

# Savings Products - Investment Returns

as at 30 November 2019



Fund Name	Inception Date	Performance to 30 November 2019 (%)				Performance to 30 November 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
<b>Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Balanced	Aug-1995	1.61	4.13	7.19	10.54	12.9	6.7	8.6	6.9	8.0	4.4	-2.9	11.7	4.3	5.6	9.1	11.8	28.142
Aggressive	Aug-1995	2.06	5.65	9.00	12.80	15.3	7.9	10.6	8.2	9.9	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	27.232
Spread Managers	Sep-1995	1.41	3.65	6.33	8.71	11.3	6.1	7.8	4.9	5.9	3.5	-2.0	9.9	2.4	1.0	7.4	7.1	23.027
Protected	Aug-1995	0.22	0.77	1.34	2.03	2.8	3.1	3.1	3.7	3.7	3.3	3.4	3.3	4.1	5.0	4.5	3.0	22.125
<b>Personal Plan</b>																		
Balanced	Aug-1995	1.61	4.12	7.18	10.53	12.8	6.7	8.6	6.9	8.0	4.4	-2.9	11.7	4.3	5.6	9.1	11.8	28.194
Aggressive	Aug-1995	2.06	5.65	9.02	12.83	15.3	7.9	10.6	8.2	9.9	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	27.310
Spread Managers	Sep-1995	1.41	3.65	6.32	8.71	11.3	6.1	7.8	4.9	5.9	3.5	-2.0	9.9	2.4	1.0	7.5	7.1	23.097
Protected	Aug-1995	0.22	0.77	1.34	2.03	2.8	3.1	3.1	3.7	3.7	3.3	3.4	3.3	4.1	5.0	4.5	3.0	22.125
<b>Personal Plan (Locked-In)</b>																		
Managed	Nov-1996	1.66	4.29	7.51	11.04	13.5	7.3	9.3	7.4	8.3	4.2	-2.3	12.3	4.9	5.6	9.0	11.7	25.888
Equities	Nov-1996	3.12	6.27	9.50	18.21	24.2	13.7	14.9	12.4	12.4	5.3	-0.1	20.8	9.6	7.4	11.5	11.6	32.739
Protected	Nov-1996	0.27	0.92	1.64	2.44	3.3	3.6	3.7	4.2	4.0	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.403
<b>Premier Plan</b>																		
Equities	Sep-1996	3.07	6.11	9.17	17.68	23.4	13.0	14.3	11.9	12.0	5.8	-0.7	20.1	9.1	7.3	11.5	11.6	36.623
Balanced	Sep-1996	1.61	4.12	7.18	10.53	12.8	6.7	8.6	6.9	8.0	4.6	-2.9	11.7	4.3	5.6	9.1	11.8	28.194
Aggressive	Sep-1996	2.06	5.65	9.02	12.83	15.3	7.9	10.6	8.2	9.9	4.4	-4.3	14.7	4.7	6.5	10.0	17.0	27.310
Spread Managers	Sep-1996	1.41	3.65	6.32	8.71	11.3	6.1	7.8	4.9	5.9	3.7	-2.0	9.9	2.4	1.0	7.5	7.1	23.097
Protected	Sep-1996	0.21	0.75	1.29	1.95	2.7	3.0	3.1	3.7	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.646
<b>Original Goldline*</b>																		
<b>Investment &amp; Protection Plan</b>																		
Managed	Jan-1991	1.61	4.13	7.19	10.54	12.4	6.5	8.5	6.8	7.9	4.8	-3.2	11.7	4.3	5.7	9.0	11.6	38.292
Equities	Jan-1991	3.07	6.11	9.17	17.68	23.4	13.0	14.3	11.9	12.0	6.8	-0.7	20.1	9.2	7.3	11.5	11.6	65.401
International	Jan-1991	2.55	8.15	12.12	15.22	16.5	8.1	12.7	8.9	12.2	5.1	-8.0	18.1	4.1	7.2	11.6	28.2	41.094
Conservative	Nov-1992	0.69	1.67	3.89	5.85	7.4	4.0	4.8	4.2	4.6	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	29.671
Protected	Jan-1991	0.22	0.76	1.33	2.01	2.8	3.0	3.1	3.7	3.7	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.942
<b>Personal Plan</b>																		
Managed	Jan-1991	1.67	4.31	7.56	11.12	13.6	7.4	9.4	7.6	8.7	5.5	-2.2	12.4	5.1	6.3	9.7	12.4	46.948
Equities	Jan-1991	3.12	6.30	9.54	18.29	24.3	13.8	15.1	12.7	12.8	7.5	-0.0	21.0	9.9	8.1	12.3	12.4	78.758
International	Jan-1991	2.61	8.35	12.53	15.85	17.4	8.8	13.5	9.7	13.0	5.7	-7.3	19.0	4.8	7.9	12.3	29.1	49.437
Property	Jan-1991	0.73	6.35	10.09	13.62	19.6	10.1	10.5	7.3	5.5	4.0	-6.3	9.9	3.7	3.4	1.6	1.1	30.663
Conservative	Nov-1992	0.74	1.85	4.25	6.41	8.1	4.7	5.6	4.9	5.3	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	35.337
Protected	Jan-1991	0.27	0.93	1.66	2.52	3.5	3.7	3.8	4.4	4.4	4.3	4.0	4.0	4.7	5.7	5.2	3.7	33.606

\* 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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<b>Link-Save/Link-Save Plus*</b>																		
Managed	Apr-1982	1.61	4.13	7.20	10.58	12.9	6.7	8.7	6.9	8.0	6.5	-2.8	11.7	4.4	5.6	9.0	11.7	108.490
Protected	May-1988	0.22	0.77	1.32	1.98	2.7	3.0	3.1	3.7	3.7	4.1	3.3	3.2	4.0	5.0	4.5	2.9	35.799
Pension	Oct-1984	1.60	4.11	7.17	10.52	12.8	6.7	8.6	6.9	8.0	6.0	-2.9	11.7	4.3	5.6	8.9	11.6	78.068
<b>Flexipol*</b>																		
<b>Ordinary Policies</b>																		
Protected	Sep-1981	0.27	0.92	1.61	2.43	3.3	3.6	3.6	4.3	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.974
Aggressive	Nov-2001	2.06	5.65	9.00	12.80	15.3	7.9	10.6	8.2	9.9	4.3	-4.3	14.7	4.7	6.5	10.0	17.0	27.232
Spread Managers	Nov-2001	1.41	3.65	6.33	8.71	11.3	6.1	7.8	4.9	5.9	3.2	-2.0	9.9	2.4	1.0	7.4	7.1	23.027

\* Closed to new policies

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