

Savings Products - Investment Returns

as at 31 August 2020

Fund Name	Inception Date	Performance to 31 August 2020 (%)				Performance to 31 August 2020 (%)						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	2019	2018	2017	2016	2015		2014
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	2.73	5.40	3.94	1.54	5.7	4.5	6.7	6.1	7.0	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	28.575
Aggressive	Aug-1995	3.67	6.77	4.98	1.57	7.3	4.9	8.2	7.2	8.2	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.659
Spread Managers	Sep-1995	2.30	4.98	2.89	0.33	4.0	3.3	5.7	4.9	5.2	3.4	14.5	-2.0	9.9	2.4	1.0	7.4	23.102
Protected	Aug-1995	0.11	0.33	0.91	1.57	2.4	2.6	2.9	3.3	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.473
Personal Plan																		
Balanced	Aug-1995	2.73	5.40	3.94	1.54	5.7	4.5	6.7	6.1	7.0	4.3	16.0	-2.9	11.7	4.3	5.6	9.1	28.628
Aggressive	Aug-1995	3.67	6.77	4.89	1.48	7.2	4.9	8.1	7.2	8.2	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.715
Spread Managers	Sep-1995	2.30	4.93	2.89	0.32	4.0	3.3	5.7	4.9	5.2	3.4	14.5	-2.0	9.9	2.4	1.0	7.5	23.172
Protected	Aug-1995	0.11	0.33	0.91	1.57	2.4	2.6	2.9	3.3	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.473
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.78	5.57	4.27	2.02	6.4	5.2	7.4	6.7	7.4	4.2	16.7	-2.3	12.3	4.9	5.6	9.0	26.410
Equities	Nov-1996	2.30	10.30	4.50	0.79	7.1	7.7	11.1	12.2	11.1	5.2	25.4	-0.1	20.8	9.6	7.4	11.5	32.997
Protected	Nov-1996	0.16	0.47	1.19	2.01	3.0	3.1	3.4	3.8	4.0	3.3	3.3	3.9	3.9	4.6	5.0	4.5	21.833
Premier Plan																		
Equities	Sep-1996	2.25	10.14	4.18	0.33	6.5	7.1	10.5	11.6	10.7	5.6	24.6	-0.7	20.1	9.1	7.3	11.5	36.745
Balanced	Sep-1996	2.73	5.40	3.94	1.54	5.7	4.5	6.7	6.1	7.0	4.5	16.0	-2.9	11.7	4.3	5.6	9.1	28.628
Aggressive	Sep-1996	3.67	6.77	4.89	1.48	7.2	4.9	8.1	7.2	8.2	4.4	20.3	-4.3	14.7	4.7	6.5	10.0	27.715
Spread Managers	Sep-1996	2.30	4.93	2.89	0.32	4.0	3.3	5.7	4.9	5.2	3.6	14.5	-2.0	9.9	2.4	1.0	7.5	23.172
Protected	Sep-1996	0.11	0.34	0.92	1.60	2.4	2.5	2.8	3.2	3.6	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.993
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.73	5.41	3.96	1.55	5.7	4.3	6.6	6.1	6.9	4.7	16.0	-3.2	11.7	4.3	5.7	9.0	38.888
Equities	Jan-1991	2.25	10.14	4.18	0.33	6.5	7.1	10.5	11.6	10.7	6.6	24.6	-0.7	20.1	9.2	7.3	11.5	65.616
International	Jan-1991	5.83	8.31	7.55	2.45	10.8	4.9	9.8	7.6	9.6	5.0	25.9	-8.0	18.1	4.1	7.2	11.6	42.099
Conservative	Nov-1992	1.30	2.48	2.19	1.42	3.1	3.2	4.0	3.7	4.3	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	30.093
Protected	Jan-1991	0.11	0.33	0.90	1.56	2.3	2.6	2.8	3.3	3.6	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.378
Personal Plan																		
Managed	Jan-1991	2.79	5.60	4.33	2.10	6.5	5.3	7.5	6.9	7.7	5.5	16.8	-2.2	12.4	5.1	6.3	9.7	47.933
Equities	Jan-1991	2.31	10.33	4.54	0.86	7.2	7.8	11.2	12.4	11.5	7.3	25.5	-0.0	21.0	9.9	8.1	12.3	79.435
International	Jan-1991	5.90	8.51	7.96	3.02	11.6	5.6	10.6	8.4	10.3	5.7	26.9	-7.3	19.0	4.8	7.9	12.3	50.929
Property	Jan-1991	1.89	6.15	-11.34	-14.30	-8.9	-0.4	3.0	3.7	3.1	3.4	26.7	-6.3	9.9	3.7	3.4	1.6	26.278
Conservative	Nov-1992	1.36	2.67	2.54	1.96	3.8	3.9	4.8	4.4	5.0	4.8	9.0	-0.2	7.1	3.5	4.3	7.0	36.030
Protected	Jan-1991	0.17	0.51	1.27	2.10	3.0	3.3	3.5	4.0	4.3	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.312

* 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	2.75	5.45	4.00	1.61	5.8	4.6	6.8	6.2	7.0	6.5	16.0	-2.8	11.7	4.4	5.6	9.0	110.233	
Protected	May-1988	0.11	0.33	0.91	1.58	2.4	2.6	2.8	3.3	3.6	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.363	
Pension	Oct-1984	2.72	5.39	3.94	1.54	5.7	4.5	6.7	6.1	6.9	5.9	16.0	-2.9	11.7	4.3	5.6	8.9	79.268	
Flexipol*																			
Ordinary Policies																			
Protected	Sep-1981	0.18	0.54	1.26	2.08	3.0	3.2	3.4	3.8	4.4	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.535	
Aggressive	Nov-2001	3.67	6.77	4.98	1.57	7.3	4.9	8.2	7.2	8.2	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	27.659	
Spread Managers	Nov-2001	2.30	4.98	2.89	0.33	4.0	3.3	5.7	4.9	5.2	3.1	14.5	-2.0	9.9	2.4	1.0	7.4	23.102	

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