

Savings Products - Investment Returns

as at 31 July 2019



| Fund Name | Inception Date | Performance to 31 July 2019 (%) | | | | Performance to 31 July 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 | 2.03 | 2.86 | 9.93 | 9.51 | 6.4 | 8.2 | 7.2 | 7.1 | 8.2 | 4.3 | -2.9 | 11.7 | 4.3 | 5.6 | 9.1 | 11.8 | 27.296 |
| Aggressive | Aug-1995 | 2.52 | 2.98 | 12.06 | 11.08 | 6.8 | 9.9 | 9.0 | 8.4 | 10.0 | 4.1 | -4.3 | 14.7 | 4.7 | 6.5 | 10.0 | 17.0 | 26.191 |
| Spread Managers | Sep-1995 | 1.59 | 2.49 | 8.51 | 8.83 | 5.2 | 7.4 | 6.1 | 5.0 | 6.1 | 3.5 | -2.0 | 9.9 | 2.4 | 1.0 | 7.4 | 7.1 | 22.463 |
| Protected | Aug-1995 | 0.24 | 0.68 | 1.36 | 2.16 | 3.0 | 3.2 | 3.3 | 3.8 | 3.6 | 3.3 | 3.4 | 3.3 | 4.1 | 5.0 | 4.5 | 3.0 | 21.930 |
| Personal Plan | | | | | | | | | | | | | | | | | | |
| Balanced | Aug-1995 | 2.02 | 2.85 | 9.93 | 9.51 | 6.4 | 8.2 | 7.2 | 7.1 | 8.2 | 4.3 | -2.9 | 11.7 | 4.3 | 5.6 | 9.1 | 11.8 | 27.348 |
| Aggressive | Aug-1995 | 2.52 | 2.99 | 12.07 | 11.09 | 6.8 | 9.9 | 9.0 | 8.4 | 10.0 | 4.1 | -4.3 | 14.7 | 4.7 | 6.5 | 10.0 | 17.0 | 26.263 |
| Spread Managers | Sep-1995 | 1.59 | 2.48 | 8.51 | 8.83 | 5.2 | 7.5 | 6.1 | 5.0 | 6.1 | 3.5 | -2.0 | 9.9 | 2.4 | 1.0 | 7.5 | 7.1 | 22.530 |
| Protected | Aug-1995 | 0.24 | 0.68 | 1.36 | 2.16 | 3.0 | 3.2 | 3.3 | 3.8 | 3.6 | 3.3 | 3.4 | 3.3 | 4.1 | 5.0 | 4.5 | 3.0 | 21.930 |
| Personal Plan (Locked-In) | | | | | | | | | | | | | | | | | | |
| Managed | Nov-1996 | 2.08 | 3.02 | 10.27 | 10.01 | 7.1 | 8.9 | 7.8 | 7.6 | 8.5 | 4.1 | -2.3 | 12.3 | 4.9 | 5.6 | 9.0 | 11.7 | 25.060 |
| Equities | Nov-1996 | 3.42 | 7.66 | 19.69 | 21.00 | 16.3 | 16.4 | 12.9 | 12.4 | 13.7 | 5.3 | -0.1 | 20.8 | 9.6 | 7.4 | 11.5 | 11.6 | 31.902 |
| Protected | Nov-1996 | 0.30 | 0.80 | 1.61 | 2.53 | 3.5 | 3.7 | 3.8 | 4.2 | 3.9 | 3.4 | 3.9 | 3.9 | 4.6 | 5.0 | 4.5 | 3.0 | 21.171 |
| Premier Plan | | | | | | | | | | | | | | | | | | |
| Equities | Sep-1996 | 3.36 | 7.50 | 19.33 | 20.45 | 15.6 | 15.7 | 12.3 | 12.0 | 13.4 | 5.7 | -0.7 | 20.1 | 9.1 | 7.3 | 11.5 | 11.6 | 35.759 |
| Balanced | Sep-1996 | 2.02 | 2.85 | 9.93 | 9.51 | 6.4 | 8.2 | 7.2 | 7.1 | 8.2 | 4.5 | -2.9 | 11.7 | 4.3 | 5.6 | 9.1 | 11.8 | 27.348 |
| Aggressive | Sep-1996 | 2.52 | 2.99 | 12.07 | 11.09 | 6.8 | 9.9 | 9.0 | 8.4 | 10.0 | 4.3 | -4.3 | 14.7 | 4.7 | 6.5 | 10.0 | 17.0 | 26.263 |
| Spread Managers | Sep-1996 | 1.59 | 2.48 | 8.51 | 8.83 | 5.2 | 7.5 | 6.1 | 5.0 | 6.1 | 3.6 | -2.0 | 9.9 | 2.4 | 1.0 | 7.5 | 7.1 | 22.530 |
| Protected | Sep-1996 | 0.23 | 0.65 | 1.31 | 2.08 | 2.9 | 3.1 | 3.2 | 3.8 | 3.6 | 3.4 | 3.3 | 3.2 | 4.0 | 4.9 | 4.5 | 2.9 | 21.462 |
| Original Goldline* | | | | | | | | | | | | | | | | | | |
| Investment & Protection Plan | | | | | | | | | | | | | | | | | | |
| Managed | Jan-1991 | 2.02 | 2.86 | 9.93 | 9.12 | 6.0 | 8.0 | 7.0 | 7.1 | 8.1 | 4.7 | -3.2 | 11.7 | 4.3 | 5.7 | 9.0 | 11.6 | 37.142 |
| Equities | Jan-1991 | 3.36 | 7.50 | 19.33 | 20.45 | 15.6 | 15.7 | 12.3 | 12.0 | 13.4 | 6.8 | -0.7 | 20.1 | 9.2 | 7.3 | 11.5 | 11.6 | 63.858 |
| International | Jan-1991 | 3.12 | 1.90 | 13.36 | 10.40 | 4.2 | 10.8 | 10.9 | 9.3 | 11.9 | 4.9 | -8.0 | 18.1 | 4.1 | 7.2 | 11.6 | 28.2 | 38.790 |
| Conservative | Nov-1992 | 1.07 | 1.87 | 5.48 | 5.56 | 4.4 | 4.7 | 3.9 | 4.4 | 4.7 | 4.1 | -0.9 | 6.4 | 2.8 | 3.9 | 6.3 | 5.1 | 29.185 |
| Protected | Jan-1991 | 0.24 | 0.67 | 1.35 | 2.13 | 3.0 | 3.2 | 3.2 | 3.8 | 3.6 | 3.7 | 3.3 | 3.2 | 4.0 | 5.0 | 4.5 | 2.9 | 27.698 |
| Personal Plan | | | | | | | | | | | | | | | | | | |
| Managed | Jan-1991 | 2.09 | 3.04 | 10.31 | 10.09 | 7.2 | 9.0 | 7.9 | 7.9 | 8.9 | 5.5 | -2.2 | 12.4 | 5.1 | 6.3 | 9.7 | 12.4 | 45.431 |
| Equities | Jan-1991 | 3.43 | 7.69 | 19.75 | 21.08 | 16.4 | 16.5 | 13.1 | 12.8 | 14.2 | 7.4 | -0.0 | 21.0 | 9.9 | 8.1 | 12.3 | 12.4 | 76.730 |
| International | Jan-1991 | 3.19 | 2.08 | 13.77 | 10.98 | 5.0 | 11.6 | 11.7 | 10.1 | 12.7 | 5.6 | -7.3 | 19.0 | 4.8 | 7.9 | 12.3 | 29.1 | 46.551 |
| Property | Jan-1991 | 2.69 | 2.57 | 8.92 | 14.62 | 11.3 | 8.6 | 5.0 | 6.0 | 4.6 | 3.8 | -6.3 | 9.9 | 3.7 | 3.4 | 1.6 | 1.1 | 28.699 |
| Conservative | Nov-1992 | 1.13 | 2.05 | 5.84 | 6.12 | 5.1 | 5.5 | 4.7 | 5.1 | 5.4 | 4.8 | -0.2 | 7.1 | 3.5 | 4.3 | 7.0 | 5.9 | 34.678 |
| Protected | Jan-1991 | 0.30 | 0.84 | 1.69 | 2.65 | 3.7 | 3.9 | 3.9 | 4.5 | 4.3 | 4.3 | 4.0 | 4.0 | 4.7 | 5.7 | 5.2 | 3.7 | 33.240 |

* 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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Savings Products - Investment Returns

as at 31 July 2019



| Fund Name | Inception Date | Performance to 31 July 2019 (%) | | | | Performance to 31 July 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 | 2.03 | 2.88 | 9.98 | 9.56 | 6.5 | 8.3 | 7.2 | 7.2 | 8.2 | 6.5 | -2.8 | 11.7 | 4.4 | 5.6 | 9.0 | 11.7 | 105.228 |
| Protected | May-1988 | 0.23 | 0.65 | 1.32 | 2.11 | 2.9 | 3.2 | 3.2 | 3.8 | 3.6 | 4.1 | 3.3 | 3.2 | 4.0 | 5.0 | 4.5 | 2.9 | 35.485 |
| Pension | Oct-1984 | 2.04 | 2.87 | 9.94 | 9.51 | 6.4 | 8.2 | 7.2 | 7.1 | 8.1 | 6.0 | -2.9 | 11.7 | 4.3 | 5.6 | 8.9 | 11.6 | 75.740 |
| Flexipol* | | | | | | | | | | | | | | | | | | |
| Ordinary Policies | | | | | | | | | | | | | | | | | | |
| Protected | Sep-1981 | 0.29 | 0.80 | 1.62 | 2.56 | 3.6 | 3.7 | 3.7 | 4.5 | 4.6 | 5.9 | 3.9 | 3.7 | 4.2 | 6.2 | 6.1 | 4.7 | 26.687 |
| Aggressive | Nov-2001 | 2.52 | 2.98 | 12.06 | 11.08 | 6.8 | 9.9 | 9.0 | 8.4 | 10.0 | 4.1 | -4.3 | 14.7 | 4.7 | 6.5 | 10.0 | 17.0 | 26.191 |
| Spread Managers | Nov-2001 | 1.59 | 2.49 | 8.51 | 8.83 | 5.2 | 7.4 | 6.1 | 5.0 | 6.1 | 3.1 | -2.0 | 9.9 | 2.4 | 1.0 | 7.4 | 7.1 | 22.463 |

* Closed to new policies

These returns should be read in conjunction with the notes below:

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