

# Savings Products - Investment Returns

as at 30 September 2017



CPI for the year ending

30-Jun-17 1.7%

Fund Name	Inception Date	Performance to 30 September 2017 (%)				Performance to 30 September 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				
<b>Goldline*</b>																					
<b>Investment &amp; Protection Plan</b>																					
Balanced	Aug-1995	1.43	1.95	3.82	6.86	7.7	7.3	6.5	8.0	6.8	4.0	4.3	5.6	9.1	11.8	10.0	-2.1	23.830	45.89		
Aggressive	Aug-1995	2.03	2.56	4.57	8.41	10.7	8.6	7.5	9.9	7.9	3.7	4.7	6.5	10.0	17.0	11.7	-5.5	22.300	12.05		
Spread Managers	Sep-1995	1.07	1.60	3.31	5.96	5.5	5.2	3.6	5.1	4.4	3.1	2.4	1.0	7.4	7.1	7.9	-3.8	19.776	3.85		
Protected	Aug-1995	0.25	0.78	1.55	2.32	3.2	3.8	4.2	3.9	3.4	3.3	4.1	5.0	4.5	3.0	2.1	2.4	20.688	4.18		
<b>Personal Plan</b>																					
Balanced	Aug-1995	1.43	1.95	3.82	6.86	7.7	7.2	6.5	8.0	6.8	4.0	4.3	5.6	9.1	11.8	9.9	-2.1	23.874	30.12		
Aggressive	Aug-1995	2.03	2.56	4.57	8.41	10.7	8.6	7.5	9.9	7.9	3.7	4.7	6.5	10.0	17.0	11.7	-5.5	22.360	8.84		
Spread Managers	Sep-1995	1.07	1.59	3.29	5.94	5.4	5.1	3.5	5.1	4.4	3.2	2.4	1.0	7.5	7.1	7.9	-3.8	19.830	4.82		
Protected	Aug-1995	0.25	0.78	1.55	2.32	3.2	3.8	4.2	3.9	3.4	3.3	4.1	5.0	4.5	3.0	2.1	2.4	20.688	2.03		
<b>Personal Plan (Locked-In)</b>																					
Managed	Nov-1996	1.48	2.10	4.13	7.34	8.3	7.8	6.8	8.2	6.9	3.8	4.9	5.6	9.0	11.7	9.8	-2.2	21.636	4.45		
Equities	Nov-1996	1.57	3.41	7.02	12.94	9.6	16.4	10.9	12.0	9.8	4.4	9.6	7.4	11.5	11.6	20.8	-6.2	24.429	3.29		
Protected	Nov-1996	0.29	0.93	1.87	2.82	3.8	4.3	4.5	4.1	3.5	3.3	4.6	5.0	4.5	3.0	2.0	2.4	19.792	0.40		
<b>Premier Plan</b>																					
Equities	Sep-1996	1.52	3.26	6.71	12.44	9.0	15.9	10.6	11.8	9.7	5.0	9.1	7.3	11.5	11.6	20.8	-6.2	27.684	0.12		
Balanced	Sep-1996	1.43	1.95	3.82	6.86	7.7	7.2	6.5	8.0	6.8	4.2	4.3	5.6	9.1	11.8	9.9	-2.1	23.874	0.60		
Aggressive	Sep-1996	2.03	2.56	4.57	8.41	10.7	8.6	7.5	9.9	7.9	3.9	4.7	6.5	10.0	17.0	11.7	-5.5	22.360	0.05		
Spread Managers	Sep-1996	1.07	1.59	3.29	5.94	5.4	5.1	3.5	5.1	4.4	3.3	2.4	1.0	7.5	7.1	7.9	-3.8	19.830	0.13		
Protected	Sep-1996	0.24	0.77	1.55	2.34	3.2	3.8	4.2	3.8	3.4	3.4	4.0	4.9	4.5	2.9	2.0	2.3	20.284	0.00		
<b>Original Goldline*</b>																					
<b>Investment &amp; Protection Plan</b>																					
Managed	Jan-1991	1.43	1.95	3.82	6.86	7.7	7.3	6.5	8.0	6.7	4.6	4.3	5.7	9.0	11.6	9.8	-2.2	32.539	0.04		
Equities	Jan-1991	1.52	3.26	6.71	12.44	9.0	15.9	10.6	11.8	9.7	6.2	9.2	7.3	11.5	11.6	20.8	-6.2	49.438	0.02		
International	Jan-1991	3.22	3.42	5.22	9.80	16.5	8.5	8.1	12.4	9.1	4.6	4.1	7.2	11.6	28.2	11.5	-11.0	32.825	0.01		
Conservative	Nov-1992	0.64	1.00	2.32	3.94	3.6	4.1	4.2	4.6	4.3	4.1	2.8	3.9	6.3	5.1	5.8	1.7	26.909	0.03		
Protected	Jan-1991	0.24	0.77	1.55	2.35	3.2	3.8	4.2	3.9	3.4	3.7	4.0	5.0	4.5	2.9	2.0	2.4	26.151	0.33		
<b>Personal Plan</b>																					
Managed	Jan-1991	1.49	2.13	4.18	7.41	8.4	8.0	7.2	8.7	7.4	5.3	5.1	6.3	9.7	12.4	10.6	-1.5	39.151	24.15		
Equities	Jan-1991	1.58	3.44	7.08	13.03	9.7	16.8	11.4	12.6	10.5	6.9	9.9	8.1	12.3	12.4	21.6	-5.5	58.644	6.07		
International	Jan-1991	3.27	3.60	5.59	10.40	17.4	9.3	8.8	13.2	9.9	5.3	4.8	7.9	12.3	29.1	12.3	-10.3	38.883	2.91		
Property	Jan-1991	0.48	-0.18	3.19	4.30	-1.9	5.0	4.0	2.9	2.5	3.4	3.7	3.4	1.6	1.1	1.4	1.7	24.179	0.15		
Conservative	Nov-1992	0.69	1.18	2.68	4.48	4.4	4.9	4.8	5.3	5.0	4.8	3.5	4.3	7.0	5.9	6.6	2.4	31.561	0.69		
Protected	Jan-1991	0.30	0.95	1.91	2.87	3.9	4.5	4.9	4.6	4.1	4.4	4.7	5.7	5.2	3.7	2.7	3.1	30.995	2.76		

\* 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.

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

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		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				
<b>Link-Save/Link-Save Plus*</b>																					
Managed	Apr-1982	1.44	1.96	3.84	6.88	7.7	7.3	6.5	8.0	6.7	6.5	4.4	5.6	9.0	11.7	9.9	-2.2	91.739	42.50		
Protected	May-1988	0.24	0.77	1.54	2.33	3.2	3.8	4.2	3.8	3.4	4.2	4.0	5.0	4.5	2.9	2.0	2.4	33.514	2.56		
Pension	Oct-1984	1.44	1.97	3.84	6.88	7.6	7.2	6.5	7.9	6.7	5.9	4.3	5.6	8.9	11.6	9.8	-2.2	66.111	3.14		
<b>Flexipol*</b>																					
<b>Ordinary Policies</b>																					
Protected	Sep-1981	0.28	0.88	1.77	2.65	3.6	4.1	4.9	4.9	4.7	6.0	4.2	6.2	6.1	4.7	3.6	4.1	24.950			
Aggressive	Nov-2001	2.03	2.56	4.57	8.41	10.7	8.6	7.5	9.9	7.9	3.6	4.7	6.5	10.0	17.0	11.7	-5.5	22.300			
Spread Managers	Nov-2001	1.07	1.60	3.31	5.96	5.5	5.2	3.6	5.1	4.4	2.7	2.4	1.0	7.4	7.1	7.9	-3.8	19.776			

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