

Savings Products - Investment Returns

as at 30 November 2018



CPI for the year ending

31-Mar-18 1.1%

Fund Name	Inception Date	Performance to 30 November 2018 (%)				Performance to 30 November 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*																				
Investment & Protection Plan																				
Balanced	Aug-1995	0.05	-4.67	-0.30	0.69	0.8	6.5	4.8	6.2	7.6	4.0	11.7	4.3	5.6	9.1	11.8	10.0	24.937	44.04	
Aggressive	Aug-1995	0.15	-6.00	-0.50	0.64	0.9	8.4	5.7	7.2	9.3	3.8	14.7	4.7	6.5	10.0	17.0	11.7	23.613	11.07	
Spread Managers	Sep-1995	0.22	-4.44	1.44	1.69	1.2	6.1	4.0	4.3	5.6	3.2	9.9	2.4	1.0	7.4	7.1	7.9	20.685	3.84	
Protected	Aug-1995	0.27	0.81	1.64	2.53	3.4	3.3	3.6	4.0	3.6	3.4	3.3	4.1	5.0	4.5	3.0	2.1	21.523	3.61	
Personal Plan																				
Balanced	Aug-1995	0.05	-4.67	-0.30	0.69	0.9	6.5	4.8	6.2	7.6	4.0	11.7	4.3	5.6	9.1	11.8	9.9	24.984	28.11	
Aggressive	Aug-1995	0.15	-6.00	-0.50	0.64	0.9	8.4	5.7	7.2	9.3	3.8	14.7	4.7	6.5	10.0	17.0	11.7	23.676	8.49	
Spread Managers	Sep-1995	0.22	-4.44	1.44	1.71	1.2	6.1	4.0	4.3	5.7	3.2	9.9	2.4	1.0	7.5	7.1	7.9	20.748	4.77	
Protected	Aug-1995	0.27	0.81	1.64	2.53	3.4	3.3	3.6	4.0	3.6	3.4	3.3	4.1	5.0	4.5	3.0	2.1	21.523	1.46	
Personal Plan (Locked-In)																				
Managed	Nov-1996	0.10	-4.53	0.00	1.14	1.5	7.2	5.4	6.5	7.8	3.8	12.3	4.9	5.6	9.0	11.7	9.8	22.801	4.05	
Equities	Nov-1996	0.01	-7.27	-0.08	2.19	4.1	10.6	11.1	9.7	11.7	4.5	20.8	9.6	7.4	11.5	11.6	20.8	26.369	3.20	
Protected	Nov-1996	0.31	0.93	1.89	2.92	3.9	3.9	4.2	4.4	3.8	3.4	3.9	4.6	5.0	4.5	3.0	2.0	20.712	0.41	
Premier Plan																				
Equities	Sep-1996	-0.04	-7.42	-0.38	1.73	3.4	9.9	10.5	9.3	11.4	5.0	20.1	9.1	7.3	11.5	11.6	20.8	29.676	0.14	
Balanced	Sep-1996	0.05	-4.67	-0.30	0.69	0.9	6.5	4.8	6.2	7.6	4.2	11.7	4.3	5.6	9.1	11.8	9.9	24.984	0.38	
Aggressive	Sep-1996	0.15	-6.00	-0.50	0.64	0.9	8.4	5.7	7.2	9.3	4.0	14.7	4.7	6.5	10.0	17.0	11.7	23.676	0.05	
Spread Managers	Sep-1996	0.22	-4.44	1.44	1.71	1.2	6.1	4.0	4.3	5.7	3.3	9.9	2.4	1.0	7.5	7.1	7.9	20.748	0.14	
Protected	Sep-1996	0.26	0.78	1.59	2.47	3.3	3.3	3.6	4.0	3.5	3.4	3.2	4.0	4.9	4.5	2.9	2.0	21.079	0.00	
Original Goldline*																				
Investment & Protection Plan																				
Managed	Jan-1991	0.05	-4.66	-0.29	0.69	0.9	6.5	4.8	6.2	7.6	4.5	11.7	4.3	5.7	9.0	11.6	9.8	34.055	0.03	
Equities	Jan-1991	-0.04	-7.42	-0.38	1.73	3.4	9.9	10.5	9.3	11.4	6.2	20.1	9.2	7.3	11.5	11.6	20.8	52.994	0.02	
International	Jan-1991	0.35	-7.92	-1.07	-0.11	0.2	10.8	5.6	8.3	11.5	4.7	18.1	4.1	7.2	11.6	28.2	11.5	35.260	0.00	
Conservative	Nov-1992	-0.05	-2.22	0.07	0.70	0.7	3.6	2.9	3.9	4.5	4.0	6.4	2.8	3.9	6.3	5.1	5.8	27.633	0.03	
Protected	Jan-1991	0.27	0.81	1.63	2.51	3.3	3.3	3.6	4.0	3.6	3.7	3.2	4.0	5.0	4.5	2.9	2.0	27.191	0.34	
Personal Plan																				
Managed	Jan-1991	0.10	-4.50	0.06	1.22	1.6	7.3	5.6	6.9	8.3	5.3	12.4	5.1	6.3	9.7	12.4	10.6	41.311	22.10	
Equities	Jan-1991	0.02	-7.25	-0.03	2.27	4.2	10.7	11.3	10.1	12.2	6.9	21.0	9.9	8.1	12.3	12.4	21.6	63.381	5.56	
International	Jan-1991	0.41	-7.75	-0.70	0.44	0.9	11.6	6.3	9.0	12.3	5.3	19.0	4.8	7.9	12.3	29.1	12.3	42.117	2.67	
Property	Jan-1991	2.42	-3.15	1.60	5.76	1.4	6.2	5.3	3.8	3.1	3.5	9.9	3.7	3.4	1.6	1.1	1.4	25.644	0.11	
Conservative	Nov-1992	0.01	-2.05	0.42	1.25	1.4	4.3	3.6	4.6	5.2	4.7	7.1	3.5	4.3	7.0	5.9	6.6	32.680	0.58	
Protected	Jan-1991	0.31	0.96	1.95	3.02	4.0	4.0	4.3	4.7	4.3	4.4	4.0	4.7	5.7	5.2	3.7	2.7	32.484	2.60	

* 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 30 November 2018



CPI for the year ending

31-Mar-18 1.1%

Fund Name	Inception Date	Performance to 30 November 2018 (%)				Performance to 30 November 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		
Link-Save/Link-Save Plus*																			
Managed	Apr-1982	0.05	-4.66	-0.25	0.74	0.9	6.6	4.9	6.2	7.6	6.4	11.7	4.4	5.6	9.0	11.7	9.9	96.092	40.26
Protected	May-1988	0.26	0.79	1.60	2.48	3.3	3.3	3.6	4.0	3.6	4.2	3.2	4.0	5.0	4.5	2.9	2.0	34.842	2.76
Pension	Oct-1984	0.04	-4.68	-0.30	0.70	0.9	6.6	4.8	6.1	7.5	5.8	11.7	4.3	5.6	8.9	11.6	9.8	69.192	2.73
Flexipol*																			
Ordinary Policies																			
Protected	Sep-1981	0.31	0.95	1.93	2.93	3.9	3.8	4.0	4.8	4.6	5.9	3.7	4.2	6.2	6.1	4.7	3.6	26.101	
Aggressive	Nov-2001	0.15	-6.00	-0.50	0.64	0.9	8.4	5.7	7.2	9.3	3.7	14.7	4.7	6.5	10.0	17.0	11.7	23.613	
Spread Managers	Nov-2001	0.22	-4.44	1.44	1.69	1.2	6.1	4.0	4.3	5.6	2.7	9.9	2.4	1.0	7.4	7.1	7.9	20.685	

* 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.