	9.0	11.6	9.8	34.154	0.04
Equities	Jan-1991	2.55	2.11	3.83	9.23	13.9	10.2	10.8	10.7	10.0	6.3	20.1	9.2	7.3	11.5	11.6	20.8	53.195	0.02
International	Jan-1991	1.62	0.97	1.26	12.07	11.1	11.4	6.6	10.3	9.6	4.8	18.1	4.1	7.2	11.6	28.2	11.5	35.641	0.00
Conservative	Nov-1992	0.73	0.64	0.59	3.27	3.6	3.4	3.3	4.2	4.3	4.1	6.4	2.8	3.9	6.3	5.1	5.8	27.614	0.03
Protected	Jan-1991	0.29	0.87	1.68	2.56	3.4	3.4	3.9	4.0	3.5	3.7	3.2	4.0	5.0	4.5	2.9	2.0	26.755	0.42
Personal Plan																			
Managed	Jan-1991	1.33	1.17	1.51	7.03	7.8	7.3	6.2	7.7	7.6	5.4	12.4	5.1	6.3	9.7	12.4	10.6	41.288	23.62
Equities	Jan-1991	2.61	2.29	4.19	9.81	14.7	11.0	11.6	11.5	10.8	7.0	21.0	9.9	8.1	12.3	12.4	21.6	63.397	5.95
International	Jan-1991	1.68	1.15	1.62	12.66	11.8	12.1	7.3	11.0	10.4	5.5	19.0	4.8	7.9	12.3	29.1	12.3	42.416	2.95
Property	Jan-1991	1.88	4.09	-0.16	4.89	5.4	2.1	5.0	3.6	2.9	3.5	9.9	3.7	3.4	1.6	1.1	1.4	25.240	0.15
Conservative	Nov-1992	0.79	0.83	0.95	3.83	4.3	4.2	3.9	4.9	5.0	4.8	7.1	3.5	4.3	7.0	5.9	6.6	32.544	0.57
Protected	Jan-1991	0.35	1.05	2.04	3.10	4.1	4.1	4.6	4.7	4.2	4.4	4.0	4.7	5.7	5.2	3.7	2.7	31.862	2.80

<sup>\*</sup> 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.

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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 May 2018



CPI for the year ending

31-Mar-18 1.1%

	Inception Date	Performance to 31 May 2018 (%)			Performance to 31 May 2018 (%)							Performance for Calendar Year (%)						Fund	
Fund Name		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)
Link-Save/Link-Save Plus*																			
Managed	Apr-1982	1.27	0.99	1.17	6.51	7.1	6.6	5.5	7.0	6.9	6.5	11.7	4.4	5.6	9.0	11.7	9.9	96.332	42.46
Protected	May-1988	0.29	0.87	1.67	2.57	3.4	3.4	3.9	4.0	3.5	4.2	3.2	4.0	5.0	4.5	2.9	2.0	34.292	2.59
Pension	Oct-1984	1.26	1.00	1.16	6.48	7.1	6.6	5.5	7.0	6.8	5.9	11.7	4.3	5.6	8.9	11.6	9.8	69.398	3.04
Flexipol*																			
Ordinary Policies																			
Protected	Sep-1981	0.33	0.98	1.92	2.92	3.8	3.8	4.3	4.9	4.6	6.0	3.7	4.2	6.2	6.1	4.7	3.6	25.607	
Aggressive	Nov-2001	1.54	1.14	1.44	8.58	9.0	8.5	6.4	8.5	8.2	3.8	14.7	4.7	6.5	10.0	17.0	11.7	23.732	
Spread Managers	Nov-2001	0.87	0.25	-0.25	4.22	4.7	4.9	2.7	4.5	4.1	2.7	9.9	2.4	1.0	7.4	7.1	7.9	20.392	

<sup>\*</sup> Closed to new policies

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