

Savings Products - Investment Returns

as at 31 August 2019



Fund Name	Inception Date	Performance to 31 August 2019 (%)				Performance to 31 August 2019 (%)						Performance for Calendar Year (%)					Unit Exit Price	
		1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2018	2017	2016	2015	2014		2013
Goldline*																		
Investment & Protection Plan																		
Balanced	Aug-1995	-0.99	2.94	6.15	8.38	3.3	7.3	6.9	6.6	7.8	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	27.026
Aggressive	Aug-1995	-1.58	3.18	6.78	9.16	2.6	8.6	8.6	7.7	9.4	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.776
Spread Managers	Sep-1995	-1.09	2.59	4.89	7.41	2.6	6.6	5.8	4.4	5.6	3.4	-2.0	9.9	2.4	1.0	7.4	7.1	22.217
Protected	Aug-1995	0.12	0.57	1.25	2.01	2.8	3.1	3.2	3.8	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.956
Personal Plan																		
Balanced	Aug-1995	-0.99	2.94	6.15	8.38	3.3	7.3	6.9	6.6	7.8	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	27.077
Aggressive	Aug-1995	-1.58	3.19	6.79	9.18	2.6	8.6	8.6	7.7	9.4	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.849
Spread Managers	Sep-1995	-1.09	2.58	4.89	7.41	2.6	6.6	5.8	4.4	5.6	3.4	-2.0	9.9	2.4	1.0	7.5	7.1	22.284
Protected	Aug-1995	0.12	0.57	1.25	2.01	2.8	3.1	3.2	3.8	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.956
Personal Plan (Locked-In)																		
Managed	Nov-1996	-0.94	3.10	6.48	8.87	3.9	7.9	7.5	7.1	8.1	4.1	-2.3	12.3	4.9	5.6	9.0	11.7	24.824
Equities	Nov-1996	-3.43	3.03	11.24	16.83	8.3	13.2	11.5	11.3	12.6	5.1	-0.1	20.8	9.6	7.4	11.5	11.6	30.807
Protected	Nov-1996	0.17	0.71	1.50	2.39	3.3	3.7	3.7	4.2	3.9	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.207
Premier Plan																		
Equities	Sep-1996	-3.48	2.88	10.90	16.30	7.7	12.5	10.8	10.8	12.3	5.6	-0.7	20.1	9.1	7.3	11.5	11.6	34.514
Balanced	Sep-1996	-0.99	2.94	6.15	8.38	3.3	7.3	6.9	6.6	7.8	4.4	-2.9	11.7	4.3	5.6	9.1	11.8	27.077
Aggressive	Sep-1996	-1.58	3.19	6.79	9.18	2.6	8.6	8.6	7.7	9.4	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	25.849
Spread Managers	Sep-1996	-1.09	2.58	4.89	7.41	2.6	6.6	5.8	4.4	5.6	3.6	-2.0	9.9	2.4	1.0	7.5	7.1	22.284
Protected	Sep-1996	0.11	0.54	1.19	1.93	2.7	3.0	3.1	3.7	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.485
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-0.99	2.94	6.15	7.99	3.0	7.1	6.8	6.6	7.7	4.7	-3.2	11.7	4.3	5.7	9.0	11.6	36.774
Equities	Jan-1991	-3.48	2.88	10.90	16.30	7.7	12.5	10.8	10.8	12.3	6.6	-0.7	20.1	9.2	7.3	11.5	11.6	61.634
International	Jan-1991	-2.05	3.67	6.53	7.76	-0.8	9.3	10.5	8.5	11.1	4.8	-8.0	18.1	4.1	7.2	11.6	28.2	37.996
Conservative	Nov-1992	-0.00	2.18	4.11	5.62	3.3	4.5	4.0	4.2	4.6	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	29.185
Protected	Jan-1991	0.12	0.56	1.23	1.98	2.8	3.1	3.1	3.8	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.730
Personal Plan																		
Managed	Jan-1991	-0.93	3.12	6.52	8.95	4.0	8.0	7.7	7.4	8.5	5.4	-2.2	12.4	5.1	6.3	9.7	12.4	45.007
Equities	Jan-1991	-3.44	3.04	11.28	16.90	8.4	13.3	11.6	11.6	13.1	7.3	-0.0	21.0	9.9	8.1	12.3	12.4	74.091
International	Jan-1991	-1.99	3.85	6.92	8.33	-0.1	10.1	11.3	9.2	11.9	5.5	-7.3	19.0	4.8	7.9	12.3	29.1	45.625
Property	Jan-1991	0.46	3.51	6.83	12.43	8.9	9.5	5.5	6.1	4.7	3.8	-6.3	9.9	3.7	3.4	1.6	1.1	28.831
Conservative	Nov-1992	0.05	2.36	4.48	6.17	4.0	5.2	4.7	4.9	5.3	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	34.697
Protected	Jan-1991	0.17	0.73	1.57	2.50	3.5	3.8	3.8	4.5	4.3	4.3	4.0	4.0	4.7	5.7	5.2	3.7	33.297

* 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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Link-Save/Link-Save Plus*																		
Managed	Apr-1982	-0.99	2.94	6.19	8.42	3.4	7.3	7.0	6.7	7.8	6.5	-2.8	11.7	4.4	5.6	9.0	11.7	104.184
Protected	May-1988	0.11	0.54	1.20	1.96	2.8	3.1	3.1	3.8	3.6	4.1	3.3	3.2	4.0	5.0	4.5	2.9	35.525
Pension	Oct-1984	-1.00	2.94	6.16	8.37	3.3	7.3	6.9	6.6	7.7	6.0	-2.9	11.7	4.3	5.6	8.9	11.6	74.985
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.16	0.69	1.50	2.41	3.4	3.6	3.6	4.4	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.729
Aggressive	Nov-2001	-1.58	3.18	6.78	9.16	2.6	8.6	8.6	7.7	9.4	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.776
Spread Managers	Nov-2001	-1.09	2.59	4.89	7.41	2.6	6.6	5.8	4.4	5.6	3.0	-2.0	9.9	2.4	1.0	7.4	7.1	22.217

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