

# Savings Products - Investment Returns

as at 31 December 2019



Fund Name	Inception Date	Performance to 31 December 2019 (%)				Performance to 31 December 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	2019	2018	2017	2016	2015		2014
Goldline*																		
<b>Investment &amp; Protection Plan</b>																		
Balanced	Aug-1995	-0.32	1.57	4.84	8.51	16.0	6.1	7.9	6.7	7.8	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	28.051
Aggressive	Aug-1995	-0.31	2.32	6.27	10.74	20.3	7.3	9.7	8.0	9.6	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.148
Spread Managers	Sep-1995	0.00	1.82	4.15	7.03	14.5	5.9	7.3	5.0	5.6	3.5	14.5	-2.0	9.9	2.4	1.0	7.4	23.028
Protected	Aug-1995	0.22	0.67	1.36	2.04	2.8	3.1	3.1	3.7	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.175
<b>Personal Plan</b>																		
Balanced	Aug-1995	-0.32	1.57	4.84	8.50	16.0	6.1	7.9	6.7	7.8	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	28.102
Aggressive	Aug-1995	-0.31	2.33	6.28	10.77	20.3	7.3	9.7	8.0	9.6	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.226
Spread Managers	Sep-1995	0.00	1.82	4.15	7.02	14.5	6.0	7.3	5.0	5.6	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	23.098
Protected	Aug-1995	0.22	0.67	1.36	2.04	2.8	3.1	3.1	3.7	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.175
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	-0.27	1.73	5.17	9.01	16.7	6.8	8.6	7.3	8.1	4.2	16.7	-2.3	12.3	4.9	5.6	9.0	25.818
Equities	Nov-1996	-0.04	2.78	6.09	13.72	25.4	11.9	14.8	12.2	12.0	5.3	25.4	-0.1	20.8	9.6	7.4	11.5	32.727
Protected	Nov-1996	0.28	0.82	1.67	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	21.462
<b>Premier Plan</b>																		
Equities	Sep-1996	-0.09	2.63	5.77	13.20	24.6	11.2	14.1	11.7	11.7	5.7	24.6	-0.7	20.1	9.1	7.3	11.5	36.592
Balanced	Sep-1996	-0.32	1.57	4.84	8.50	16.0	6.1	7.9	6.7	7.8	4.5	16.0	-2.9	11.7	4.3	5.6	9.1	28.102
Aggressive	Sep-1996	-0.31	2.33	6.28	10.77	20.3	7.3	9.7	8.0	9.6	4.4	20.3	-4.3	14.7	4.7	6.5	10.0	27.226
Spread Managers	Sep-1996	0.00	1.82	4.15	7.02	14.5	6.0	7.3	5.0	5.6	3.7	14.5	-2.0	9.9	2.4	1.0	7.5	23.098
Protected	Sep-1996	0.23	0.66	1.32	1.97	2.7	3.0	3.1	3.6	3.6	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.695
Original Goldline*																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	-0.32	1.57	4.84	8.51	16.0	5.9	7.8	6.7	7.7	4.8	16.0	-3.2	11.7	4.3	5.7	9.0	38.169
Equities	Jan-1991	-0.09	2.63	5.77	13.20	24.6	11.2	14.1	11.7	11.7	6.7	24.6	-0.7	20.1	9.2	7.3	11.5	65.344
International	Jan-1991	-0.39	3.49	8.82	13.81	25.9	7.7	11.0	8.8	11.8	5.0	25.9	-8.0	18.1	4.1	7.2	11.6	40.934
Conservative	Nov-1992	-0.37	0.30	2.36	4.35	8.3	3.6	4.5	4.0	4.5	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	29.560
Protected	Jan-1991	0.22	0.66	1.35	2.02	2.7	3.0	3.1	3.7	3.7	3.7	2.7	3.3	3.2	4.0	5.0	4.5	28.004
<b>Personal Plan</b>																		
Managed	Jan-1991	-0.26	1.75	5.22	9.09	16.8	6.9	8.7	7.5	8.5	5.5	16.8	-2.2	12.4	5.1	6.3	9.7	46.824
Equities	Jan-1991	-0.03	2.81	6.13	13.79	25.5	12.0	14.9	12.5	12.5	7.4	25.5	-0.0	21.0	9.9	8.1	12.3	78.737
International	Jan-1991	-0.33	3.68	9.23	14.44	26.9	8.4	11.8	9.6	12.6	5.7	26.9	-7.3	19.0	4.8	7.9	12.3	49.274
Property	Jan-1991	-1.31	1.44	8.29	8.36	26.7	9.0	9.3	7.0	5.3	3.9	26.7	-6.3	9.9	3.7	3.4	1.6	30.262
Conservative	Nov-1992	-0.31	0.48	2.73	4.91	9.0	4.3	5.3	4.7	5.2	4.8	9.0	-0.2	7.1	3.5	4.3	7.0	35.227
Protected	Jan-1991	0.28	0.83	1.68	2.53	3.4	3.7	3.8	4.4	4.4	4.3	3.4	4.0	4.0	4.7	5.7	5.2	33.699

\* 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.

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<b>Link-Save/Link-Save Plus*</b>																		
Managed	Apr-1982	-0.32	1.57	4.85	8.54	16.0	6.2	8.0	6.8	7.8	6.5	16.0	-2.8	11.7	4.4	5.6	9.0	108.140
Protected	May-1988	0.23	0.67	1.35	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	35.879
Pension	Oct-1984	-0.33	1.56	4.83	8.50	16.0	6.1	8.0	6.7	7.7	6.0	16.0	-2.9	11.7	4.3	5.6	8.9	77.814
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.28	0.82	1.64	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	27.048
Aggressive	Nov-2001	-0.31	2.32	6.27	10.74	20.3	7.3	9.7	8.0	9.6	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.148
Spread Managers	Nov-2001	0.00	1.82	4.15	7.03	14.5	5.9	7.3	5.0	5.6	3.2	14.5	-2.0	9.9	2.4	1.0	7.4	23.028

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