

Investment Bonds - Investment Returns

as at 31 December 2021

Fund Name	Inception Date	Performance to 31 December 2021 (%)				Performance to 31 December 2021 (%)						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	2021	2020	2019	2018	2017		2016
Retirement Income Bond*																		
	Jun-1990	0.00	0.74	1.46	2.06	2.6	2.5	2.8	3.2	3.5	3.4	2.6	2.4	3.4	4.0	3.9	4.4	28.615
Zenith Bond*																		
Mortgage Portfolio	May-1995	0.00	-0.04	-0.11	-0.17	-0.2	0.0	0.4	0.8	1.2	3.0	-0.2	0.3	1.1	1.4	1.4	1.8	21.962
Fixed Interest Portfolio	Sep-1993	0.00	-1.13	-1.96	-2.06	-4.3	-0.9	0.4	1.1	1.5	3.2	-4.3	2.6	3.0	1.2	2.9	2.3	24.328
Conservative Portfolio	Sep-1993	0.00	0.84	0.76	2.42	2.6	2.6	4.2	3.6	3.5	3.4	2.6	2.6	7.6	-0.8	6.0	2.9	25.764
Managed Portfolio	Sep-1993	0.00	3.99	4.89	10.20	13.8	9.6	12.5	9.3	8.2	4.0	13.8	5.5	18.6	-3.8	13.9	4.8	30.669
Property Portfolio	Apr-1995	0.00	5.52	5.83	11.35	15.4	4.3	7.0	3.9	4.4	5.0	15.4	-5.8	12.6	-4.2	3.5	3.9	37.141
Shares Portfolio	Sep-1993	0.00	0.21	1.83	5.98	6.1	7.4	12.5	10.8	10.0	5.4	6.1	8.8	23.3	-1.2	19.0	8.9	44.624
Prosperity Bond*																		
Protected	Oct-1987	0.00	0.73	1.44	2.04	2.5	2.4	2.8	3.2	3.5	3.8	2.5	2.3	3.4	4.0	3.9	4.3	35.423
Managed Portfolio	Oct-1984	0.00	2.53	3.00	6.74	8.7	6.6	9.2	7.1	6.5	5.2	8.7	4.7	14.5	-2.6	11.2	4.4	65.119
Property Portfolio	Oct-1984	0.00	9.77	10.34	20.45	28.5	7.9	13.4	7.5	6.4	3.8	28.5	-9.4	25.3	-7.4	6.5	5.9	39.534
Shares Portfolio	Aug-1986	0.00	0.21	1.84	5.98	6.1	7.5	12.5	11.0	10.1	5.0	6.1	8.9	23.3	-1.2	19.5	8.9	55.553
International Portfolio	May-1987	0.00	7.23	8.57	16.57	24.3	15.0	17.7	12.4	10.5	6.6	24.3	6.5	23.1	-6.6	17.8	4.3	90.990

* 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.