

Savings Products - Investment Returns

as at 30 September 2019



Fund Name	Inception Date	Performance to 30 September 2019 (%)				Performance to 30 September 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	2.18	3.22	6.83	14.19	6.0	7.7	7.7	6.9	7.9	4.3	-2.9	11.7	4.3	5.6	9.1	11.8	27.616
Aggressive	Aug-1995	2.93	3.85	8.23	17.55	6.0	9.1	9.6	8.1	9.7	4.1	-4.3	14.7	4.7	6.5	10.0	17.0	26.532
Spread Managers	Sep-1995	1.80	2.29	5.12	12.48	4.7	6.9	6.4	4.9	5.6	3.5	-2.0	9.9	2.4	1.0	7.4	7.1	22.617
Protected	Aug-1995	0.33	0.69	1.36	2.08	3.0	3.2	3.2	3.8	3.7	3.3	3.4	3.3	4.1	5.0	4.5	3.0	22.028
Personal Plan																		
Balanced	Aug-1995	2.18	3.22	6.82	14.18	6.0	7.7	7.7	6.9	7.9	4.3	-2.9	11.7	4.3	5.6	9.1	11.8	27.667
Aggressive	Aug-1995	2.93	3.86	8.25	17.57	6.0	9.1	9.6	8.1	9.7	4.1	-4.3	14.7	4.7	6.5	10.0	17.0	26.607
Spread Managers	Sep-1995	1.80	2.29	5.11	12.48	4.7	7.0	6.4	4.9	5.7	3.5	-2.0	9.9	2.4	1.0	7.5	7.1	22.686
Protected	Aug-1995	0.33	0.69	1.36	2.08	3.0	3.2	3.2	3.8	3.7	3.3	3.4	3.3	4.1	5.0	4.5	3.0	22.028
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.24	3.38	7.16	14.71	6.7	8.3	8.3	7.4	8.2	4.2	-2.3	12.3	4.9	5.6	9.0	11.7	25.379
Equities	Nov-1996	3.36	3.22	10.64	21.99	13.3	14.2	12.6	12.2	12.6	5.2	-0.1	20.8	9.6	7.4	11.5	11.6	31.841
Protected	Nov-1996	0.38	0.85	1.63	2.47	3.5	3.7	3.7	4.2	4.0	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.287
Premier Plan																		
Equities	Sep-1996	3.31	3.06	10.31	21.44	12.6	13.5	12.0	11.7	12.3	5.7	-0.7	20.1	9.1	7.3	11.5	11.6	35.655
Balanced	Sep-1996	2.18	3.22	6.82	14.18	6.0	7.7	7.7	6.9	7.9	4.5	-2.9	11.7	4.3	5.6	9.1	11.8	27.667
Aggressive	Sep-1996	2.93	3.86	8.25	17.57	6.0	9.1	9.6	8.1	9.7	4.3	-4.3	14.7	4.7	6.5	10.0	17.0	26.607
Spread Managers	Sep-1996	1.80	2.29	5.11	12.48	4.7	7.0	6.4	4.9	5.7	3.6	-2.0	9.9	2.4	1.0	7.5	7.1	22.686
Protected	Sep-1996	0.32	0.66	1.30	1.99	2.9	3.1	3.1	3.7	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.553
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.18	3.22	6.83	14.19	5.7	7.5	7.5	6.9	7.8	4.8	-3.2	11.7	4.3	5.7	9.0	11.6	37.578
Equities	Jan-1991	3.31	3.06	10.31	21.44	12.6	13.5	12.0	11.7	12.3	6.7	-0.7	20.1	9.2	7.3	11.5	11.6	63.672
International	Jan-1991	4.10	5.15	9.97	21.70	3.1	9.8	12.0	8.7	11.6	5.0	-8.0	18.1	4.1	7.2	11.6	28.2	39.552
Conservative	Nov-1992	0.98	2.05	4.03	7.94	4.6	4.7	4.3	4.4	4.6	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	29.470
Protected	Jan-1991	0.32	0.68	1.35	2.06	3.0	3.1	3.2	3.8	3.7	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.820
Personal Plan																		
Managed	Jan-1991	2.25	3.41	7.21	14.79	6.8	8.4	8.4	7.7	8.6	5.5	-2.2	12.4	5.1	6.3	9.7	12.4	46.017
Equities	Jan-1991	3.37	3.23	10.68	22.06	13.4	14.3	12.7	12.5	13.1	7.4	-0.0	21.0	9.9	8.1	12.3	12.4	76.586
International	Jan-1991	4.16	5.35	10.38	22.35	3.9	10.6	12.8	9.5	12.4	5.6	-7.3	19.0	4.8	7.9	12.3	29.1	47.524
Property	Jan-1991	3.47	6.75	6.82	24.92	16.3	11.1	6.6	6.8	5.1	3.9	-6.3	9.9	3.7	3.4	1.6	1.1	29.832
Conservative	Nov-1992	1.04	2.24	4.40	8.51	5.4	5.4	5.0	5.0	5.4	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	35.058
Protected	Jan-1991	0.38	0.85	1.69	2.57	3.7	3.8	3.9	4.5	4.4	4.3	4.0	4.0	4.7	5.7	5.2	3.7	33.423

* 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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Link-Save/Link-Save Plus*																		
Managed	Apr-1982	2.19	3.23	6.86	14.24	6.1	7.7	7.7	7.0	7.9	6.5	-2.8	11.7	4.4	5.6	9.0	11.7	106.466
Protected	May-1988	0.32	0.67	1.32	2.03	3.0	3.1	3.1	3.8	3.6	4.1	3.3	3.2	4.0	5.0	4.5	2.9	35.640
Pension	Oct-1984	2.18	3.22	6.83	14.19	6.0	7.7	7.7	6.9	7.9	6.0	-2.9	11.7	4.3	5.6	8.9	11.6	76.621
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.37	0.81	1.61	2.47	3.6	3.7	3.7	4.4	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.827
Aggressive	Nov-2001	2.93	3.85	8.23	17.55	6.0	9.1	9.6	8.1	9.7	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	26.532
Spread Managers	Nov-2001	1.80	2.29	5.12	12.48	4.7	6.9	6.4	4.9	5.6	3.1	-2.0	9.9	2.4	1.0	7.4	7.1	22.617

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