

Investment Bonds - Investment Returns

as at 30 June 2020

| Fund Name | Inception Date | Performance to 30 June 2020 (%) | | | | Performance to 30 June 2020 (%) | | | | | | 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 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | |
| Retirement Income Bond* | | | | | | | | | | | | | | | | | | |
| | Jun-1990 | 0.15 | 0.58 | 1.42 | 2.27 | 3.1 | 3.4 | 3.6 | 3.8 | 3.6 | 3.4 | 3.4 | 4.0 | 3.9 | 4.4 | 4.0 | 3.2 | 27.644 |
| Zenith Bond* | | | | | | | | | | | | | | | | | | |
| Mortgage Portfolio | May-1995 | 0.04 | 0.04 | 0.29 | 0.49 | 0.8 | 1.1 | 1.2 | 1.4 | 2.1 | 3.2 | 1.1 | 1.4 | 1.4 | 1.8 | 2.5 | 6.9 | 22.005 |
| Fixed Interest Portfolio | Sep-1993 | -0.17 | 1.82 | 2.73 | 1.22 | 2.7 | 3.5 | 2.8 | 2.6 | 2.8 | 3.6 | 3.0 | 1.2 | 2.9 | 2.3 | 2.6 | 5.1 | 25.437 |
| Conservative Portfolio | Sep-1993 | -0.02 | 3.77 | -0.47 | -0.46 | 1.5 | 2.7 | 3.2 | 3.0 | 3.8 | 3.4 | 7.6 | -0.8 | 6.0 | 2.9 | 3.7 | 5.7 | 24.374 |
| Managed Portfolio | Sep-1993 | 0.18 | 9.61 | -3.81 | -2.20 | 1.2 | 3.6 | 5.9 | 5.2 | 7.2 | 3.4 | 18.6 | -3.8 | 13.9 | 4.8 | 6.4 | 8.5 | 24.577 |
| Property Portfolio | Apr-1995 | -0.09 | 3.12 | -10.81 | -10.56 | -7.7 | -1.8 | -0.4 | 1.6 | 3.2 | 4.5 | 12.6 | -4.2 | 3.5 | 3.9 | 7.5 | 13.0 | 30.477 |
| Shares Portfolio | Sep-1993 | 3.98 | 17.31 | -4.25 | -3.34 | 0.1 | 5.7 | 8.8 | 9.4 | 9.7 | 5.0 | 23.3 | -1.2 | 19.0 | 8.9 | 7.0 | 11.6 | 37.019 |
| Prosperity Bond* | | | | | | | | | | | | | | | | | | |
| Protected | Oct-1987 | 0.15 | 0.58 | 1.41 | 2.25 | 3.1 | 3.4 | 3.6 | 3.8 | 3.6 | 3.8 | 3.4 | 4.0 | 3.9 | 4.3 | 3.9 | 3.2 | 34.235 |
| Managed Portfolio | Oct-1984 | 0.34 | 7.96 | -2.56 | -1.62 | 1.3 | 3.4 | 5.1 | 4.6 | 6.0 | 4.9 | 14.5 | -2.6 | 11.2 | 4.4 | 5.4 | 7.8 | 55.793 |
| Property Portfolio | Oct-1984 | 0.03 | 6.38 | -18.37 | -17.91 | -12.4 | -2.7 | -0.1 | 1.5 | 1.3 | 2.9 | 25.3 | -7.4 | 6.5 | 5.9 | 1.6 | 0.6 | 27.701 |
| Shares Portfolio | Aug-1986 | 4.02 | 17.36 | -4.20 | -3.29 | 0.1 | 5.7 | 9.0 | 9.5 | 9.7 | 4.6 | 23.3 | -1.2 | 19.5 | 8.9 | 7.1 | 11.5 | 46.052 |
| International Portfolio | May-1987 | -1.00 | 10.56 | -5.31 | -2.39 | 1.8 | 3.0 | 6.6 | 5.1 | 8.2 | 5.8 | 23.1 | -6.6 | 17.8 | 4.3 | 7.4 | 9.0 | 65.133 |

* 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.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Life Limited, the underlying fund managers, any related companies or any other person guarantees the products, any investment in the products, or any returns on an investment in the products, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

For more information contact your Adviser, or AMP on 0800 106 652

A disclosure statement is available on request and free of charge from your adviser.