

Savings Products - Investment Returns

as at 28 February 2019



Fund Name	Inception Date	Performance to 28 February 2019 (%)				Performance to 28 February 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	2017	2016	2015	2014	2013	2012	
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	2.53	2.09	-2.67	1.79	2.8	6.1	7.1	6.3	7.4	4.1	-2.9	11.7	4.3	5.6	9.1	11.8	25.459
Aggressive	Aug-1995	3.29	2.23	-3.90	1.72	2.9	7.4	8.7	7.4	9.0	3.8	-4.3	14.7	4.7	6.5	10.0	17.0	24.141
Spread Managers	Sep-1995	2.32	2.40	-2.14	3.87	4.1	5.7	6.1	4.5	5.1	3.3	-2.0	9.9	2.4	1.0	7.4	7.1	21.181
Protected	Aug-1995	0.23	0.75	1.57	2.41	3.3	3.3	3.5	4.0	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.685
Personal Plan																		
Balanced	Aug-1995	2.53	2.10	-2.67	1.79	2.8	6.1	7.1	6.3	7.4	4.1	-2.9	11.7	4.3	5.6	9.1	11.8	25.508
Aggressive	Aug-1995	3.29	2.23	-3.90	1.73	2.9	7.4	8.7	7.4	9.0	3.8	-4.3	14.7	4.7	6.5	10.0	17.0	24.205
Spread Managers	Sep-1995	2.32	2.40	-2.14	3.87	4.2	5.7	6.1	4.5	5.1	3.3	-2.0	9.9	2.4	1.0	7.5	7.1	21.246
Protected	Aug-1995	0.23	0.75	1.57	2.41	3.3	3.3	3.5	4.0	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.685
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.58	2.25	-2.38	2.25	3.4	6.7	7.7	6.7	7.7	3.9	-2.3	12.3	4.9	5.6	9.0	11.7	23.314
Equities	Nov-1996	3.90	5.03	-2.61	4.95	7.3	11.7	13.2	10.2	12.1	4.7	-0.1	20.8	9.6	7.4	11.5	11.6	27.694
Protected	Nov-1996	0.27	0.87	1.81	2.78	3.8	3.9	4.0	4.4	3.9	3.4	3.9	3.9	4.6	5.0	4.5	3.0	20.893
Premier Plan																		
Equities	Sep-1996	3.85	4.87	-2.91	4.47	6.7	11.1	12.5	9.8	11.8	5.2	-0.7	20.1	9.1	7.3	11.5	11.6	31.121
Balanced	Sep-1996	2.53	2.10	-2.67	1.79	2.8	6.1	7.1	6.3	7.4	4.3	-2.9	11.7	4.3	5.6	9.1	11.8	25.508
Aggressive	Sep-1996	3.29	2.23	-3.90	1.73	2.9	7.4	8.7	7.4	9.0	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	24.205
Spread Managers	Sep-1996	2.32	2.40	-2.14	3.87	4.2	5.7	6.1	4.5	5.1	3.4	-2.0	9.9	2.4	1.0	7.5	7.1	21.246
Protected	Sep-1996	0.22	0.73	1.51	2.32	3.2	3.2	3.4	4.0	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.232
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.53	1.73	-3.02	1.43	2.4	5.9	6.9	6.2	7.3	4.6	-3.2	11.7	4.3	5.7	9.0	11.6	34.642
Equities	Jan-1991	3.85	4.87	-2.91	4.47	6.7	11.1	12.5	9.8	11.8	6.3	-0.7	20.1	9.2	7.3	11.5	11.6	55.575
International	Jan-1991	4.24	1.15	-6.86	0.07	1.0	8.3	10.0	8.3	10.6	4.7	-8.0	18.1	4.1	7.2	11.6	28.2	35.667
Conservative	Nov-1992	1.31	1.44	-0.81	1.51	2.2	3.6	4.0	4.0	4.4	4.0	-0.9	6.4	2.8	3.9	6.3	5.1	28.031
Protected	Jan-1991	0.23	0.74	1.55	2.38	3.3	3.3	3.4	4.0	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.392
Personal Plan																		
Managed	Jan-1991	2.59	2.28	-2.33	2.33	3.5	6.8	7.8	7.0	8.1	5.3	-2.2	12.4	5.1	6.3	9.7	12.4	42.251
Equities	Jan-1991	3.91	5.05	-2.57	5.02	7.4	11.8	13.3	10.6	12.6	7.0	-0.0	21.0	9.9	8.1	12.3	12.4	66.582
International	Jan-1991	4.29	1.32	-6.53	0.61	1.8	9.1	10.8	9.0	11.4	5.3	-7.3	19.0	4.8	7.9	12.3	29.1	42.674
Property	Jan-1991	2.43	5.24	1.92	6.93	11.3	5.5	6.8	4.9	3.8	3.6	-6.3	9.9	3.7	3.4	1.6	1.1	26.988
Conservative	Nov-1992	1.36	1.62	-0.47	2.04	2.9	4.3	4.7	4.7	5.1	4.7	-0.2	7.1	3.5	4.3	7.0	5.9	33.209
Protected	Jan-1991	0.28	0.91	1.88	2.88	4.0	4.0	4.1	4.7	4.3	4.4	4.0	4.0	4.7	5.7	5.2	3.7	32.781

* 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.

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as at 28 February 2019

AMP

Fund Name	Inception Date	Performance to 28 February 2019 (%)				Performance to 28 February 2019 (%)						Performance for Calendar Year (%)					Unit Exit Price	
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Link-Save/Link-Save Plus*																		
Managed	Apr-1982	2.54	2.10	-2.66	1.84	2.9	6.1	7.1	6.4	7.4	6.4	-2.8	11.7	4.4	5.6	9.0	11.7	98.109
Protected	May-1988	0.23	0.75	1.55	2.37	3.3	3.3	3.4	4.0	3.6	4.2	3.3	3.2	4.0	5.0	4.5	2.9	35.103
Pension	Oct-1984	2.53	2.09	-2.69	1.78	2.8	6.1	7.1	6.3	7.4	5.9	-2.9	11.7	4.3	5.6	8.9	11.6	70.636
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.28	0.90	1.86	2.84	3.9	3.8	3.8	4.7	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.335
Aggressive	Nov-2001	3.29	2.23	-3.90	1.72	2.9	7.4	8.7	7.4	9.0	3.7	-4.3	14.7	4.7	6.5	10.0	17.0	24.141
Spread Managers	Nov-2001	2.32	2.40	-2.14	3.87	4.1	5.7	6.1	4.5	5.1	2.8	-2.0	9.9	2.4	1.0	7.4	7.1	21.181

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