

Savings Products - Investment Returns

as at 31 May 2019



Fund Name	Inception Date	Performance to 31 May 2019 (%)				Performance to 31 May 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	-1.07	3.12	5.28	0.37	5.0	6.0	6.1	6.5	7.7	4.1	-2.9	11.7	4.3	5.6	9.1	11.8	26.255
Aggressive	Aug-1995	-1.77	3.49	5.80	-0.55	5.3	7.1	7.4	7.7	9.4	3.9	-4.3	14.7	4.7	6.5	10.0	17.0	24.983
Spread Managers	Sep-1995	-1.19	2.24	4.70	0.05	6.2	5.5	5.3	4.5	5.7	3.3	-2.0	9.9	2.4	1.0	7.4	7.1	21.657
Protected	Aug-1995	0.23	0.68	1.44	2.26	3.1	3.3	3.3	3.9	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.833
Personal Plan																		
Balanced	Aug-1995	-1.07	3.12	5.28	0.37	5.0	6.0	6.1	6.5	7.7	4.2	-2.9	11.7	4.3	5.6	9.1	11.8	26.304
Aggressive	Aug-1995	-1.77	3.49	5.80	-0.55	5.3	7.1	7.4	7.7	9.4	3.9	-4.3	14.7	4.7	6.5	10.0	17.0	25.050
Spread Managers	Sep-1995	-1.19	2.25	4.70	0.06	6.2	5.5	5.3	4.5	5.7	3.3	-2.0	9.9	2.4	1.0	7.5	7.1	21.724
Protected	Aug-1995	0.23	0.68	1.44	2.26	3.1	3.3	3.3	3.9	3.6	3.3	3.4	3.3	4.1	5.0	4.5	3.0	21.833
Personal Plan (Locked-In)																		
Managed	Nov-1996	-1.01	3.28	5.60	0.82	5.6	6.6	6.7	7.0	8.0	4.0	-2.3	12.3	4.9	5.6	9.0	11.7	24.079
Equities	Nov-1996	0.90	7.96	13.39	5.14	13.3	13.9	11.6	11.1	12.8	5.0	-0.1	20.8	9.6	7.4	11.5	11.6	29.900
Protected	Nov-1996	0.27	0.79	1.67	2.62	3.6	3.8	3.9	4.3	3.9	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.058
Premier Plan																		
Equities	Sep-1996	0.85	7.80	13.05	4.67	12.6	13.3	11.0	10.7	12.5	5.5	-0.7	20.1	9.1	7.3	11.5	11.6	33.548
Balanced	Sep-1996	-1.07	3.12	5.28	0.37	5.0	6.0	6.1	6.5	7.7	4.4	-2.9	11.7	4.3	5.6	9.1	11.8	26.304
Aggressive	Sep-1996	-1.77	3.49	5.80	-0.55	5.3	7.1	7.4	7.7	9.4	4.1	-4.3	14.7	4.7	6.5	10.0	17.0	25.050
Spread Managers	Sep-1996	-1.19	2.25	4.70	0.06	6.2	5.5	5.3	4.5	5.7	3.5	-2.0	9.9	2.4	1.0	7.5	7.1	21.724
Protected	Sep-1996	0.22	0.65	1.38	2.17	3.0	3.2	3.3	3.9	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.370
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	-1.07	3.13	4.90	0.01	4.6	5.8	5.9	6.5	7.6	4.6	-3.2	11.7	4.3	5.7	9.0	11.6	35.725
Equities	Jan-1991	0.85	7.80	13.05	4.67	12.6	13.3	11.0	10.7	12.5	6.6	-0.7	20.1	9.2	7.3	11.5	11.6	59.909
International	Jan-1991	-3.72	2.76	3.95	-4.28	2.8	6.9	8.4	8.6	11.1	4.7	-8.0	18.1	4.1	7.2	11.6	28.2	36.651
Conservative	Nov-1992	-0.31	1.89	3.36	1.06	3.4	3.5	3.4	4.1	4.5	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	28.561
Protected	Jan-1991	0.23	0.67	1.41	2.24	3.1	3.2	3.3	3.9	3.6	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.576
Personal Plan																		
Managed	Jan-1991	-1.01	3.30	5.65	0.89	5.7	6.7	6.8	7.3	8.4	5.4	-2.2	12.4	5.1	6.3	9.7	12.4	43.646
Equities	Jan-1991	0.91	7.99	13.44	5.22	13.4	14.1	11.8	11.4	13.3	7.2	-0.0	21.0	9.9	8.1	12.3	12.4	71.902
International	Jan-1991	-3.66	2.95	4.31	-3.78	3.6	7.6	9.2	9.3	11.9	5.4	-7.3	19.0	4.8	7.9	12.3	29.1	43.932
Property	Jan-1991	-0.45	3.21	8.62	5.19	10.4	7.8	4.8	5.5	4.2	3.7	-6.3	9.9	3.7	3.4	1.6	1.1	27.854
Conservative	Nov-1992	-0.25	2.07	3.72	1.59	4.2	4.2	4.2	4.8	5.2	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	33.897
Protected	Jan-1991	0.28	0.84	1.76	2.74	3.8	3.9	4.0	4.6	4.3	4.3	4.0	4.0	4.7	5.7	5.2	3.7	33.057

* 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	-1.06	3.15	5.32	0.41	5.1	6.1	6.1	6.6	7.7	6.4	-2.8	11.7	4.4	5.6	9.0	11.7	101.204
Protected	May-1988	0.22	0.66	1.41	2.21	3.0	3.2	3.3	3.9	3.6	4.2	3.3	3.2	4.0	5.0	4.5	2.9	35.333
Pension	Oct-1984	-1.07	3.12	5.28	0.35	5.0	6.0	6.0	6.5	7.7	5.9	-2.9	11.7	4.3	5.6	8.9	11.6	72.842
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.27	0.80	1.71	2.67	3.7	3.8	3.7	4.6	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.546
Aggressive	Nov-2001	-1.77	3.49	5.80	-0.55	5.3	7.1	7.4	7.7	9.4	3.9	-4.3	14.7	4.7	6.5	10.0	17.0	24.983
Spread Managers	Nov-2001	-1.19	2.24	4.70	0.05	6.2	5.5	5.3	4.5	5.7	2.9	-2.0	9.9	2.4	1.0	7.4	7.1	21.657

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