

Savings Products - Investment Returns

as at 31 October 2020

Fund Name	Inception Date	Performance to 31 October 2020 (%)				Performance to 31 October 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	-0.87	0.23	5.45	-2.10	0.7	5.8	4.3	5.4	6.1	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	27.879
Aggressive	Aug-1995	-1.24	0.24	6.56	-3.14	0.2	6.5	4.8	6.2	7.1	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.745
Spread Managers	Sep-1995	-0.49	0.25	4.80	-2.53	-0.3	4.7	3.7	4.1	4.3	3.3	14.5	-2.0	9.9	2.4	1.0	7.4	22.639
Protected	Aug-1995	0.14	0.38	0.75	1.39	2.1	2.5	2.8	3.2	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.534
Personal Plan																		
Balanced	Aug-1995	-0.88	0.23	5.44	-2.10	0.7	5.8	4.3	5.4	6.1	4.2	16.0	-2.9	11.7	4.3	5.6	9.1	27.930
Aggressive	Aug-1995	-1.25	0.22	6.53	-3.25	0.1	6.5	4.7	6.2	7.1	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.792
Spread Managers	Sep-1995	-0.49	0.25	4.75	-2.54	-0.3	4.7	3.7	4.1	4.3	3.3	14.5	-2.0	9.9	2.4	1.0	7.5	22.707
Protected	Aug-1995	0.14	0.38	0.75	1.39	2.1	2.5	2.8	3.2	3.6	3.3	2.8	3.4	3.3	4.1	5.0	4.5	22.534
Personal Plan (Locked-In)																		
Managed	Nov-1996	-0.82	0.38	5.77	-1.64	1.3	6.4	4.9	6.0	6.5	4.0	16.7	-2.3	12.3	4.9	5.6	9.0	25.793
Equities	Nov-1996	0.82	0.02	11.92	-3.26	1.6	10.6	8.4	11.2	9.6	5.0	25.4	-0.1	20.8	9.6	7.4	11.5	32.263
Protected	Nov-1996	0.18	0.52	1.03	1.82	2.7	3.0	3.3	3.7	4.0	3.3	3.3	3.9	3.9	4.6	5.0	4.5	21.913
Premier Plan																		
Equities	Sep-1996	0.77	-0.13	11.58	-3.69	1.0	10.0	7.7	10.6	9.2	5.4	24.6	-0.7	20.1	9.1	7.3	11.5	35.890
Balanced	Sep-1996	-0.88	0.23	5.44	-2.10	0.7	5.8	4.3	5.4	6.1	4.4	16.0	-2.9	11.7	4.3	5.6	9.1	27.930
Aggressive	Sep-1996	-1.25	0.22	6.53	-3.25	0.1	6.5	4.7	6.2	7.1	4.2	20.3	-4.3	14.7	4.7	6.5	10.0	26.792
Spread Managers	Sep-1996	-0.49	0.25	4.75	-2.54	-0.3	4.7	3.7	4.1	4.3	3.5	14.5	-2.0	9.9	2.4	1.0	7.5	22.707
Protected	Sep-1996	0.14	0.39	0.77	1.42	2.1	2.4	2.7	3.1	3.6	3.3	2.7	3.3	3.2	4.0	4.9	4.5	22.054
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-0.87	0.23	5.45	-2.09	0.7	5.6	4.2	5.3	6.0	4.6	16.0	-3.2	11.7	4.3	5.7	9.0	37.942
Equities	Jan-1991	0.77	-0.13	11.58	-3.70	1.0	10.0	7.7	10.6	9.2	6.5	24.6	-0.7	20.1	9.2	7.3	11.5	64.091
International	Jan-1991	-2.42	0.55	7.32	-4.14	-0.2	6.7	4.6	6.3	8.1	4.8	25.9	-8.0	18.1	4.1	7.2	11.6	40.000
Conservative	Nov-1992	-0.48	0.26	2.67	-0.25	1.1	3.8	2.9	3.3	3.9	4.0	8.3	-0.9	6.4	2.8	3.9	6.3	29.783
Protected	Jan-1991	0.13	0.37	0.74	1.37	2.0	2.4	2.7	3.1	3.6	3.6	2.7	3.3	3.2	4.0	5.0	4.5	28.451
Personal Plan																		
Managed	Jan-1991	-0.82	0.41	5.83	-1.56	1.4	6.5	5.0	6.1	6.8	5.4	16.8	-2.2	12.4	5.1	6.3	9.7	46.821
Equities	Jan-1991	0.82	0.04	11.97	-3.19	1.7	10.7	8.5	11.4	10.0	7.2	25.5	-0.0	21.0	9.9	8.1	12.3	77.675
International	Jan-1991	-2.36	0.74	7.72	-3.60	0.6	7.5	5.4	7.0	8.8	5.5	26.9	-7.3	19.0	4.8	7.9	12.3	48.448
Property	Jan-1991	-3.29	-2.99	2.50	-20.23	-17.8	-0.0	0.5	2.6	2.4	3.2	26.7	-6.3	9.9	3.7	3.4	1.6	25.019
Conservative	Nov-1992	-0.42	0.44	3.03	0.28	1.8	4.5	3.6	4.0	4.6	4.7	9.0	-0.2	7.1	3.5	4.3	7.0	35.699
Protected	Jan-1991	0.19	0.55	1.10	1.92	2.8	3.1	3.4	3.9	4.3	4.3	3.4	4.0	4.0	4.7	5.7	5.2	34.440

* 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.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Life Limited, the underlying fund managers, any related companies or any other person guarantees the products, any investment in the products, or any returns on an investment in the products, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

For more information contact your Adviser, or AMP Life on 0800 808 267

A disclosure statement is available on request and free of charge from your adviser.

Savings Products - Investment Returns

as at 31 October 2020

Fund Name	Inception Date	Performance to 31 October 2020 (%)				Performance to 31 October 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
Link-Save/Link-Save Plus*																		
Managed	Apr-1982	-0.87	0.25	5.49	-2.04	0.7	5.8	4.3	5.4	6.1	6.4	16.0	-2.8	11.7	4.4	5.6	9.0	107.551
Protected	May-1988	0.14	0.38	0.75	1.39	2.1	2.4	2.7	3.1	3.6	4.1	2.7	3.3	3.2	4.0	5.0	4.5	36.461
Pension	Oct-1984	-0.88	0.20	5.42	-2.11	0.6	5.7	4.3	5.4	6.1	5.8	16.0	-2.9	11.7	4.3	5.6	8.9	77.329
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.18	0.54	1.10	1.88	2.7	3.1	3.3	3.6	4.3	5.8	3.3	3.9	3.7	4.2	6.2	6.1	27.633
Aggressive	Nov-2001	-1.24	0.24	6.56	-3.14	0.2	6.5	4.8	6.2	7.1	4.0	20.3	-4.3	14.7	4.7	6.5	10.0	26.745
Spread Managers	Nov-2001	-0.49	0.25	4.80	-2.53	-0.3	4.7	3.7	4.1	4.3	2.9	14.5	-2.0	9.9	2.4	1.0	7.4	22.639

* 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.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Life Limited, the underlying fund managers, any related companies or any other person guarantees the products, any investment in the products, or any returns on an investment in the products, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

For more information contact your Adviser, or AMP Life on 0800 808 267

A disclosure statement is available on request and free of charge from your adviser.