

Savings Products - Investment Returns

as at 31 October 2019



Fund Name	Inception Date	Performance to 31 October 2019 (%)				Performance to 31 October 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	0.29	1.46	4.36	11.54	11.1	6.1	8.2	7.0	7.9	4.3	-2.9	11.7	4.3	5.6	9.1	11.8	27.696
Aggressive	Aug-1995	0.57	1.88	4.91	14.16	13.2	7.1	10.3	8.4	9.7	4.1	-4.3	14.7	4.7	6.5	10.0	17.0	26.683
Spread Managers	Sep-1995	0.40	1.09	3.60	9.69	10.0	5.8	7.2	4.8	5.8	3.5	-2.0	9.9	2.4	1.0	7.4	7.1	22.707
Protected	Aug-1995	0.23	0.67	1.35	2.04	2.8	3.1	3.2	3.7	3.7	3.3	3.4	3.3	4.1	5.0	4.5	3.0	22.077
Personal Plan																		
Balanced	Aug-1995	0.29	1.46	4.35	11.53	11.1	6.1	8.2	7.0	7.9	4.3	-2.9	11.7	4.3	5.6	9.1	11.8	27.747
Aggressive	Aug-1995	0.57	1.89	4.93	14.18	13.2	7.1	10.3	8.4	9.7	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	26.759
Spread Managers	Sep-1995	0.40	1.09	3.60	9.69	10.0	5.8	7.2	4.8	5.8	3.5	-2.0	9.9	2.4	1.0	7.5	7.1	22.775
Protected	Aug-1995	0.23	0.67	1.35	2.04	2.8	3.1	3.2	3.7	3.7	3.3	3.4	3.3	4.1	5.0	4.5	3.0	22.077
Personal Plan (Locked-In)																		
Managed	Nov-1996	0.34	1.62	4.69	12.05	11.8	6.8	8.9	7.5	8.2	4.2	-2.3	12.3	4.9	5.6	9.0	11.7	25.465
Equities	Nov-1996	-0.29	-0.48	7.14	19.11	20.4	11.9	14.1	11.6	12.1	5.2	-0.1	20.8	9.6	7.4	11.5	11.6	31.750
Protected	Nov-1996	0.28	0.83	1.64	2.45	3.4	3.6	3.7	4.2	4.0	3.4	3.9	3.9	4.6	5.0	4.5	3.0	21.346
Premier Plan																		
Equities	Sep-1996	-0.34	-0.63	6.82	18.58	19.7	11.3	13.4	11.1	11.8	5.6	-0.7	20.1	9.1	7.3	11.5	11.6	35.534
Balanced	Sep-1996	0.29	1.46	4.35	11.53	11.1	6.1	8.2	7.0	7.9	4.5	-2.9	11.7	4.3	5.6	9.1	11.8	27.747
Aggressive	Sep-1996	0.57	1.89	4.93	14.18	13.2	7.1	10.3	8.4	9.7	4.4	-4.3	14.7	4.7	6.5	10.0	17.0	26.759
Spread Managers	Sep-1996	0.40	1.09	3.60	9.69	10.0	5.8	7.2	4.8	5.8	3.6	-2.0	9.9	2.4	1.0	7.5	7.1	22.775
Protected	Sep-1996	0.22	0.64	1.29	1.96	2.7	3.0	3.1	3.7	3.6	3.4	3.3	3.2	4.0	4.9	4.5	2.9	21.600
Original Goldline*																		
Investment & Protection Plan																		
Managed	Jan-1991	0.29	1.46	4.36	11.54	10.7	5.9	8.1	6.9	7.8	4.8	-3.2	11.7	4.3	5.7	9.0	11.6	37.686
Equities	Jan-1991	-0.34	-0.63	6.82	18.58	19.7	11.3	13.4	11.1	11.8	6.7	-0.7	20.1	9.2	7.3	11.5	11.6	63.456
International	Jan-1991	1.32	3.31	5.27	17.11	14.0	7.1	12.5	9.5	11.9	5.0	-8.0	18.1	4.1	7.2	11.6	28.2	40.072
Conservative	Nov-1992	-0.01	0.97	2.86	6.50	6.6	3.8	4.6	4.3	4.6	4.1	-0.9	6.4	2.8	3.9	6.3	5.1	29.468
Protected	Jan-1991	0.22	0.66	1.34	2.03	2.8	3.1	3.1	3.7	3.7	3.7	3.3	3.2	4.0	5.0	4.5	2.9	27.882
Personal Plan																		
Managed	Jan-1991	0.35	1.64	4.73	12.12	11.9	6.9	9.0	7.8	8.6	5.5	-2.2	12.4	5.1	6.3	9.7	12.4	46.177
Equities	Jan-1991	-0.28	-0.47	7.18	19.19	20.5	12.0	14.2	11.9	12.6	7.4	-0.0	21.0	9.9	8.1	12.3	12.4	76.371
International	Jan-1991	1.38	3.50	5.65	17.75	14.9	7.9	13.3	10.2	12.7	5.7	-7.3	19.0	4.8	7.9	12.3	29.1	48.179
Property	Jan-1991	2.05	6.07	8.80	15.53	21.6	11.1	10.3	7.2	5.4	4.0	-6.3	9.9	3.7	3.4	1.6	1.1	30.442
Conservative	Nov-1992	0.05	1.15	3.22	7.06	7.3	4.6	5.3	5.0	5.3	4.8	-0.2	7.1	3.5	4.3	7.0	5.9	35.076
Protected	Jan-1991	0.28	0.83	1.67	2.53	3.5	3.8	3.8	4.4	4.4	4.3	4.0	4.0	4.7	5.7	5.2	3.7	33.516

* 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	0.29	1.47	4.39	11.59	11.2	6.2	8.3	7.1	7.9	6.5	-2.8	11.7	4.4	5.6	9.0	11.7	106.773
Protected	May-1988	0.23	0.66	1.32	2.00	2.8	3.0	3.1	3.7	3.6	4.1	3.3	3.2	4.0	5.0	4.5	2.9	35.721
Pension	Oct-1984	0.29	1.45	4.36	11.54	11.1	6.1	8.2	7.0	7.8	6.0	-2.9	11.7	4.3	5.6	8.9	11.6	76.841
Flexipol*																		
Ordinary Policies																		
Protected	Sep-1981	0.28	0.81	1.61	2.44	3.4	3.6	3.6	4.3	4.6	5.9	3.9	3.7	4.2	6.2	6.1	4.7	26.902
Aggressive	Nov-2001	0.57	1.88	4.91	14.16	13.2	7.1	10.3	8.4	9.7	4.2	-4.3	14.7	4.7	6.5	10.0	17.0	26.683
Spread Managers	Nov-2001	0.40	1.09	3.60	9.69	10.0	5.8	7.2	4.8	5.8	3.1	-2.0	9.9	2.4	1.0	7.4	7.1	22.707

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