

Saving & Superannuation Products - Investment Returns

as at 31 July 2016



CPI for the year ending

30-Jun-16 0.4%

Fund Name	Inception Date	Performance to 31 July 2016 (%)				Performance to 31 July 2016 (%)						Performance for Calendar Year (%)						Unit Exit Price	Fund Size (\$m)		
		1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2015	2014	2013	2012	2011	2010				
Goldline*																					
Investment & Protection Plan																					
Balanced	Aug-1995	4.23	1.94	7.01	3.40	2.0	7.1	7.5	7.8	6.7	3.9	5.6	9.1	11.8	10.0	-2.1	3.7	22.184	47.04		
Aggressive	Aug-1995	5.52	1.63	7.46	2.21	0.1	7.5	8.3	9.0	7.3	3.4	6.5	10.0	17.0	11.7	-5.5	3.1	20.220	12.08		
Spread Managers	Sep-1995	3.39	2.00	6.93	1.41	0.0	3.3	4.8	4.6	4.8	3.1	1.0	7.4	7.1	7.9	-3.8	3.5	18.813	4.17		
Protected	Aug-1995	0.32	1.03	2.15	3.35	4.7	4.7	4.5	3.6	3.3	3.4	5.0	4.5	3.0	2.1	2.4	2.5	19.922	4.65		
Personal Superannuation Plan																					
Balanced	Aug-1995	4.23	1.93	7.00	3.39	1.9	7.1	7.5	7.8	6.7	3.9	5.6	9.1	11.8	9.9	-2.1	3.7	22.223	32.89		
Aggressive	Aug-1995	5.51	1.65	7.47	2.22	0.1	7.5	8.3	9.0	7.3	3.4	6.5	10.0	17.0	11.7	-5.5	3.1	20.279	9.14		
Spread Managers	Sep-1995	3.39	1.99	6.91	1.38	-0.0	3.3	4.8	4.6	4.8	3.1	1.0	7.5	7.1	7.9	-3.8	3.4	18.867	5.23		
Protected	Aug-1995	0.32	1.03	2.15	3.35	4.7	4.7	4.5	3.6	3.3	3.4	5.0	4.5	3.0	2.1	2.4	2.5	19.922	2.64		
Personal Superannuation Plan (Locked-In)																					
Managed	Nov-1996	4.27	2.08	7.34	3.73	2.3	7.2	7.6	7.8	6.6	3.6	5.6	9.0	11.7	9.8	-2.2	3.6	20.008	5.24		
Equities	Nov-1996	7.79	5.62	16.43	16.71	14.5	11.8	12.0	11.6	9.4	4.1	7.4	11.5	11.6	20.8	-6.2	4.6	22.168	4.17		
Protected	Nov-1996	0.37	1.17	2.42	3.64	5.0	4.9	4.6	3.6	3.3	3.3	5.0	4.5	3.0	2.0	2.4	2.5	18.923	0.54		
Premier Superannuation Plan																					
Equities	Sep-1996	7.74	5.47	16.10	16.37	14.2	11.6	11.9	11.6	9.4	4.8	7.3	11.5	11.6	20.8	-6.2	4.6	25.274	0.22		
Balanced	Sep-1996	4.23	1.93	7.00	3.39	1.9	7.1	7.5	7.8	6.7	4.1	5.6	9.1	11.8	9.9	-2.1	3.7	22.223	0.63		
Aggressive	Sep-1996	5.51	1.65	7.47	2.22	0.1	7.5	8.3	9.0	7.3	3.6	6.5	10.0	17.0	11.7	-5.5	3.1	20.279	0.31		
Spread Managers	Sep-1996	3.39	1.99	6.91	1.38	-0.0	3.3	4.8	4.6	4.8	3.3	1.0	7.5	7.1	7.9	-3.8	3.4	18.867	0.36		
Protected	Sep-1996	0.31	1.00	2.11	3.30	4.6	4.7	4.4	3.5	3.2	3.4	4.9	4.5	2.9	2.0	2.3	2.5	19.528	0.00		
Original Goldline*																					
Investment & Protection Plan																					
Managed	Jan-1991	4.22	1.93	7.00	3.39	1.9	7.1	7.5	7.7	6.6	4.5	5.7	9.0	11.6	9.8	-2.2	3.6	30.288	0.04		
Equities	Jan-1991	7.74	5.47	16.10	16.37	14.2	11.6	11.9	11.6	9.4	6.1	7.3	11.5	11.6	20.8	-6.2	4.6	45.131	0.03		
International	Jan-1991	6.76	-0.01	5.47	-3.54	-6.4	7.1	8.6	10.1	7.5	4.2	7.2	11.6	28.2	11.5	-11.0	2.0	28.444	0.01		
Conservative	Nov-1992	2.03	1.46	4.57	2.74	2.2	5.1	5.1	5.0	4.7	4.2	3.9	6.3	5.1	5.8	1.7	3.4	25.990	0.03		
Protected	Jan-1991	0.31	1.01	2.13	3.33	4.6	4.7	4.5	3.6	3.2	3.7	5.0	4.5	2.9	2.0	2.4	2.5	25.177	0.32		
Personal Superannuation Plan																					
Managed	Jan-1991	4.28	2.11	7.38	3.92	2.6	7.8	8.2	8.5	7.3	5.2	6.3	9.7	12.4	10.6	-1.5	4.3	36.151	24.90		
Equities	Jan-1991	7.80	5.63	16.51	17.04	15.0	12.4	12.7	12.4	10.1	6.8	8.1	12.3	12.4	21.6	-5.5	5.3	53.104	6.41		
International	Jan-1991	6.82	0.17	5.81	-3.04	-5.8	7.8	9.3	10.9	8.3	4.9	7.9	12.3	29.1	12.3	-10.3	2.7	33.415	3.24		
Property	Jan-1991	4.17	4.90	12.28	12.92	13.4	7.6	5.4	3.7	3.1	3.7	3.4	1.6	1.1	1.4	1.7	1.4	24.808	0.16		
Conservative	Nov-1992	2.09	1.64	4.94	3.28	2.9	5.7	5.7	5.7	5.4	4.8	4.3	7.0	5.9	6.6	2.4	4.2	30.235	0.47		
Protected	Jan-1991	0.37	1.18	2.47	3.84	5.3	5.4	5.2	4.3	3.9	4.4	5.7	5.2	3.7	2.7	3.1	3.2	29.604	3.55		

* Closed to new policies

Disclaimer: 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. Please note that past performance is no guarantee of future returns or trends. The funds are managed by The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (incorporated in Victoria, Australia). Investments in the funds are subject to investment risk including possible loss of principal invested. The performance of or returns from the funds, or the repayment of capital (unless otherwise stated), is not guaranteed (in full or in part) by the trustee, New Zealand Permanent Trustees Limited, The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (incorporated in Victoria, Australia) or any other party. However, The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (incorporated in Victoria, Australia) has agreed to protect the capital (after the deduction of the asset charge), together with any previously credited interest for the Protected Fund, from adverse movements in investment markets on an unsecured basis. A disclosure statement is available on request and free of charge from your adviser.

Note : Every effort has been made to ensure accuracy, but no liability is accepted for any error of fact.

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Fund Name	Inception Date	Performance to 31 July 2016 (%)				Performance to 31 July 2016 (%)						Performance for Calendar Year (%)						Unit Exit Price	Fund Size (\$m)		
		1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2015	2014	2013	2012	2011	2010				
Link-Save/Link-Save Plus*																					
Managed	Apr-1982	4.22	1.94	7.02	3.41	2.0	7.1	7.5	7.8	6.6	6.5	5.6	9.0	11.7	9.9	-2.2	3.6	85.352	42.79		
Protected	May-1988	0.32	1.02	2.13	3.33	4.6	4.7	4.5	3.6	3.2	4.2	5.0	4.5	2.9	2.0	2.4	2.5	32.269	1.98		
Pension	Oct-1984	4.22	1.93	7.00	3.38	1.9	7.0	7.4	7.7	6.6	5.9	5.6	8.9	11.6	9.8	-2.2	3.6	61.558	3.71		
Flexipol*																					
Ordinary Policies																					
Protected	Sep-1981	0.32	1.01	2.19	3.53	5.0	5.7	5.7	5.0	4.7	6.1	6.2	6.1	4.7	3.6	4.1	4.2	23.934			
Aggressive	Nov-2001	5.52	1.63	7.46	2.21	0.1	7.5	8.3	9.0	7.3	3.2	6.5	10.0	17.0	11.7	-5.5	3.1	20.220			
Spread Managers	Nov-2001	3.39	2.00	6.93	1.41	0.0	3.3	4.8	4.6	4.8	2.5	1.0	7.4	7.1	7.9	-3.8	3.5	18.813			
Superannuation Policies																					
Protected	Sep-1979	0.32	1.01	2.19	3.53	5.0	5.7	5.7	5.0	4.7	6.1	6.2	6.1	4.7	3.6	4.1	4.2	23.934			
Aggressive	Nov-2001	5.51	1.65	7.47	2.22	0.1	7.5	8.3	9.0	7.3	3.2	6.5	10.0	17.0	11.7	-5.5	3.1	20.279			
Spread Managers	Nov-2001	3.39	1.99	6.91	1.38	0.0	3.3	4.8	4.6	4.8	2.5	1.0	7.5	7.1	7.9	-3.8	3.4	18.867			

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