

Savings Products - Investment Returns

as at 31 July 2020

Fund Name	Inception Date	Performance to 31 July 2020 (%)				Performance to 31 July 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	2.89	5.21	-2.32	0.44	1.9	4.1	6.1	5.0	6.5	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	27.816
Aggressive	Aug-1995	3.57	6.30	-3.38	-0.01	1.9	4.3	7.2	5.7	7.7	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.679
Spread Managers	Sep-1995	2.65	4.53	-2.78	-0.55	0.5	2.9	5.1	3.7	4.7	3.3	14.5	-2.0	9.9	2.4	1.0	7.4	22.582
Protected	Aug-1995	0.11	0.37	1.01	1.68	2.4	2.7	2.9	3.4	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.449
Personal Plan																		
Balanced	Aug-1995	2.89	5.20	-2.33	0.43	1.9	4.1	6.1	5.0	6.5	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	27.867
Aggressive	Aug-1995	3.56	6.30	-3.46	-0.09	1.8	4.3	7.1	5.7	7.7	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.733
Spread Managers	Sep-1995	2.65	4.49	-2.78	-0.55	0.5	2.9	5.1	3.7	4.7	3.3	14.5	-2.0	9.9	2.4	1.0	7.5	22.650
Protected	Aug-1995	0.11	0.37	1.01	1.68	2.4	2.7	2.9	3.4	3.7	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.449
Personal Plan (Locked-In)																		
Managed	Nov-1996	2.94	5.37	-2.02	0.90	2.5	4.8	6.7	5.6	6.9	4.1	16.7	-2.3	12.3	4.9	5.6	9.0	25.696
Equities	Nov-1996	5.23	11.89	-3.28	1.59	1.1	8.4	11.1	10.8	10.8	5.1	25.4	-0.1	20.8	9.6	7.4	11.5	32.255
Protected	Nov-1996	0.16	0.51	1.29	2.12	3.0	3.2	3.5	3.9	4.0	3.3	3.3	3.9	3.9	4.6	5.0	4.5	21.799
Premier Plan																		
Equities	Sep-1996	5.18	11.72	-3.57	1.13	0.5	7.8	10.4	10.2	10.4	5.5	24.6	-0.7	20.1	9.1	7.3	11.5	35.937
Balanced	Sep-1996	2.89	5.20	-2.33	0.43	1.9	4.1	6.1	5.0	6.5	4.4	16.0	-2.9	11.7	4.3	5.6	9.1	27.867
Aggressive	Sep-1996	3.56	6.30	-3.46	-0.09	1.8	4.3	7.1	5.7	7.7	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	26.733
Spread Managers	Sep-1996	2.65	4.49	-2.78	-0.55	0.5	2.9	5.1	3.7	4.7	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	22.650
Protected	Sep-1996	0.11	0.38	1.03	1.70	2.4	2.6	2.9	3.3	3.6	3.4	2.7	3.3	3.2	4.0	4.9	4.5	21.968
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	2.89	5.21	-2.31	0.45	1.9	4.0	5.9	5.0	6.5	4.7	16.0	-3.2	11.7	4.3	5.7	9.0	37.855
Equities	Jan-1991	5.18	11.72	-3.57	1.13	0.5	7.8	10.4	10.2	10.4	6.5	24.6	-0.7	20.1	9.2	7.3	11.5	64.173
International	Jan-1991	4.27	6.74	-4.66	-0.73	2.6	3.4	8.0	5.5	8.7	4.8	25.9	-8.0	18.1	4.1	7.2	11.6	39.780
Conservative	Nov-1992	1.36	2.41	-0.50	0.81	1.8	3.1	3.7	3.2	4.1	4.1	8.3	-0.9	6.4	2.8	3.9	6.3	29.706
Protected	Jan-1991	0.11	0.37	1.00	1.67	2.3	2.7	2.9	3.3	3.6	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.347
Personal Plan																		
Managed	Jan-1991	2.95	5.40	-1.96	0.99	2.6	4.9	6.8	5.8	7.3	5.4	16.8	-2.2	12.4	5.1	6.3	9.7	46.632
Equities	Jan-1991	5.24	11.92	-3.23	1.66	1.2	8.5	11.2	11.0	11.1	7.2	25.5	-0.0	21.0	9.9	8.1	12.3	77.643
International	Jan-1991	4.34	6.93	-4.31	-0.18	3.3	4.1	8.8	6.3	9.5	5.5	26.9	-7.3	19.0	4.8	7.9	12.3	48.093
Property	Jan-1991	4.88	5.65	-17.78	-15.28	-10.1	0.0	1.9	3.3	2.8	3.3	26.7	-6.3	9.9	3.7	3.4	1.6	25.790
Conservative	Nov-1992	1.42	2.59	-0.16	1.34	2.5	3.8	4.5	3.9	4.8	4.7	9.0	-0.2	7.1	3.5	4.3	7.0	35.545
Protected	Jan-1991	0.17	0.55	1.36	2.20	3.0	3.3	3.6	4.0	4.3	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.253

* 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	2.90	5.23	-2.29	0.48	2.0	4.2	6.1	5.1	6.6	6.4	16.0	-2.8	11.7	4.4	5.6	9.0	107.283
Protected	May-1988	0.11	0.37	1.01	1.69	2.4	2.6	2.9	3.3	3.6	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.323
Pension	Oct-1984	2.89	5.21	-2.31	0.43	1.9	4.1	6.1	5.0	6.5	5.9	16.0	-2.9	11.7	4.3	5.6	8.9	77.172
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.18	0.56	1.34	2.17	3.0	3.3	3.5	3.8	4.4	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.486
Aggressive	Nov-2001	3.57	6.30	-3.38	-0.01	1.9	4.3	7.2	5.7	7.7	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.679
Spread Managers	Nov-2001	2.65	4.53	-2.78	-0.55	0.5	2.9	5.1	3.7	4.7	3.0	14.5	-2.0	9.9	2.4	1.0	7.4	22.582

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