

Savings Products - Investment Returns

as at 30 April 2019



Fund Name	Inception Date	Performance to 30 April 2019 (%)				Performance to 30 April 2019 (%)						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	2018	2017	2016	2015	2014		2013
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	2.66	6.88	6.47	3.46	7.4	6.7	6.8	7.1	7.7	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	26.538
Aggressive	Aug-1995	3.75	8.82	7.87	3.72	8.8	8.2	8.5	8.5	9.4	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.433
Spread Managers	Sep-1995	1.86	5.87	6.19	2.67	8.4	6.6	5.9	5.0	5.5	3.4	-2.0	9.9	2.4	1.0	7.4	7.1	21.917
Protected	Aug-1995	0.24	0.68	1.47	2.31	3.2	3.3	3.4	3.9	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.783
Personal Plan																		
Balanced	Aug-1995	2.66	6.88	6.47	3.47	7.4	6.7	6.8	7.1	7.7	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	26.589
Aggressive	Aug-1995	3.75	8.82	7.87	3.72	8.8	8.2	8.5	8.5	9.4	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.501
Spread Managers	Sep-1995	1.86	5.88	6.20	2.68	8.4	6.6	5.9	5.0	5.5	3.4	-2.0	9.9	2.4	1.0	7.5	7.1	21.985
Protected	Aug-1995	0.24	0.68	1.47	2.31	3.2	3.3	3.4	3.9	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.783
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.71	7.03	6.79	3.93	8.1	7.3	7.5	7.5	8.0	4.0	-2.3	12.3	4.9	5.6	9.0	11.7	24.326
Equities	Nov-1996	2.97	11.17	12.39	8.03	15.2	13.0	12.2	11.0	12.3	5.0	-0.1	20.8	9.6	7.4	11.5	11.6	29.632
Protected	Nov-1996	0.28	0.80	1.71	2.67	3.7	3.8	3.9	4.3	3.9	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.002
Premier Plan																		
Equities	Sep-1996	2.91	11.01	12.05	7.54	14.5	12.3	11.6	10.6	12.0	5.5	-0.7	20.1	9.1	7.3	11.5	11.6	33.265
Balanced	Sep-1996	2.66	6.88	6.47	3.47	7.4	6.7	6.8	7.1	7.7	4.4	-2.9	11.7	4.3	5.6	9.1	11.8	26.589
Aggressive	Sep-1996	3.75	8.82	7.87	3.72	8.8	8.2	8.5	8.5	9.4	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	25.501
Spread Managers	Sep-1996	1.86	5.88	6.20	2.68	8.4	6.6	5.9	5.0	5.5	3.5	-2.0	9.9	2.4	1.0	7.5	7.1	21.985
Protected	Sep-1996	0.23	0.66	1.42	2.22	3.1	3.2	3.3	3.9	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.324
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.66	6.88	6.08	3.10	7.1	6.5	6.7	7.1	7.7	4.7	-3.2	11.7	4.3	5.7	9.0	11.6	36.110
Equities	Jan-1991	2.91	11.01	12.05	7.54	14.5	12.3	11.6	10.6	12.0	6.5	-0.7	20.1	9.2	7.3	11.5	11.6	59.404
International	Jan-1991	5.84	11.25	8.34	2.27	8.5	9.1	10.2	10.0	11.3	4.9	-8.0	18.1	4.1	7.2	11.6	28.2	38.067
Conservative	Nov-1992	1.14	3.54	3.63	2.46	4.5	3.9	3.8	4.4	4.5	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	28.650
Protected	Jan-1991	0.23	0.68	1.45	2.29	3.1	3.2	3.3	3.9	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.514
Personal Plan																		
Managed	Jan-1991	2.72	7.06	6.84	4.01	8.2	7.5	7.6	7.9	8.5	5.4	-2.2	12.4	5.1	6.3	9.7	12.4	44.090
Equities	Jan-1991	2.98	11.20	12.44	8.11	15.3	13.1	12.3	11.4	12.8	7.2	-0.0	21.0	9.9	8.1	12.3	12.4	71.253
International	Jan-1991	5.91	11.45	8.71	2.82	9.3	9.9	11.0	10.8	12.1	5.6	-7.3	19.0	4.8	7.9	12.3	29.1	45.601
Property	Jan-1991	0.19	6.19	11.75	8.52	12.9	8.1	5.8	5.6	4.3	3.7	-6.3	9.9	3.7	3.4	1.6	1.1	27.980
Conservative	Nov-1992	1.20	3.72	3.99	3.00	5.2	4.6	4.5	5.1	5.3	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	33.982
Protected	Jan-1991	0.29	0.84	1.80	2.79	3.8	4.0	4.1	4.6	4.3	4.3	4.0	4.0	4.7	5.7	5.2	3.7	32.964

* 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.

For more information contact your Adviser, or AMP on 0800 106 652

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

Savings Products - Investment Returns

as at 30 April 2019



Fund Name	Inception Date	Performance to 30 April 2019 (%)				Performance to 30 April 2019 (%)						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	2018	2017	2016	2015	2014		2013
Link-Save/Link-Save Plus*																		
Managed	Apr-1982	2.66	6.90	6.49	3.51	7.5	6.8	6.9	7.2	7.8	6.5	-2.8	11.7	4.4	5.6	9.0	11.7	102.284
Protected	May-1988	0.23	0.67	1.45	2.26	3.1	3.2	3.3	3.9	3.6	4.2	3.3	3.2	4.0	5.0	4.5	2.9	35.255
Pension	Oct-1984	2.66	6.88	6.46	3.44	7.4	6.7	6.8	7.1	7.7	6.0	-2.9	11.7	4.3	5.6	8.9	11.6	73.628
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.28	0.81	1.75	2.73	3.7	3.8	3.8	4.7	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.475
Aggressive	Nov-2001	3.75	8.82	7.87	3.72	8.8	8.2	8.5	8.5	9.4	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.433
Spread Managers	Nov-2001	1.86	5.87	6.19	2.67	8.4	6.6	5.9	5.0	5.5	3.0	-2.0	9.9	2.4	1.0	7.4	7.1	21.917

* 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.

For more information contact your Adviser, or AMP on 0800 106 652

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