

Saving & Superannuation Products - Investment Returns



as at 31 July 2015

CPI for the year ending

30-Jun-15 0.3%

Fund Name	Inception Date	Performance to 31 July 2015 (%)				Performance to 31 July 2015 (%)						Performance for Calendar Year (%)						Unit Exit Price	Fund Size (\$m)
		1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2014	2013	2012	2011	2010	2009		
Goldline*																			
Investment & Protection Plan																			
Balanced	Aug-1995	1.17	3.83	5.95	10.25	12.5	10.4	11.4	8.3	5.3	4.0	9.1	11.8	10.0	-2.1	3.7	9.6	21.758	49.27
Aggressive	Aug-1995	1.15	5.12	8.05	13.09	15.5	12.7	14.6	9.8	5.3	3.6	10.0	17.0	11.7	-5.5	3.1	11.1	20.196	12.72
Spread Managers	Sep-1995	0.03	0.04	2.57	4.89	6.7	7.3	8.2	5.8	3.9	3.2	7.4	7.1	7.9	-3.8	3.5	17.8	18.812	4.79
Protected	Aug-1995	0.42	1.24	2.44	3.64	4.8	4.4	3.7	3.2	3.0	3.3	4.5	3.0	2.1	2.4	2.5	2.0	19.037	4.04
Personal Superannuation Plan																			
Balanced	Aug-1995	1.17	3.84	5.95	10.26	12.5	10.4	11.4	8.3	5.3	4.0	9.1	11.8	9.9	-2.1	3.7	9.6	21.804	35.04
Aggressive	Aug-1995	1.15	5.12	8.04	13.08	15.5	12.7	14.6	9.8	5.3	3.6	10.0	17.0	11.7	-5.5	3.1	11.1	20.252	9.68
Spread Managers	Sep-1995	0.03	0.05	2.58	4.92	6.8	7.3	8.2	5.8	3.9	3.3	7.5	7.1	7.9	-3.8	3.4	17.8	18.873	5.45
Protected	Aug-1995	0.42	1.24	2.44	3.64	4.8	4.4	3.7	3.2	3.0	3.3	4.5	3.0	2.1	2.4	2.5	2.0	19.037	1.99
Personal Superannuation Plan (Locked-In)																			
Managed	Nov-1996	1.16	3.84	5.96	10.26	12.5	10.3	11.3	8.2	5.2	3.7	9.0	11.7	9.8	-2.2	3.6	9.5	19.560	5.29
Equities	Nov-1996	2.40	1.84	1.78	5.65	9.1	10.8	14.2	9.9	6.5	3.6	11.5	11.6	20.8	-6.2	4.6	12.4	19.358	3.96
Protected	Nov-1996	0.43	1.23	2.42	3.63	4.8	4.4	3.7	3.1	3.0	3.2	4.5	3.0	2.0	2.4	2.5	2.1	18.029	0.39
Premier Superannuation Plan																			
Equities	Sep-1996	2.40	1.84	1.78	5.65	9.1	10.8	14.2	9.9	6.5	4.3	11.5	11.6	20.8	-6.2	4.6	12.5	22.141	0.19
Balanced	Sep-1996	1.17	3.84	5.95	10.26	12.5	10.4	11.4	8.3	5.3	4.2	9.1	11.8	9.9	-2.1	3.7	9.6	21.804	0.80
Aggressive	Sep-1996	1.15	5.12	8.04	13.08	15.5	12.7	14.6	9.8	5.3	3.8	10.0	17.0	11.7	-5.5	3.1	11.1	20.252	0.30
Spread Managers	Sep-1996	0.03	0.05	2.58	4.92	6.8	7.3	8.2	5.8	3.9	3.4	7.5	7.1	7.9	-3.8	3.4	17.8	18.873	0.39
Protected	Sep-1996	0.42	1.21	2.41	3.62	4.8	4.4	3.7	3.1	3.0	3.4	4.5	2.9	2.0	2.3	2.5	2.0	18.667	0.00
Original Goldline*																			
Investment & Protection Plan																			
Managed	Jan-1991	1.16	3.88	6.00	10.31	12.5	10.3	11.3	8.2	5.2	4.6	9.0	11.6	9.8	-2.2	3.6	9.5	29.712	0.04
Equities	Jan-1991	2.40	1.84	1.78	5.65	9.1	10.8	14.2	9.9	6.5	5.8	11.5	11.6	20.8	-6.2	4.6	12.4	39.534	0.03
International	Jan-1991	0.71	7.79	12.93	19.22	22.5	17.0	19.9	12.0	4.7	4.7	11.6	28.2	11.5	-11.0	2.0	13.0	30.394	0.01
Conservative	Nov-1992	0.90	2.27	3.54	6.54	8.0	6.5	6.4	5.3	4.2	4.2	6.3	5.1	5.8	1.7	3.4	6.1	25.427	0.03
Protected	Jan-1991	0.43	1.22	2.43	3.64	4.8	4.4	3.7	3.1	3.0	3.7	4.5	2.9	2.0	2.4	2.5	2.0	24.063	0.31
Personal Superannuation Plan																			
Managed	Jan-1991	1.22	4.01	6.32	10.83	13.2	11.1	12.1	8.9	5.9	5.3	9.7	12.4	10.6	-1.5	4.3	10.3	35.218	26.48
Equities	Jan-1991	2.46	2.02	2.13	6.21	9.9	11.6	15.0	10.7	7.2	6.5	12.3	12.4	21.6	-5.5	5.3	13.2	46.180	6.31
International	Jan-1991	0.77	7.98	13.32	19.84	23.3	17.8	20.8	12.8	5.5	5.3	12.3	29.1	12.3	-10.3	2.7	13.8	35.460	3.84
Property	Jan-1991	0.18	0.56	1.06	1.59	2.1	1.6	1.5	1.5	1.6	3.3	1.6	1.1	1.4	1.7	1.4	1.7	21.882	0.22
Conservative	Nov-1992	0.70	2.19	3.63	6.82	8.5	7.1	7.1	6.0	4.9	4.9	7.0	5.9	6.6	2.4	4.2	6.9	29.376	0.55
Protected	Jan-1991	0.48	1.40	2.77	4.16	5.5	5.1	4.4	3.8	3.7	4.4	5.2	3.7	2.7	3.1	3.2	2.7	28.108	3.48

* Closed to new policies

Disclaimer: The returns shown above are historical net returns after the deduction of tax and annual fees, assume the reinvestment of any distributed income, and that the investment was held for the full period quoted. Returns for two years or more have been annualised. It is also assumed that no entry or exit fees have been incurred during the return calculation periods. Please note that past performance is no guarantee of future returns or trends. The funds are managed by The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (incorporated in Victoria, Australia). Investments in the funds are subject to investment risk including possible loss of principal invested. The performance of or returns from the funds, or the repayment of capital (unless otherwise stated), is not guaranteed (in full or in part) by the trustee, New Zealand Permanent Trustees Limited, The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (incorporated in Victoria, Australia) or any other party. However, The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (incorporated in Victoria, Australia) has agreed to protect the capital (after the deduction of the asset charge), together with any previously credited interest for the Protected Fund, from adverse movements in investment markets on an unsecured basis.

Note : Every effort has been made to ensure accuracy, but no liability is accepted for any error of fact.

For more information call the Customer Service Team on 0800 106 652

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as at 31 July 2015



CPI for the year ending

30-Jun-15 0.3%

Fund Name	Inception Date	Performance to 31 July 2015 (%)				Performance to 31 July 2015 (%)						Performance for Calendar Year (%)						Unit Exit Price	Fund Size (\$m)		
		1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	5 Years	7 Years	Since Inception	2014	2013	2012	2011	2010	2009				
Link-Save/Link-Save Plus*																					
Managed	Apr-1982	1.17	3.84	5.97	10.29	12.5	10.4	11.3	8.2	5.2	6.6	9.0	11.7	9.9	-2.2	3.6	9.5	83.706	45.52		
Protected	May-1988	0.42	1.23	2.44	3.64	4.8	4.4	3.7	3.1	3.0	4.2	4.5	2.9	2.0	2.4	2.5	2.0	30.842	1.44		
Pension	Oct-1984	1.18	3.85	5.96	10.25	12.4	10.3	11.3	8.2	5.2	6.0	8.9	11.6	9.8	-2.2	3.6	9.5	60.395	4.06		
Flexipol*																					
Ordinary Policies																					
Protected	Sep-1981	0.51	1.55	3.16	4.78	6.4	6.0	5.3	4.8	4.5	6.1	6.1	4.7	3.6	4.1	4.2	3.2	22.784			
Aggressive	Nov-2001	1.15	5.12	8.05	13.09	15.5	12.7	14.6	9.8	5.3	3.4	10.0	17.0	11.7	-5.5	3.1	11.1	20.196			
Spread Managers	Nov-2001	0.03	0.04	2.57	4.89	6.7	7.3	8.2	5.8	3.9	2.7	7.4	7.1	7.9	-3.8	3.5	17.8	18.812			
Superannuation Policies																					
Protected	Sep-1979	0.51	1.55	3.16	4.78	6.4	6.0	5.3	4.8	4.5	6.1	6.1	4.7	3.6	4.1	4.2	3.2	22.784			
Aggressive	Nov-2001	1.15	5.12	8.04	13.08	15.5	12.7	14.6	9.8	5.3	3.4	10.0	17.0	11.7	-5.5	3.1	11.1	20.252			
Spread Managers	Nov-2001	0.03	0.05	2.58	4.92	6.8	7.3	8.2	5.8	3.9	2.7	7.5	7.1	7.9	-3.8	3.4	17.8	18.873			

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