

# Savings Products - Investment Returns

as at 31 December 2018



CPI for the year ending

31-Mar-18 1.1%

Fund Name	Inception Date	Performance to 31 December 2018 (%)				Performance to 31 December 2018 (%)						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	2017	2016	2015	2014	2013	2012		
Goldline*																			
<b>Investment &amp; Protection Plan</b>																			
Balanced	Aug-1995	-3.02	-7.15	-4.29	-0.50	-2.9	4.1	4.2	5.4	7.0	3.9	-2.9	11.7	4.3	5.6	9.1	11.8	24.184	42.06
Aggressive	Aug-1995	-4.42	-9.84	-6.01	-1.07	-4.3	4.7	4.7	6.1	8.4	3.6	-4.3	14.7	4.7	6.5	10.0	17.0	22.570	10.58
Spread Managers	Sep-1995	-2.79	-6.90	-4.59	0.68	-2.0	3.8	3.3	3.7	4.7	3.0	-2.0	9.9	2.4	1.0	7.4	7.1	20.108	3.70
Protected	Aug-1995	0.26	0.92	1.64	2.52	3.4	3.3	3.6	4.0	3.6	3.4	3.4	3.3	4.1	5.0	4.5	3.0	21.579	3.59
<b>Personal Plan</b>																			
Balanced	Aug-1995	-3.02	-7.15	-4.29	-0.50	-2.9	4.1	4.2	5.4	7.0	3.9	-2.9	11.7	4.3	5.6	9.1	11.8	24.230	27.27
Aggressive	Aug-1995	-4.42	-9.84	-6.01	-1.07	-4.3	4.7	4.7	6.1	8.4	3.6	-4.3	14.7	4.7	6.5	10.0	17.0	22.631	8.09
Spread Managers	Sep-1995	-2.79	-6.90	-4.59	0.68	-2.0	3.8	3.3	3.7	4.8	3.1	-2.0	9.9	2.4	1.0	7.5	7.1	20.168	4.65
Protected	Aug-1995	0.26	0.92	1.64	2.52	3.4	3.3	3.6	4.0	3.6	3.4	3.4	3.3	4.1	5.0	4.5	3.0	21.579	1.36
<b>Personal Plan (Locked-In)</b>																			
Managed	Nov-1996	-2.97	-7.00	-4.00	-0.04	-2.3	4.8	4.8	5.8	7.2	3.7	-2.3	12.3	4.9	5.6	9.0	11.7	22.124	3.89
Equities	Nov-1996	-1.01	-7.16	-4.96	2.45	-0.1	9.9	9.8	9.6	11.4	4.4	-0.1	20.8	9.6	7.4	11.5	11.6	26.102	3.17
Protected	Nov-1996	0.30	1.05	1.89	2.90	3.9	3.9	4.1	4.4	3.8	3.4	3.9	3.9	4.6	5.0	4.5	3.0	20.774	0.41
<b>Premier Plan</b>																			
Equities	Sep-1996	-1.06	-7.30	-5.25	1.99	-0.7	9.2	9.2	9.3	11.2	5.0	-0.7	20.1	9.1	7.3	11.5	11.6	29.360	0.13
Balanced	Sep-1996	-3.02	-7.15	-4.29	-0.50	-2.9	4.1	4.2	5.4	7.0	4.1	-2.9	11.7	4.3	5.6	9.1	11.8	24.230	0.37
Aggressive	Sep-1996	-4.42	-9.84	-6.01	-1.07	-4.3	4.7	4.7	6.1	8.4	3.7	-4.3	14.7	4.7	6.5	10.0	17.0	22.631	0.05
Spread Managers	Sep-1996	-2.79	-6.90	-4.59	0.68	-2.0	3.8	3.3	3.7	4.8	3.2	-2.0	9.9	2.4	1.0	7.5	7.1	20.168	0.14
Protected	Sep-1996	0.25	0.89	1.59	2.45	3.3	3.3	3.5	4.0	3.5	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.132	0.00
Original Goldline*																			
<b>Investment &amp; Protection Plan</b>																			
Managed	Jan-1991	-3.37	-7.48	-4.63	-0.85	-3.2	4.0	4.1	5.4	6.9	4.4	-3.2	11.7	4.3	5.7	9.0	11.6	32.907	0.02
Equities	Jan-1991	-1.06	-7.30	-5.25	1.99	-0.7	9.2	9.2	9.3	11.2	6.2	-0.7	20.1	9.2	7.3	11.5	11.6	52.430	0.02
International	Jan-1991	-7.82	-15.25	-9.35	-3.45	-8.0	4.3	4.2	6.2	9.9	4.4	-8.0	18.1	4.1	7.2	11.6	28.2	32.501	0.00
Conservative	Nov-1992	-1.20	-3.07	-1.56	0.22	-0.9	2.7	2.7	3.6	4.2	4.0	-0.9	6.4	2.8	3.9	6.3	5.1	27.302	0.03
Protected	Jan-1991	0.25	0.91	1.63	2.49	3.3	3.3	3.5	4.0	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.259	0.35
<b>Personal Plan</b>																			
Managed	Jan-1991	-2.96	-6.98	-3.95	0.04	-2.2	4.9	4.9	6.2	7.7	5.1	-2.2	12.4	5.1	6.3	9.7	12.4	40.088	21.23
Equities	Jan-1991	-1.00	-7.13	-4.91	2.53	-0.0	10.0	10.0	10.0	12.0	6.8	-0.0	21.0	9.9	8.1	12.3	12.4	62.744	5.50
International	Jan-1991	-7.77	-15.09	-9.02	-2.92	-7.3	5.0	4.9	7.0	10.7	5.0	-7.3	19.0	4.8	7.9	12.3	29.1	38.844	2.41
Property	Jan-1991	-6.88	-6.90	-6.82	-0.66	-6.3	1.5	2.2	2.3	2.0	3.2	-6.3	9.9	3.7	3.4	1.6	1.1	23.881	0.11
Conservative	Nov-1992	-1.14	-2.90	-1.21	0.75	-0.2	3.4	3.4	4.3	4.9	4.6	-0.2	7.1	3.5	4.3	7.0	5.9	32.308	0.57
Protected	Jan-1991	0.31	1.08	1.96	3.01	4.0	4.0	4.2	4.7	4.3	4.4	4.0	4.0	4.7	5.7	5.2	3.7	32.586	2.62

\* 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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as at 31 December 2018



CPI for the year ending

31-Mar-18 1.1%

Fund Name	Inception Date	Performance to 31 December 2018 (%)				Performance to 31 December 2018 (%)						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	2017	2016	2015	2014	2013	2012		
<b>Link-Save/Link-Save Plus*</b>																			
Managed	Apr-1982	-3.02	-7.15	-4.27	-0.44	-2.8	4.2	4.3	5.5	7.0	6.3	-2.8	11.7	4.4	5.6	9.0	11.7	93.191	38.33
Protected	May-1988	0.26	0.91	1.61	2.47	3.3	3.3	3.5	4.0	3.6	4.2	3.3	3.2	4.0	5.0	4.5	2.9	34.932	2.78
Pension	Oct-1984	-3.03	-7.17	-4.32	-0.51	-2.9	4.2	4.2	5.4	6.9	5.7	-2.9	11.7	4.3	5.6	8.9	11.6	67.097	2.57
<b>Flexipol*</b>																			
<b>Ordinary Policies</b>																			
Protected	Sep-1981	0.31	1.07	1.93	2.93	3.9	3.8	3.9	4.8	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.181	
Aggressive	Nov-2001	-4.42	-9.84	-6.01	-1.07	-4.3	4.7	4.7	6.1	8.4	3.4	-4.3	14.7	4.7	6.5	10.0	17.0	22.570	
Spread Managers	Nov-2001	-2.79	-6.90	-4.59	0.68	-2.0	3.8	3.3	3.7	4.7	2.6	-2.0	9.9	2.4	1.0	7.4	7.1	20.108	

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