

Savings Products - Investment Returns

as at 30 June 2019



Fund Name	Inception Date	Performance to 30 June 2019 (%)				Performance to 30 June 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	1.90	3.50	10.63	2.72	5.9	7.0	7.9	7.0	8.1	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	26.755
Aggressive	Aug-1995	2.26	4.21	13.19	2.05	6.4	8.4	10.1	8.3	10.0	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.547
Spread Managers	Sep-1995	2.10	2.77	9.96	2.38	4.9	6.6	6.7	4.9	6.1	3.4	-2.0	9.9	2.4	1.0	7.4	7.1	22.111
Protected	Aug-1995	0.21	0.67	1.38	2.32	3.0	3.2	3.3	3.9	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.877
Personal Plan																		
Balanced	Aug-1995	1.90	3.49	10.63	2.72	5.9	7.0	7.9	7.0	8.1	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	26.805
Aggressive	Aug-1995	2.27	4.22	13.20	2.06	6.4	8.4	10.0	8.3	10.0	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.617
Spread Managers	Sep-1995	2.09	2.76	9.96	2.38	4.9	6.6	6.7	4.9	6.1	3.4	-2.0	9.9	2.4	1.0	7.5	7.1	22.178
Protected	Aug-1995	0.21	0.67	1.38	2.32	3.0	3.2	3.3	3.9	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.877
Personal Plan (Locked-In)																		
Managed	Nov-1996	1.95	3.66	10.96	3.19	6.5	7.6	8.6	7.5	8.4	4.1	-2.3	12.3	4.9	5.6	9.0	11.7	24.550
Equities	Nov-1996	3.17	7.19	18.18	9.72	12.3	14.3	14.5	12.1	13.7	5.1	-0.1	20.8	9.6	7.4	11.5	11.6	30.847
Protected	Nov-1996	0.24	0.78	1.61	2.67	3.5	3.7	3.8	4.3	3.9	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.109
Premier Plan																		
Equities	Sep-1996	3.12	7.03	17.83	9.23	11.6	13.6	13.8	11.6	13.4	5.6	-0.7	20.1	9.1	7.3	11.5	11.6	34.595
Balanced	Sep-1996	1.90	3.49	10.63	2.72	5.9	7.0	7.9	7.0	8.1	4.4	-2.9	11.7	4.3	5.6	9.1	11.8	26.805
Aggressive	Sep-1996	2.27	4.22	13.20	2.06	6.4	8.4	10.0	8.3	10.0	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	25.617
Spread Managers	Sep-1996	2.09	2.76	9.96	2.38	4.9	6.6	6.7	4.9	6.1	3.6	-2.0	9.9	2.4	1.0	7.5	7.1	22.178
Protected	Sep-1996	0.20	0.64	1.33	2.23	2.9	3.1	3.2	3.8	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.412
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	1.90	3.50	10.63	2.36	5.5	6.8	7.8	6.9	8.1	4.7	-3.2	11.7	4.3	5.7	9.0	11.6	36.405
Equities	Jan-1991	3.12	7.03	17.83	9.23	11.6	13.6	13.8	11.6	13.4	6.7	-0.7	20.1	9.2	7.3	11.5	11.6	61.780
International	Jan-1991	2.63	4.58	15.74	-1.91	4.9	8.9	12.2	9.2	11.9	4.8	-8.0	18.1	4.1	7.2	11.6	28.2	37.615
Conservative	Nov-1992	1.11	1.94	5.77	2.52	4.1	4.1	4.3	4.4	4.7	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	28.878
Protected	Jan-1991	0.20	0.66	1.37	2.29	3.0	3.2	3.3	3.9	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.632
Personal Plan																		
Managed	Jan-1991	1.96	3.68	11.01	3.26	6.6	7.7	8.7	7.8	8.9	5.4	-2.2	12.4	5.1	6.3	9.7	12.4	44.501
Equities	Jan-1991	3.18	7.21	18.24	9.80	12.4	14.4	14.6	12.4	14.2	7.3	-0.0	21.0	9.9	8.1	12.3	12.4	74.186
International	Jan-1991	2.69	4.77	16.14	-1.39	5.7	9.6	13.0	9.9	12.7	5.5	-7.3	19.0	4.8	7.9	12.3	29.1	45.112
Property	Jan-1991	0.33	0.07	17.02	8.95	9.0	7.4	5.5	5.5	4.2	3.7	-6.3	9.9	3.7	3.4	1.6	1.1	27.946
Conservative	Nov-1992	1.16	2.12	6.14	3.06	4.8	4.8	5.0	5.1	5.4	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	34.291
Protected	Jan-1991	0.25	0.83	1.70	2.80	3.7	3.9	4.0	4.6	4.3	4.3	4.0	4.0	4.7	5.7	5.2	3.7	33.141

* 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	1.91	3.52	10.68	2.77	6.0	7.1	8.0	7.1	8.2	6.5	-2.8	11.7	4.4	5.6	9.0	11.7	103.139
Protected	May-1988	0.20	0.65	1.35	2.27	3.0	3.2	3.2	3.9	3.6	4.2	3.3	3.2	4.0	5.0	4.5	2.9	35.403
Pension	Oct-1984	1.90	3.50	10.63	2.70	5.8	7.0	7.9	7.0	8.1	6.0	-2.9	11.7	4.3	5.6	8.9	11.6	74.229
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.24	0.79	1.64	2.73	3.6	3.7	3.7	4.5	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.611
Aggressive	Nov-2001	2.26	4.21	13.19	2.05	6.4	8.4	10.1	8.3	10.0	4.0	-4.3	14.7	4.7	6.5	10.0	17.0	25.547
Spread Managers	Nov-2001	2.10	2.77	9.96	2.38	4.9	6.6	6.7	4.9	6.1	3.0	-2.0	9.9	2.4	1.0	7.4	7.1	22.111

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