## Savings Products - Investment Returns





	Inception	Performance to 31 March 2019 (%)				Performance to 31 March 2019 (%)							Performance for Calendar Year (%)						
Fund Name	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	
Goldline*																			
Investment & Protection Plan																			
Balanced	Aug-1995	1.53	6.89	-0.75	2.30	6.4	6.1	6.4	6.8	7.4	4.1	-2.9	11.7	4.3	5.6	9.1	11.8	25.850	
Aggressive	Aug-1995	1.55	8.61	-2.08	2.08	7.5	7.2	7.8	8.0	8.8	3.9	-4.3	14.7	4.7	6.5	10.0	17.0	24.514	
Spread Managers	Sep-1995	1.58	7.00	-0.38	2.09	7.7	6.0	5.5	4.9	5.1	3.3	-2.0	9.9	2.4	1.0	7.4	7.1	21.516	
Protected	Aug-1995	0.21	0.71	1.63	2.36	3.2	3.3	3.4	4.0	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.732	
Personal Plan																			
Balanced	Aug-1995	1.54	6.89	-0.75	2.31	6.4	6.1	6.4	6.8	7.4	4.1	-2.9	11.7	4.3	5.6	9.1	11.8	25.900	
Aggressive	Aug-1995	1.55	8.61	-2.08	2.08	7.5	7.2	7.8	8.0	8.8	3.9	-4.3	14.7	4.7	6.5	10.0	17.0	24.580	
Spread Managers	Sep-1995	1.59	7.01	-0.37	2.10	7.7	6.0	5.5	4.9	5.1	3.3	-2.0	9.9	2.4	1.0	7.5	7.1	21.583	
Protected	Aug-1995	0.21	0.71	1.63	2.36	3.2	3.3	3.4	4.0	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.732	
Personal Plan (Locked-In)																			
Managed	Nov-1996	1.58	7.05	-0.45	2.77	7.0	6.8	7.0	7.2	7.6	3.9	-2.3	12.3	4.9	5.6	9.0	11.7	23.683	
Equities	Nov-1996	3.91	10.25	2.36	4.79	13.0	12.3	11.8	10.6	12.0	4.8	-0.1	20.8	9.6	7.4	11.5	11.6	28.779	
Protected	Nov-1996	0.25	0.82	1.88	2.73	3.7	3.8	4.0	4.3	3.9	3.4	3.9	3.9	4.6	5.0	4.5	3.0	20.945	
Premier Plan																			
Equities	Sep-1996	3.86	10.09	2.06	4.32	12.3	11.6	11.2	10.2	11.7	5.4	-0.7	20.1	9.1	7.3	11.5	11.6	32.324	
Balanced	Sep-1996	1.54	6.89	-0.75	2.31	6.4	6.1	6.4	6.8	7.4	4.3	-2.9	11.7	4.3	5.6	9.1	11.8	25.900	
Aggressive	Sep-1996	1.55	8.61	-2.08	2.08	7.5	7.2	7.8	8.0	8.8	4.1	-4.3	14.7	4.7	6.5	10.0	17.0	24.580	
Spread Managers	Sep-1996	1.59	7.01	-0.37	2.10	7.7	6.0	5.5	4.9	5.1	3.5	-2.0	9.9	2.4	1.0	7.5	7.1	21.583	
Protected	Sep-1996	0.20	0.68	1.58	2.28	3.1	3.2	3.4	3.9	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.276	
Original Goldline*																			
Investment & Protection Plan																			
Managed	Jan-1991	1.54	6.89	-1.10	1.94	6.0	5.9	6.3	6.8	7.3	4.6	-3.2	11.7	4.3	5.7	9.0	11.6	35.174	
Equities	Jan-1991	3.86	10.09	2.06	4.32	12.3	11.6	11.2	10.2	11.7	6.5	-0.7	20.1	9.2	7.3	11.5	11.6	57.723	
International	Jan-1991	0.84	10.66	-6.21	0.32	6.8	7.4	8.9	9.2	10.2	4.7	-8.0	18.1	4.1	7.2	11.6	28.2	35.966	
Conservative	Nov-1992	1.06	3.76	0.57	2.13	4.0	3.8	3.7	4.3	4.4	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	28.328	
Protected	Jan-1991	0.21	0.70	1.62	2.34	3.2	3.2	3.4	4.0	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.450	
Personal Plan																			
Managed	Jan-1991	1.59	7.07	-0.41	2.84	7.1	6.9	7.1	7.6	8.1	5.3	-2.2	12.4	5.1	6.3	9.7	12.4	42.922	
Equities	Jan-1991	3.92	10.28	2.42	4.86	13.1	12.4	12.0	11.0	12.5	7.1	-0.0	21.0	9.9	8.1	12.3	12.4	69.194	
International	Jan-1991	0.90	10.84	-5.88	0.85	7.6	8.1	9.7	10.0	11.0	5.4	-7.3	19.0	4.8	7.9	12.3	29.1	43.056	
Property	Jan-1991	3.48	16.94	8.88	8.97	16.2	9.2	6.4	5.6	4.3	3.8	-6.3	9.9	3.7	3.4	1.6	1.1	27.927	
Conservative	Nov-1992	1.11	3.93	0.92	2.67	4.7	4.5	4.4	5.0	5.1	4.7	-0.2	7.1	3.5	4.3	7.0	5.9	33.579	
Protected	Jan-1991	0.27	0.86	1.96	2.84	3.9	4.0	4.1	4.7	4.3	4.4	4.0	4.0	4.7	5.7	5.2	3.7	32.868	

<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





	Inception Date	Performance to 31 March 2019 (%)				Performance to 31 March 2019 (%)							Performance for Calendar Year (%)					
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
Link-Save/Link-Save Plus*																		
Managed	Apr-1982	1.55	6.91	-0.73	2.35	6.4	6.2	6.5	6.9	7.4	6.4	-2.8	11.7	4.4	5.6	9.0	11.7	99.632
Protected	May-1988	0.21	0.70	1.61	2.32	3.2	3.2	3.4	3.9	3.6	4.2	3.3	3.2	4.0	5.0	4.5	2.9	35.175
Pension	Oct-1984	1.54	6.89	-0.77	2.27	6.3	6.1	6.4	6.8	7.3	5.9	-2.9	11.7	4.3	5.6	8.9	11.6	71.721
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.25	0.84	1.92	2.79	3.8	3.8	3.8	4.7	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.401
Aggressive	Nov-2001	1.55	8.61	-2.08	2.08	7.5	7.2	7.8	8.0	8.8	3.8	-4.3	14.7	4.7	6.5	10.0	17.0	24.514
Spread Managers	Nov-2001	1.58	7.00	-0.38	2.09	7.7	6.0	5.5	4.9	5.1	2.9	-2.0	9.9	2.4	1.0	7.4	7.1	21.516

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

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