

Savings Products - Investment Returns

as at 29 February 2020



Fund Name	Inception Date	Performance to 29 February 2020 (%)				Performance to 29 February 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	-3.46	-2.31	1.72	4.71	8.0	5.4	6.7	5.5	7.1	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	27.491
Aggressive	Aug-1995	-4.58	-3.25	2.22	5.46	9.1	6.0	8.0	6.5	8.6	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.348
Spread Managers	Sep-1995	-3.34	-2.50	1.06	3.68	6.0	5.1	5.8	3.7	4.9	3.4	14.5	-2.0	9.9	2.4	1.0	7.4	22.453
Protected	Aug-1995	0.21	0.66	1.43	2.01	2.7	3.0	3.1	3.6	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.271
Personal Plan																		
Balanced	Aug-1995	-3.46	-2.31	1.72	4.71	8.0	5.4	6.7	5.5	7.1	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	27.542
Aggressive	Aug-1995	-4.58	-3.24	2.22	5.49	9.2	6.0	8.0	6.5	8.6	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.424
Spread Managers	Sep-1995	-3.34	-2.50	1.06	3.67	6.0	5.1	5.8	3.7	5.0	3.4	14.5	-2.0	9.9	2.4	1.0	7.5	22.521
Protected	Aug-1995	0.21	0.66	1.43	2.01	2.7	3.0	3.1	3.6	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.271
Personal Plan (Locked-In)																		
Managed	Nov-1996	-3.42	-2.16	2.03	5.19	8.6	6.0	7.3	6.1	7.4	4.1	16.7	-2.3	12.3	4.9	5.6	9.0	25.328
Equities	Nov-1996	-5.31	-3.55	2.50	5.61	14.0	10.6	12.5	10.1	10.8	5.1	25.4	-0.1	20.8	9.6	7.4	11.5	31.578
Protected	Nov-1996	0.26	0.81	1.74	2.46	3.3	3.5	3.7	4.1	4.0	3.4	3.3	3.9	3.9	4.6	5.0	4.5	21.576
Premier Plan																		
Equities	Sep-1996	-5.35	-3.69	2.19	5.14	13.3	10.0	11.8	9.6	10.4	5.5	24.6	-0.7	20.1	9.1	7.3	11.5	35.272
Balanced	Sep-1996	-3.46	-2.31	1.72	4.71	8.0	5.4	6.7	5.5	7.1	4.4	16.0	-2.9	11.7	4.3	5.6	9.1	27.542
Aggressive	Sep-1996	-4.58	-3.24	2.22	5.49	9.2	6.0	8.0	6.5	8.6	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	26.424
Spread Managers	Sep-1996	-3.34	-2.50	1.06	3.67	6.0	5.1	5.8	3.7	5.0	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	22.521
Protected	Sep-1996	0.21	0.67	1.42	1.97	2.6	2.9	3.0	3.6	3.7	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.791
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-3.46	-2.31	1.72	4.71	8.0	5.2	6.6	5.5	7.0	4.7	16.0	-3.2	11.7	4.3	5.7	9.0	37.408
Equities	Jan-1991	-5.36	-3.69	2.19	5.14	13.3	10.0	11.8	9.6	10.4	6.6	24.6	-0.7	20.1	9.2	7.3	11.5	62.986
International	Jan-1991	-6.19	-4.75	3.02	6.80	9.7	5.3	8.8	6.8	10.4	4.8	25.9	-8.0	18.1	4.1	7.2	11.6	39.143
Conservative	Nov-1992	-1.36	-0.74	0.91	3.11	5.1	3.6	4.1	3.5	4.3	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	29.450
Protected	Jan-1991	0.21	0.65	1.42	1.99	2.7	3.0	3.1	3.6	3.7	3.7	2.7	3.3	3.2	4.0	5.0	4.5	28.124
Personal Plan																		
Managed	Jan-1991	-3.41	-2.14	2.08	5.26	8.7	6.1	7.4	6.3	7.8	5.4	16.8	-2.2	12.4	5.1	6.3	9.7	45.943
Equities	Jan-1991	-5.30	-3.52	2.55	5.68	14.1	10.7	12.6	10.4	11.2	7.3	25.5	-0.0	21.0	9.9	8.1	12.3	75.983
International	Jan-1991	-6.14	-4.58	3.39	7.38	10.5	6.1	9.6	7.6	11.1	5.5	26.9	-7.3	19.0	4.8	7.9	12.3	47.172
Property	Jan-1991	-5.51	-3.34	2.80	6.41	9.8	10.6	6.9	6.4	5.0	3.8	26.7	-6.3	9.9	3.7	3.4	1.6	29.639
Conservative	Nov-1992	-1.31	-0.57	1.26	3.65	5.8	4.3	4.8	4.1	5.0	4.8	9.0	-0.2	7.1	3.5	4.3	7.0	35.136
Protected	Jan-1991	0.27	0.82	1.76	2.50	3.4	3.7	3.8	4.3	4.4	4.3	3.4	4.0	4.0	4.7	5.7	5.2	33.882

* 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	-3.46	-2.30	1.74	4.73	8.0	5.4	6.8	5.6	7.1	6.4	16.0	-2.8	11.7	4.4	5.6	9.0	105.992
Protected	May-1988	0.21	0.66	1.44	1.99	2.7	3.0	3.1	3.6	3.7	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.035
Pension	Oct-1984	-3.46	-2.31	1.70	4.69	8.0	5.4	6.7	5.5	7.0	5.9	16.0	-2.9	11.7	4.3	5.6	8.9	76.262
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.26	0.81	1.73	2.43	3.3	3.6	3.6	4.1	4.6	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.192
Aggressive	Nov-2001	-4.58	-3.25	2.22	5.46	9.1	6.0	8.0	6.5	8.6	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.348
Spread Managers	Nov-2001	-3.34	-2.50	1.06	3.68	6.0	5.1	5.8	3.7	4.9	3.0	14.5	-2.0	9.9	2.4	1.0	7.4	22.453

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