

Savings Products - Investment Returns

as at 28 February 2017



CPI for the year ending

31-Dec-16 1.3%

Fund Name	Inception Date	Performance to 28 February 2017 (%)				Performance to 28 February 2017 (%)						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	2016	2015	2014	2013	2012	2011				
Goldline*																					
Investment & Protection Plan																					
Balanced	Aug-1995	1.38	3.03	2.34	2.83	9.1	3.8	6.5	8.0	6.3	3.9	4.3	5.6	9.1	11.8	10.0	-2.1	22.635	45.68		
Aggressive	Aug-1995	1.75	4.07	3.99	3.84	11.4	4.2	7.4	9.6	7.0	3.5	4.7	6.5	10.0	17.0	11.7	-5.5	20.923	11.79		
Spread Managers	Sep-1995	1.01	3.30	0.98	2.38	6.9	0.7	3.7	4.8	4.1	3.0	2.4	1.0	7.4	7.1	7.9	-3.8	18.970	3.66		
Protected	Aug-1995	0.23	0.76	1.63	2.67	3.8	4.4	4.5	3.7	3.4	3.4	4.1	5.0	4.5	3.0	2.1	2.4	20.320	4.13		
Personal Plan																					
Balanced	Aug-1995	1.38	3.03	2.34	2.83	9.1	3.8	6.5	8.0	6.2	3.9	4.3	5.6	9.1	11.8	9.9	-2.1	22.676	30.65		
Aggressive	Aug-1995	1.75	4.07	3.96	3.84	11.4	4.2	7.4	9.6	7.0	3.5	4.7	6.5	10.0	17.0	11.7	-5.5	20.980	8.51		
Spread Managers	Sep-1995	1.01	3.30	0.98	2.36	6.9	0.7	3.7	4.8	4.1	3.0	2.4	1.0	7.5	7.1	7.9	-3.8	19.024	4.94		
Protected	Aug-1995	0.23	0.76	1.63	2.67	3.8	4.4	4.5	3.7	3.4	3.4	4.1	5.0	4.5	3.0	2.1	2.4	20.320	2.30		
Personal Plan (Locked-In)																					
Managed	Nov-1996	1.42	3.18	2.61	3.25	9.7	4.2	6.7	8.1	6.3	3.6	4.9	5.6	9.0	11.7	9.8	-2.2	20.480	4.48		
Equities	Nov-1996	0.65	2.94	-0.27	3.21	16.1	6.7	9.2	12.2	8.9	4.0	9.6	7.4	11.5	11.6	20.8	-6.2	22.189	3.14		
Protected	Nov-1996	0.29	0.90	1.92	3.10	4.3	4.7	4.7	3.9	3.4	3.3	4.6	5.0	4.5	3.0	2.0	2.4	19.367	0.47		
Premier Plan																					
Equities	Sep-1996	0.60	2.79	-0.46	2.86	15.6	6.4	9.0	12.1	8.8	4.6	9.1	7.3	11.5	11.6	20.8	-6.2	25.233	0.23		
Balanced	Sep-1996	1.38	3.03	2.34	2.83	9.1	3.8	6.5	8.0	6.2	4.1	4.3	5.6	9.1	11.8	9.9	-2.1	22.676	0.56		
Aggressive	Sep-1996	1.75	4.07	3.96	3.84	11.4	4.2	7.4	9.6	7.0	3.7	4.7	6.5	10.0	17.0	11.7	-5.5	20.980	0.24		
Spread Managers	Sep-1996	1.01	3.30	0.98	2.36	6.9	0.7	3.7	4.8	4.1	3.2	2.4	1.0	7.5	7.1	7.9	-3.8	19.024	0.26		
Protected	Sep-1996	0.24	0.77	1.66	2.67	3.8	4.4	4.4	3.7	3.3	3.4	4.0	4.9	4.5	2.9	2.0	2.3	19.923	0.00		
Original Goldline*																					
Investment & Protection Plan																					
Managed	Jan-1991	1.38	3.03	2.34	2.83	9.1	3.8	6.5	7.9	6.2	4.5	4.3	5.7	9.0	11.6	9.8	-2.2	30.907	0.04		
Equities	Jan-1991	0.60	2.79	-0.46	2.86	15.6	6.4	9.0	12.1	8.8	6.0	9.2	7.3	11.5	11.6	20.8	-6.2	45.061	0.03		
International	Jan-1991	2.61	5.93	8.04	5.81	13.6	4.0	8.3	11.6	7.6	4.4	4.1	7.2	11.6	28.2	11.5	-11.0	30.414	0.01		
Conservative	Nov-1992	0.83	1.50	0.66	1.28	4.8	2.6	4.3	4.8	4.2	4.1	2.8	3.9	6.3	5.1	5.8	1.7	26.137	0.03		
Protected	Jan-1991	0.24	0.78	1.65	2.66	3.8	4.4	4.5	3.7	3.3	3.7	4.0	5.0	4.5	2.9	2.0	2.4	25.683	0.33		
Personal Plan																					
Managed	Jan-1991	1.43	3.21	2.69	3.36	9.9	4.5	7.2	8.7	6.9	5.2	5.1	6.3	9.7	12.4	10.6	-1.5	37.038	24.25		
Equities	Jan-1991	0.66	2.97	-0.12	3.39	16.4	7.2	9.8	12.9	9.6	6.7	9.9	8.1	12.3	12.4	21.6	-5.5	53.234	5.58		
International	Jan-1991	2.68	6.13	8.43	6.37	14.4	4.7	9.0	12.4	8.4	5.1	4.8	7.9	12.3	29.1	12.3	-10.3	35.879	2.80		
Property	Jan-1991	3.97	6.56	-1.27	0.09	9.4	5.7	4.4	3.1	2.7	3.5	3.7	3.4	1.6	1.1	1.4	1.7	24.236	0.15		
Conservative	Nov-1992	0.89	1.68	1.01	1.80	5.6	3.2	5.0	5.5	4.9	4.8	3.5	4.3	7.0	5.9	6.6	2.4	30.531	0.45		
Protected	Jan-1991	0.29	0.93	1.98	3.18	4.5	5.1	5.2	4.4	4.1	4.4	4.7	5.7	5.2	3.7	2.7	3.1	30.317	2.94		

* 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 on 0800 106 652

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

Savings Products - Investment Returns

as at 28 February 2017



CPI for the year ending

31-Dec-16 1.3%

Fund Name	Inception Date	Performance to 28 February 2017 (%)				Performance to 28 February 2017 (%)						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	2016	2015	2014	2013	2012	2011				
Link-Save/Link-Save Plus*																					
Managed	Apr-1982	1.38	3.06	2.37	2.87	9.2	3.8	6.5	8.0	6.2	6.4	4.4	5.6	9.0	11.7	9.9	-2.2	87.122	42.42		
Protected	May-1988	0.24	0.77	1.65	2.67	3.8	4.4	4.5	3.7	3.4	4.2	4.0	5.0	4.5	2.9	2.0	2.4	32.918	2.15		
Pension	Oct-1984	1.39	3.04	2.29	2.79	9.1	3.8	6.4	7.9	6.2	5.8	4.3	5.6	8.9	11.6	9.8	-2.2	62.789	3.12		
Flexipol*																					
Ordinary Policies																					
Protected	Sep-1981	0.26	0.85	1.77	2.79	3.9	4.9	5.4	5.0	4.7	6.0	4.2	6.2	6.1	4.7	3.6	4.1	24.444			
Aggressive	Nov-2001	1.75	4.07	3.99	3.84	11.4	4.2	7.4	9.6	7.0	3.3	4.7	6.5	10.0	17.0	11.7	-5.5	20.923			
Spread Managers	Nov-2001	1.01	3.30	0.98	2.38	6.9	0.7	3.7	4.8	4.1	2.5	2.4	1.0	7.4	7.1	7.9	-3.8	18.970			

* 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 on 0800 106 652

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