

Saving & Superannuation Products - Investment Returns



as at 30 September 2015

CPI for the year ending

30-Jun-15 0.4%

Fund Name	Inception Date	Performance to 30 September 2015 (%)				Performance to 30 September 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	-2.39	-3.69	-0.41	2.36	5.0	7.1	8.5	6.6	5.3	3.7	9.1	11.8	10.0	-2.1	3.7	9.6	20.714	46.30	
Aggressive	Aug-1995	-3.24	-5.24	-0.51	2.57	5.5	8.3	10.8	7.6	5.4	3.2	10.0	17.0	11.7	-5.5	3.1	11.1	18.919	11.87	
Spread Managers	Sep-1995	-1.62	-4.93	-3.60	-0.97	0.4	3.6	5.1	4.1	3.5	2.9	7.4	7.1	7.9	-3.8	3.5	17.8	17.878	4.48	
Protected	Aug-1995	0.42	1.28	2.51	3.71	4.9	4.6	3.9	3.3	3.0	3.3	4.5	3.0	2.1	2.4	2.5	2.0	19.199	4.71	
Personal Superannuation Plan																				
Balanced	Aug-1995	-2.39	-3.70	-0.42	2.36	5.0	7.1	8.5	6.6	5.3	3.7	9.1	11.8	9.9	-2.1	3.7	9.6	20.756	32.84	
Aggressive	Aug-1995	-3.24	-5.25	-0.52	2.56	5.5	8.3	10.8	7.6	5.4	3.2	10.0	17.0	11.7	-5.5	3.1	11.1	18.970	9.04	
Spread Managers	Sep-1995	-1.62	-4.92	-3.59	-0.96	0.4	3.7	5.1	4.1	3.5	3.0	7.5	7.1	7.9	-3.8	3.4	17.8	17.938	5.21	
Protected	Aug-1995	0.42	1.28	2.51	3.71	4.9	4.6	3.9	3.3	3.0	3.3	4.5	3.0	2.1	2.4	2.5	2.0	19.199	2.46	
Personal Superannuation Plan (Locked-In)																				
Managed	Nov-1996	-2.39	-3.69	-0.40	2.37	5.0	7.0	8.5	6.5	5.2	3.4	9.0	11.7	9.8	-2.2	3.6	9.5	18.622	4.96	
Equities	Nov-1996	-2.72	-4.68	-5.90	-1.93	0.7	4.2	9.2	7.3	6.2	3.2	11.5	11.6	20.8	-6.2	4.6	12.4	18.020	3.56	
Protected	Nov-1996	0.43	1.30	2.50	3.71	4.9	4.6	3.9	3.2	3.0	3.2	4.5	3.0	2.0	2.4	2.5	2.1	18.184	0.55	
Premier Superannuation Plan																				
Equities	Sep-1996	-2.72	-4.70	-5.91	-1.95	0.7	4.2	9.2	7.3	6.2	3.9	11.5	11.6	20.8	-6.2	4.6	12.5	20.607	0.18	
Balanced	Sep-1996	-2.39	-3.70	-0.42	2.36	5.0	7.1	8.5	6.6	5.3	3.9	9.1	11.8	9.9	-2.1	3.7	9.6	20.756	0.76	
Aggressive	Sep-1996	-3.24	-5.25	-0.52	2.56	5.5	8.3	10.8	7.6	5.4	3.4	10.0	17.0	11.7	-5.5	3.1	11.1	18.970	0.28	
Spread Managers	Sep-1996	-1.62	-4.92	-3.59	-0.96	0.4	3.7	5.1	4.1	3.5	3.1	7.5	7.1	7.9	-3.8	3.4	17.8	17.938	0.38	
Protected	Sep-1996	0.43	1.28	2.48	3.70	4.9	4.5	3.9	3.2	3.0	3.4	4.5	2.9	2.0	2.3	2.5	2.0	18.827	0.00	
Original Goldline*																				
Investment & Protection Plan																				
Managed	Jan-1991	-2.39	-3.69	-0.37	2.41	5.0	7.0	8.5	6.5	5.2	4.3	9.0	11.6	9.8	-2.2	3.6	9.5	28.286	0.03	
Equities	Jan-1991	-2.72	-4.70	-5.91	-1.95	0.7	4.2	9.2	7.3	6.2	5.5	11.5	11.6	20.8	-6.2	4.6	12.4	36.796	0.03	
International	Jan-1991	-4.53	-7.62	0.83	4.01	7.2	11.5	15.1	9.4	5.2	4.3	11.6	28.2	11.5	-11.0	2.0	13.0	27.879	0.01	
Conservative	Nov-1992	-1.19	-1.50	0.32	2.31	4.2	5.0	5.0	4.4	4.1	4.1	6.3	5.1	5.8	1.7	3.4	6.1	24.821	0.03	
Protected	Jan-1991	0.42	1.28	2.48	3.70	4.9	4.6	3.9	3.2	3.0	3.7	4.5	2.9	2.0	2.4	2.5	2.0	24.267	0.31	
Personal Superannuation Plan																				
Managed	Jan-1991	-2.33	-3.51	-0.06	2.90	5.7	7.7	9.2	7.2	5.9	5.1	9.7	12.4	10.6	-1.5	4.3	10.3	33.570	24.90	
Equities	Jan-1991	-2.67	-4.54	-5.60	-1.45	1.4	4.9	9.9	8.1	6.9	6.1	12.3	12.4	21.6	-5.5	5.3	13.2	43.024	5.50	
International	Jan-1991	-4.47	-7.46	1.18	4.55	8.0	12.3	15.9	10.1	6.0	4.9	12.3	29.1	12.3	-10.3	2.7	13.8	32.563	3.58	
Property	Jan-1991	0.11	0.45	1.02	1.51	2.1	1.7	1.5	1.5	1.6	3.3	1.6	1.1	1.4	1.7	1.4	1.7	21.940	0.21	
Conservative	Nov-1992	-1.14	-1.59	0.41	2.57	4.7	5.6	5.7	5.1	4.8	4.8	7.0	5.9	6.6	2.4	4.2	6.9	28.707	0.56	
Protected	Jan-1991	0.48	1.44	2.83	4.22	5.6	5.3	4.6	3.9	3.7	4.4	5.2	3.7	2.7	3.1	3.2	2.7	28.378	3.74	

* 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 30 September 2015



CPI for the year ending

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Fund Name	Inception Date	Performance to 30 September 2015 (%)				Performance to 30 September 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	-2.39	-3.68	-0.40	2.39	5.0	7.1	8.5	6.5	5.2	6.4	9.0	11.7	9.9	-2.2	3.6	9.5	79.695	42.10		
Protected	May-1988	0.43	1.28	2.49	3.71	4.9	4.5	3.9	3.2	3.0	4.2	4.5	2.9	2.0	2.4	2.5	2.0	31.104	1.92		
Pension	Oct-1984	-2.40	-3.68	-0.40	2.36	4.9	7.0	8.4	6.5	5.2	5.8	8.9	11.6	9.8	-2.2	3.6	9.5	57.495	3.75		
Flexipol*																					
Ordinary Policies																					
Protected	Sep-1981	0.48	1.52	3.11	4.73	6.4	6.1	5.5	4.9	4.5	6.1	6.1	4.7	3.6	4.1	4.2	3.2	23.013			
Aggressive	Nov-2001	-3.24	-5.24	-0.51	2.57	5.5	8.3	10.8	7.6	5.4	2.9	10.0	17.0	11.7	-5.5	3.1	11.1	18.919			
Spread Managers	Nov-2001	-1.62	-4.93	-3.60	-0.97	0.4	3.6	5.1	4.1	3.5	2.3	7.4	7.1	7.9	-3.8	3.5	17.8	17.878			
Superannuation Policies																					
Protected	Sep-1979	0.48	1.52	3.11	4.73	6.4	6.1	5.5	4.9	4.5	6.1	6.1	4.7	3.6	4.1	4.2	3.2	23.013			
Aggressive	Nov-2001	-3.24	-5.25	-0.52	2.56	5.5	8.3	10.8	7.6	5.4	2.9	10.0	17.0	11.7	-5.5	3.1	11.1	18.970			
Spread Managers	Nov-2001	-1.62	-4.92	-3.59	-0.96	0.4	3.7	5.1	4.1	3.5	2.3	7.5	7.1	7.9	-3.8	3.4	17.8	17.938			

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