

Savings Products - Investment Returns

as at 31 October 2018



CPI for the year ending

31-Mar-18 1.1%

Fund Name	Inception Date	Performance to 31 October 2018 (%)				Performance to 31 October 2018 (%)						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	2017	2016	2015	2014	2013	2012		
Goldline*																			
Investment & Protection Plan																			
Balanced	Aug-1995	-4.30	-2.82	0.92	-0.77	1.4	6.8	5.1	6.2	7.4	4.1	6.0	7.1	3.9	11.4	7.0	11.6	24.925	44.13
Aggressive	Aug-1995	-5.82	-3.85	0.88	-1.42	1.4	8.9	6.0	7.3	8.9	3.8	7.6	9.2	3.6	13.7	9.7	13.9	23.578	11.10
Spread Managers	Sep-1995	-4.44	-3.31	2.09	-0.06	1.7	5.8	3.6	4.1	5.2	3.2	4.7	4.7	-1.9	9.5	4.9	8.4	20.639	3.82
Protected	Aug-1995	0.39	0.82	1.67	2.52	3.4	3.3	3.7	4.0	3.6	3.4	3.4	3.6	4.9	4.7	3.5	2.2	21.466	3.66
Personal Plan																			
Balanced	Aug-1995	-4.30	-2.82	0.92	-0.76	1.4	6.8	5.1	6.2	7.4	4.1	6.0	7.1	3.8	11.4	7.0	11.6	24.972	28.20
Aggressive	Aug-1995	-5.82	-3.85	0.88	-1.42	1.4	8.9	6.0	7.3	8.9	3.8	7.6	9.2	3.6	13.7	9.8	13.9	23.641	8.49
Spread Managers	Sep-1995	-4.43	-3.31	2.09	-0.04	1.8	5.8	3.6	4.1	5.2	3.2	4.8	4.6	-1.9	9.5	4.9	8.4	20.702	4.81
Protected	Aug-1995	0.39	0.82	1.67	2.52	3.4	3.3	3.7	4.0	3.6	3.4	3.4	3.6	4.9	4.7	3.5	2.2	21.466	1.46
Personal Plan (Locked-In)																			
Managed	Nov-1996	-4.25	-2.68	1.22	-0.32	2.0	7.4	5.7	6.6	7.6	3.9	6.6	7.7	4.1	11.4	6.9	11.5	22.779	4.13
Equities	Nov-1996	-6.22	-3.87	2.51	1.92	4.1	11.0	11.6	9.2	11.2	4.6	10.8	10.6	10.4	8.2	9.2	22.6	26.367	3.26
Protected	Nov-1996	0.44	0.94	1.92	2.90	3.9	3.9	4.2	4.4	3.8	3.4	4.0	4.2	5.0	4.7	3.5	2.1	20.649	0.41
Premier Plan																			
Equities	Sep-1996	-6.27	-4.02	2.20	1.47	3.4	10.4	11.0	8.9	11.0	5.1	10.1	10.1	10.2	8.2	9.2	22.6	29.687	0.14
Balanced	Sep-1996	-4.30	-2.82	0.92	-0.76	1.4	6.8	5.1	6.2	7.4	4.3	6.0	7.1	3.8	11.4	7.0	11.6	24.972	0.37
Aggressive	Sep-1996	-5.82	-3.85	0.88	-1.42	1.4	8.9	6.0	7.3	8.9	4.0	7.6	9.2	3.6	13.7	9.8	13.9	23.641	0.05
Spread Managers	Sep-1996	-4.43	-3.31	2.09	-0.04	1.8	5.8	3.6	4.1	5.2	3.4	4.8	4.6	-1.9	9.5	4.9	8.4	20.702	0.14
Protected	Sep-1996	0.38	0.79	1.63	2.45	3.3	3.3	3.6	4.0	3.5	3.4	3.3	3.6	4.8	4.7	3.5	2.1	21.025	0.00
Original Goldline*																			
Investment & Protection Plan																			
Managed	Jan-1991	-4.29	-2.82	0.92	-0.76	1.4	6.8	5.1	6.2	7.3	4.6	6.0	7.1	3.9	11.4	6.9	11.5	34.039	0.03
Equities	Jan-1991	-6.27	-4.02	2.20	1.47	3.4	10.4	11.0	8.9	11.0	6.3	10.1	10.1	10.2	8.2	9.2	22.6	53.015	0.02
International	Jan-1991	-8.37	-5.60	0.18	-3.58	0.6	11.8	6.0	8.6	10.8	4.7	9.6	12.4	0.9	19.3	15.1	14.5	35.137	0.00
Conservative	Nov-1992	-1.85	-1.12	0.85	0.05	1.2	3.6	3.0	4.0	4.4	4.1	3.2	3.7	3.0	7.7	3.1	6.7	27.647	0.03
Protected	Jan-1991	0.39	0.82	1.66	2.50	3.3	3.3	3.6	4.0	3.5	3.7	3.4	3.6	4.9	4.8	3.5	2.1	27.119	0.34
Personal Plan																			
Managed	Jan-1991	-4.24	-2.65	1.28	-0.24	2.1	7.6	5.9	6.9	8.1	5.3	12.4	5.1	6.3	9.7	12.4	10.6	41.268	22.56
Equities	Jan-1991	-6.21	-3.85	2.56	2.01	4.2	11.2	11.8	9.7	11.8	7.0	21.0	9.9	8.1	12.3	12.4	21.6	63.369	5.60
International	Jan-1991	-8.31	-5.42	0.55	-3.06	1.3	12.6	6.8	9.4	11.6	5.4	19.0	4.8	7.9	12.3	29.1	12.3	41.947	2.72
Property	Jan-1991	-2.38	-2.89	1.06	-0.25	1.5	5.0	4.5	3.3	2.7	3.4	9.9	3.7	3.4	1.6	1.1	1.4	25.038	0.11
Conservative	Nov-1992	-1.78	-0.95	1.20	0.59	1.9	4.3	3.7	4.6	5.1	4.7	7.1	3.5	4.3	7.0	5.9	6.6	32.679	0.58
Protected	Jan-1991	0.45	0.98	1.99	3.01	4.0	4.0	4.3	4.7	4.3	4.4	4.0	4.7	5.7	5.2	3.7	2.7	32.382	2.75

* 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.
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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	-4.30	-2.81	0.97	-0.71	1.4	6.9	5.2	6.3	7.4	6.4	11.7	4.4	5.6	9.0	11.7	9.9	96.048	40.74
Protected	May-1988	0.39	0.80	1.63	2.47	3.3	3.3	3.6	4.0	3.5	4.2	3.2	4.0	5.0	4.5	2.9	2.0	34.751	2.83
Pension	Oct-1984	-4.31	-2.84	0.92	-0.75	1.4	6.8	5.1	6.2	7.3	5.9	11.7	4.3	5.6	8.9	11.6	9.8	69.162	2.77
Flexipol*																			
Ordinary Policies																			
Protected	Sep-1981	0.44	0.96	1.95	2.91	3.9	3.8	4.0	4.9	4.6	5.9	3.7	4.2	6.2	6.1	4.7	3.6	26.020	
Aggressive	Nov-2001	-5.82	-3.85	0.88	-1.42	1.4	8.9	6.0	7.3	8.9	3.7	14.7	4.7	6.5	10.0	17.0	11.7	23.578	
Spread Managers	Nov-2001	-4.44	-3.31	2.09	-0.06	1.7	5.8	3.6	4.1	5.2	2.7	9.9	2.4	1.0	7.4	7.1	7.9	20.639	

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