

Saving & Superannuation Products - Investment Returns

31 July 2010



CPI for the year ending 31-March-2010 2.0%

	Product Inception Date	Performance to 31/7/2010 (%)				Performance to 31/7/2010 (%)						Performance for Calendar Year (%)					Unit Exit Price	Fund Size (\$m)	
		1 mth	3 mths	6 mths	9 mths	1 yr	2 yrs	3 yrs	5 yrs	7 yrs	Since Inception	2009	2008	2007	2006	2005			2004
Goldline*																	136.23		
Investment & Protection Plan																			
Balanced	Aug-1995	1.06	-3.29	-0.83	1.48	3.6	-1.8	-3.6	0.1	2.1	2.6	9.6	-16.8	0.6	7.4	7.9	6.7	14.623	70.63
Aggressive	Aug-1995	1.29	-5.21	-2.29	0.46	2.3	-5.1	-7.1	-1.8	1.0	1.6	11.1	-24.7	-0.1	8.5	9.7	7.6	12.664	49.11
Spread Managers	Sep-1995	0.87	-4.22	-0.77	1.11	4.6	-0.9	-4.7	0.3	2.0	2.4	17.8	-22.0	-0.7	11.9	6.3	5.4	14.188	11.55
Protected (Current crediting rate: 2.60% p.a.)	Aug-1995	0.20	0.62	1.24	1.84	2.3	2.7	3.3	3.0	2.7	3.3	2.0	4.6	4.1	2.1	2.0	2.0	16.289	6.19
Personal Superannuation Plan																			
Balanced	Aug-1995	1.06	-3.30	-0.83	1.48	3.6	-1.8	-3.6	0.1	2.1	2.6	9.6	-16.8	0.6	7.4	7.9	6.7	14.661	3.78
Aggressive	Aug-1995	1.28	-5.22	-2.30	0.46	2.4	-5.1	-7.1	-1.8	1.0	1.6	11.1	-24.7	-0.1	8.5	9.7	7.6	12.695	35.80
Spread Managers	Sep-1995	0.87	-4.22	-0.79	1.09	4.5	-0.9	-4.7	0.3	2.0	2.4	17.8	-22.0	-0.7	11.9	6.3	5.4	14.214	8.80
Protected (Current crediting rate: 2.60% p.a.)	Aug-1995	0.20	0.62	1.24	1.84	2.3	2.7	3.3	3.0	2.7	3.3	2.0	4.6	4.1	2.1	2.0	2.0	16.289	7.24
Personal Superannuation Plan (Locked-In)																			
Managed	Nov-1996	1.06	-3.32	-0.87	1.42	3.5	-1.9	-3.7	0.0	2.0	2.1	9.5	-16.9	0.6	7.3	8.0	6.7	13.203	3.05
Equities	Nov-1996	1.23	-3.91	-1.71	-2.27	2.1	-1.7	-7.0	-1.0	3.1	1.4	12.4	-24.3	0.4	14.0	7.2	13.1	12.059	4.70
Protected (Current crediting rate: 2.60% p.a.)	Nov-1996	0.21	0.65	1.27	1.84	2.3	2.7	3.4	3.0	2.7	3.2	2.1	4.6	4.0	1.9	2.0	2.0	15.447	4.05
Premier Superannuation Plan																			
Equities	Sep-1996	1.24	-3.90	-1.70	-2.26	2.1	-1.7	-7.0	-1.0	3.1	2.4	12.5	-24.3	0.4	14.0	7.2	13.1	13.793	0.41
Balanced	Sep-1996	1.06	-3.30	-0.83	1.48	3.6	-1.8	-3.6	0.1	2.1	2.8	9.6	-16.8	0.6	7.4	7.9	6.7	14.661	0.19
Aggressive	Sep-1996	1.28	-5.22	-2.30	0.46	2.4	-5.1	-7.1	-1.8	1.0	1.7	11.1	-24.7	-0.1	8.5	9.7	7.6	12.695	0.69
Spread Managers	Sep-1996	0.87	-4.22	-0.79	1.09	4.5	-0.9	-4.7	0.3	2.0	2.6	17.8	-22.0	-0.7	11.9	6.3	5.4	14.214	0.23
Protected (Current crediting rate: 2.60% p.a.)	Sep-1996	0.21	0.63	1.26	1.81	2.3	2.7	3.4	3.0	2.7	3.5	2.0	4.7	4.0	2.1	2.0	2.0	16.020	0.44
Protected (Current crediting rate: 2.60% p.a.)	Sep-1996	0.21	0.63	1.26	1.81	2.3	2.7	3.4	3.0	2.7	3.5	2.0	4.7	4.0	2.1	2.0	2.0	16.020	0.00
Original Goldline*																	53.01		
Investment & Protection Plan																			
Managed	Jan-1991	1.05	-3.32	-0.87	1.41	3.5	-1.9	-3.3	0.3	2.3	3.7	9.5	-16.0	0.8	7.5	8.1	6.9	20.053	14.66
Equities	Jan-1991	1.24	-3.90	-1.71	-2.27	2.1	-1.8	-6.6	-0.7	3.4	4.8	12.4	-23.5	0.6	14.2	7.4	13.3	24.628	9.01
International	Jan-1991	1.58	-8.39	-4.62	-0.18	0.4	-11.5	-12.8	-4.9	-1.3	2.9	13.0	-36.5	-1.0	9.3	13.0	7.6	17.234	1.75
Property	Jan-1991	0.09	0.19	0.33	0.53	0.9	1.2	1.3	11.2	9.2	3.1	1.0	1.7	5.8	49.2	9.0	2.4	17.995	0.88
Conservative	Nov-1992	0.65	-0.82	0.80	2.56	4.3	1.7	1.3	2.5	3.3	4.0	6.1	-3.6	1.8	5.2	5.9	4.8	19.645	0.17
Protected (Current crediting rate: 2.60% p.a.)	Jan-1991	0.21	0.63	1.26	1.82	2.3	2.7	3.7	3.2	2.9	3.8	2.0	5.7	4.0	2.0	2.0	2.0	20.613	0.31
Personal Superannuation Plan																			
Managed	Jan-1991	1.11	-3.15	-0.52	1.95	4.2	-1.2	-2.6	1.0	3.0	4.4	10.3	-15.4	1.4	8.2	8.9	7.6	22.966	2.54
Equities	Jan-1991	1.30	-3.73	-1.36	-1.74	2.8	-1.0	-6.0	0.0	4.1	5.4	13.2	-23.0	1.3	15.0	8.1	14.0	27.765	2.63
International	Jan-1991	1.64	-8.22	-4.28	0.37	1.2	-10.8	-12.2	-4.3	-0.6	3.5	13.8	-36.0	-0.2	10.1	13.8	8.2	19.404	0.40
Property	Jan-1991	0.14	0.36	0.68	1.05	1.6	1.9	2.0	11.9	9.9	3.7	1.7	2.4	6.6	50.1	9.5	2.8	20.289	1.02
Conservative	Nov-1992	0.70	-0.65	1.15	3.10	5.0	2.4	2.0	3.2	3.9	4.6	6.9	-3.0	2.5	5.8	6.4	5.5	21.960	0.40
Protected (Current crediting rate: 3.30% p.a.)	Jan-1991	0.27	0.83	1.64	2.38	3.1	3.4	4.1	3.7	3.4	4.5	2.7	5.9	4.2	2.8	2.7	2.7	23.280	1.02

* 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 (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 (incorporated in Victoria, Australia) or any other member of the Global AXA Group or any other parties. However, The National Mutual Life Association of Australasia Limited (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.

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