

Savings Products - Investment Returns

as at 30 November 2016



CPI for the year ending

30-Sep-16 0.2%

Fund Name	Inception Date	Performance to 30 November 2016 (%)				Performance to 30 November 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	0.54	-0.67	-0.19	5.89	1.5	4.4	5.9	8.0	5.9	3.8	5.6	9.1	11.8	10.0	-2.1	3.7	21.970	44.80		
Aggressive	Aug-1995	1.09	-0.08	-0.21	7.05	0.4	4.6	6.5	9.7	6.5	3.3	6.5	10.0	17.0	11.7	-5.5	3.1	20.105	11.49		
Spread Managers	Sep-1995	-0.44	-2.24	-0.89	3.53	-0.1	0.6	3.1	5.5	3.6	2.9	1.0	7.4	7.1	7.9	-3.8	3.5	18.364	3.70		
Protected	Aug-1995	0.28	0.86	1.89	2.99	4.2	4.6	4.5	3.7	3.3	3.4	5.0	4.5	3.0	2.1	2.4	2.5	20.168	4.20		
Personal Plan																					
Balanced	Aug-1995	0.54	-0.67	-0.19	5.89	1.5	4.4	5.9	8.0	5.9	3.8	5.6	9.1	11.8	9.9	-2.1	3.7	22.010	30.40		
Aggressive	Aug-1995	1.09	-0.10	-0.22	7.04	0.4	4.6	6.5	9.7	6.5	3.4	6.5	10.0	17.0	11.7	-5.5	3.1	20.160	8.40		
Spread Managers	Sep-1995	-0.44	-2.25	-0.91	3.51	-0.2	0.5	3.1	5.5	3.6	2.9	1.0	7.5	7.1	7.9	-3.8	3.4	18.417	4.85		
Protected	Aug-1995	0.28	0.86	1.89	2.99	4.2	4.6	4.5	3.7	3.3	3.4	5.0	4.5	3.0	2.1	2.4	2.5	20.168	2.46		
Personal Plan (Locked-In)																					
Managed	Nov-1996	0.58	-0.55	0.07	6.33	2.0	4.6	6.1	8.1	5.9	3.5	5.6	9.0	11.7	9.8	-2.2	3.6	19.848	4.51		
Equities	Nov-1996	0.76	-3.12	0.26	12.82	12.1	8.6	9.1	12.1	8.6	3.9	7.4	11.5	11.6	20.8	-6.2	4.6	21.555	3.27		
Protected	Nov-1996	0.33	1.00	2.17	3.41	4.7	4.9	4.7	3.8	3.4	3.3	5.0	4.5	3.0	2.0	2.4	2.5	19.193	0.51		
Premier Plan																					
Equities	Sep-1996	0.74	-3.16	0.07	12.43	11.6	8.4	8.9	12.0	8.5	4.6	7.3	11.5	11.6	20.8	-6.2	4.6	24.549	0.22		
Balanced	Sep-1996	0.54	-0.67	-0.19	5.89	1.5	4.4	5.9	8.0	5.9	4.0	5.6	9.1	11.8	9.9	-2.1	3.7	22.010	0.54		
Aggressive	Sep-1996	1.09	-0.10	-0.22	7.04	0.4	4.6	6.5	9.7	6.5	3.5	6.5	10.0	17.0	11.7	-5.5	3.1	20.160	0.23		
Spread Managers	Sep-1996	-0.44	-2.25	-0.91	3.51	-0.2	0.5	3.1	5.5	3.6	3.1	1.0	7.5	7.1	7.9	-3.8	3.4	18.417	0.25		
Protected	Sep-1996	0.29	0.88	1.88	2.96	4.2	4.6	4.5	3.6	3.3	3.4	4.9	4.5	2.9	2.0	2.3	2.5	19.770	0.00		
Original Goldline*																					
Investment & Protection Plan																					
Managed	Jan-1991	0.54	-0.66	-0.19	5.89	1.5	4.4	5.9	8.0	5.8	4.4	5.7	9.0	11.6	9.8	-2.2	3.6	29.998	0.04		
Equities	Jan-1991	0.74	-3.16	0.07	12.44	11.6	8.4	8.9	12.0	8.5	5.9	7.3	11.5	11.6	20.8	-6.2	4.6	43.837	0.03		
International	Jan-1991	2.11	1.99	-0.12	7.24	-4.1	3.5	6.6	11.8	6.7	4.2	7.2	11.6	28.2	11.5	-11.0	2.0	28.712	0.01		
Conservative	Nov-1992	-0.05	-0.83	-0.22	3.27	1.4	3.2	4.2	4.8	4.1	4.1	3.9	6.3	5.1	5.8	1.7	3.4	25.750	0.03		
Protected	Jan-1991	0.28	0.86	1.87	2.96	4.2	4.6	4.5	3.7	3.3	3.7	5.0	4.5	2.9	2.0	2.4	2.5	25.485	0.33		
Personal Plan																					
Managed	Jan-1991	0.60	-0.50	0.15	6.44	2.2	5.1	6.6	8.7	6.6	5.1	6.3	9.7	12.4	10.6	-1.5	4.3	35.887	24.09		
Equities	Jan-1991	0.80	-3.00	0.41	13.03	12.4	9.1	9.7	12.8	9.3	6.6	8.1	12.3	12.4	21.6	-5.5	5.3	51.699	5.71		
International	Jan-1991	2.19	2.17	0.23	7.81	-3.5	4.2	7.4	12.6	7.5	4.9	7.9	12.3	29.1	12.3	-10.3	2.7	33.808	2.83		
Property	Jan-1991	0.22	-7.35	-6.07	2.66	3.4	2.7	2.3	1.9	1.8	3.3	3.4	1.6	1.1	1.4	1.7	1.4	22.744	0.14		
Conservative	Nov-1992	0.01	-0.66	0.12	3.82	2.1	3.8	4.8	5.5	4.8	4.7	4.3	7.0	5.9	6.6	2.4	4.2	30.027	0.44		
Protected	Jan-1991	0.34	1.04	2.23	3.50	4.9	5.3	5.2	4.4	4.0	4.4	5.7	5.2	3.7	2.7	3.1	3.2	30.038	3.38		

* 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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Fund Name	Inception Date	Performance to 30 November 2016 (%)				Performance to 30 November 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	0.54	-0.67	-0.18	5.92	1.6	4.4	5.9	8.0	5.9	6.4	5.6	9.0	11.7	9.9	-2.2	3.6	84.539	41.60		
Protected	May-1988	0.29	0.87	1.88	2.97	4.2	4.6	4.5	3.7	3.3	4.2	5.0	4.5	2.9	2.0	2.4	2.5	32.666	2.40		
Pension	Oct-1984	0.53	-0.72	-0.25	5.84	1.5	4.3	5.9	7.9	5.8	5.8	5.6	8.9	11.6	9.8	-2.2	3.6	60.938	3.09		
Flexipol*																					
Ordinary Policies																					
Protected	Sep-1981	0.30	0.91	1.92	3.04	4.4	5.3	5.6	5.0	4.7	6.1	6.2	6.1	4.7	3.6	4.1	4.2	24.238			
Aggressive	Nov-2001	1.09	-0.08	-0.21	7.05	0.4	4.6	6.5	9.7	6.5	3.1	6.5	10.0	17.0	11.7	-5.5	3.1	20.105			
Spread Managers	Nov-2001	-0.44	-2.24	-0.89	3.53	-0.1	0.6	3.1	5.5	3.6	2.3	1.0	7.4	7.1	7.9	-3.8	3.5	18.364			

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