

INVESTMENT PERFORMANCE December 2011		3 months	6 months	1 year	3 years	5 years	10 years	inception
Investor Untaxed	monthly	0.93%	0.92%	7.22%	12.79%	8.01%	11.74%	22.85%
	single	5.87%	4.31%	5.46%	14.24%	5.90%	10.70%	11.28%
	annual	5.87%	4.31%	5.46%	11.61%	7.72%	11.24%	10.76%
Investor Taxed	monthly	0.94%	0.87%	6.17%	12.01%	7.34%	10.89%	20.37%
	single	5.72%	3.23%	4.53%	13.48%	5.34%	9.90%	9.92%
	annual	5.72%	3.23%	4.53%	10.87%	7.08%	10.45%	9.62%
Odyssey General Portfolio Untaxed	monthly	0.75%	0.29%	-0.07%	9.74%	6.37%	12.08%	27.36%
	single	5.17%	-1.12%	0.12%	13.00%	5.92%	11.70%	12.92%
	annual	5.17%	-1.12%	0.12%	9.21%	6.54%	11.67%	11.86%
Odyssey General Portfolio Taxed	monthly	0.62%	0.20%	-0.94%	8.51%	5.34%	11.04%	25.23%
	single	4.57%	-1.54%	-0.48%	11.48%	5.09%	10.82%	12.07%
	annual	4.57%	-1.54%	-0.48%	8.03%	5.57%	10.67%	11.40%
Deposit Untaxed	monthly	0.33%	0.34%	4.29%	4.56%	5.62%	6.19%	17.77%
	single	1.00%	2.04%	4.14%	5.17%	6.57%	6.45%	9.54%
	annual	1.00%	2.04%	4.14%	4.64%	5.78%	6.11%	8.57%
Deposit Taxed	monthly	0.27%	0.27%	3.40%	3.59%	4.38%	4.95%	14.68%
	single	0.80%	1.61%	3.25%	4.06%	5.14%	5.38%	7.92%
	annual	0.80%	1.61%	3.25%	3.61%	4.51%	4.87%	7.13%
Odyssey Smooth Growth NV Untaxed <i>Closed to new business and switching</i>	monthly	0.80%	0.80%	9.80%	8.12%	6.64%	9.64%	23.51%
	single	2.41%	4.88%	9.83%	5.93%	8.02%	9.37%	12.17%
	annual	2.41%	4.88%	9.83%	7.39%	7.16%	9.58%	11.13%
Odyssey Smooth Growth NV Taxed <i>Closed to new business and switching</i>	monthly	0.64%	0.64%	7.80%	6.43%	5.36%	6.36%	18.38%
	single	1.94%	3.92%	7.83%	4.69%	6.21%	6.14%	10.26%
	annual	1.94%	3.92%	7.83%	5.82%	5.64%	6.22%	8.86%
Odyssey Property Portfolio Untaxed	monthly	1.20%	0.89%	9.70%	11.79%	8.49%	14.31%	33.18%
	single	3.98%	4.56%	4.49%	10.78%	7.13%	16.31%	17.43%
	annual	3.98%	4.56%	4.49%	10.25%	7.60%	14.25%	16.22%

<b>Odyssey Property Portfolio Taxed</b>	<b>monthly</b>	1.02%	0.62%	6.28%	9.31%	6.36%	12.15%	31.94%
	<b>single</b>	3.25%	2.39%	1.08%	8.65%	5.11%	14.46%	17.18%
	<b>annual</b>	3.25%	2.39%	1.08%	7.82%	5.44%	12.13%	15.73%
<b>Odyssey Equity Portfolio Untaxed</b>	<b>monthly</b>	0.84%	0.26%	-1.85%	11.45%	7.00%	14.14%	23.31%
	<b>single</b>	6.40%	-2.16%	-1.11%	15.56%	6.49%	13.43%	12.43%
	<b>annual</b>	6.40%	-2.16%	-1.11%	10.80%	7.23%	13.59%	12.55%
<b>Odyssey Equity Portfolio Taxed</b>	<b>monthly</b>	0.75%	0.24%	-1.37%	11.77%	7.22%	13.88%	23.05%
	<b>single</b>	5.86%	-1.41%	-0.33%	15.76%	6.79%	13.02%	12.67%
	<b>annual</b>	5.86%	-1.41%	-0.33%	11.11%	7.52%	13.37%	12.44%
<b>Liberty Untaxed</b>	<b>monthly</b>	0.60%	0.78%	5.92%	11.88%	6.59%	10.77%	20.22%
	<b>single</b>	5.37%	2.45%	5.62%	13.19%	5.18%	11.38%	11.99%
	<b>annual</b>	5.37%	2.45%	5.62%	10.99%	6.60%	10.59%	11.73%
<b>Liberty Taxed</b>	<b>monthly</b>	0.58%	0.80%	6.53%	12.07%	6.63%	10.20%	18.38%
	<b>single</b>	5.03%	3.32%	6.57%	13.00%	5.08%	10.36%	11.00%
	<b>annual</b>	5.03%	3.32%	6.57%	11.09%	6.62%	9.97%	10.70%
<b>Syfrets Untaxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.65%	0.20%	-1.38%	9.32%	6.49%	12.07%	17.78%
	<b>single</b>	4.80%	-1.69%	-1.14%	12.63%	6.56%	11.87%	11.35%
	<b>annual</b>	4.80%	-1.69%	-1.14%	8.67%	6.68%	11.68%	11.40%
<b>Syfrets Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.56%	0.16%	-1.24%	9.25%	6.35%	11.55%	16.87%
	<b>single</b>	4.24%	-1.13%	-0.81%	12.40%	6.06%	11.11%	10.72%
	<b>annual</b>	4.24%	-1.13%	-0.81%	8.62%	6.44%	11.14%	10.81%
<b>Contego B5 Protected Equity Untaxed</b>	<b>monthly</b>	0.64%	0.23%	-2.44%	3.65%	4.28%	0.00%	2.18%
	<b>single</b>	4.58%	-1.80%	-4.16%	6.56%	6.56%	0.00%	8.14%
	<b>annual</b>	4.58%	-1.80%	-4.16%	3.04%	4.45%	0.00%	6.64%
<b>Contego B5 Protected Equity Taxed</b>	<b>monthly</b>	0.58%	0.20%	-2.38%	3.32%	4.06%	0.00%	2.05%
	<b>single</b>	4.20%	-1.72%	-3.94%	6.04%	6.15%	0.00%	7.43%
	<b>annual</b>	4.20%	-1.72%	-3.94%	2.96%	4.22%	0.00%	6.20%
<b>Allan Gray Equity Fund Untaxed</b>	<b>monthly</b>	1.15%	1.25%	9.07%	13.81%	9.70%	0.00%	4.43%
	<b>single</b>	7.90%	5.75%	7.13%	14.22%	7.98%	0.00%	12.86%
	<b>annual</b>	7.90%	5.75%	7.13%	12.18%	9.07%	0.00%	11.08%

<b>Allan Gray Equity Fund Taxed</b>	<b>monthly</b>	1.05%	1.15%	8.23%	12.73%	9.14%	0.00%	4.12%
	<b>single</b>	7.26%	5.28%	6.48%	13.54%	7.58%	0.00%	11.36%
	<b>annual</b>	7.26%	5.28%	6.48%	11.44%	8.61%	0.00%	10.11%
<b>Allan Gray Balanced Fund Untaxed</b>	<b>monthly</b>	0.61%	1.13%	9.81%	10.47%	8.18%	0.00%	3.94%
	<b>single</b>	4.29%	6.70%	8.86%	10.02%	7.65%	0.00%	14.16%
	<b>annual</b>	4.29%	6.70%	8.86%	9.34%	7.95%	0.00%	10.34%
<b>Allan Gray Balanced Fund Taxed</b>	<b>monthly</b>	0.55%	1.03%	8.64%	9.25%	7.50%	0.00%	3.48%
	<b>single</b>	3.92%	5.92%	7.68%	9.16%	7.24%	0.00%	10.32%
	<b>annual</b>	3.92%	5.92%	7.68%	8.34%	7.34%	0.00%	8.35%
<b>Metropolitan Property Income Fund Untaxed</b>	<b>monthly</b>	1.28%	0.72%	8.37%	13.14%	11.60%	0.00%	5.22%
	<b>single</b>	4.42%	2.86%	4.00%	14.05%	10.31%	0.00%	14.67%
	<b>annual</b>	4.42%	2.86%	4.00%	12.53%	10.51%	0.00%	13.02%
<b>Metropolitan Property Income Fund Taxed</b>	<b>monthly</b>	1.11%	0.57%	6.40%	10.59%	9.28%	0.00%	4.21%
	<b>single</b>	3.66%	1.88%	2.17%	11.36%	8.07%	0.00%	12.12%
	<b>annual</b>	3.66%	1.88%	2.17%	10.04%	8.26%	0.00%	10.56%
<b>Standard Bank General Fund Untaxed</b>	<b>monthly</b>	0.89%	0.80%	7.12%	14.33%	6.55%	11.03%	12.10%
	<b>single</b>	6.90%	3.30%	5.82%	14.31%	4.21%	10.33%	10.15%
	<b>annual</b>	6.90%	3.30%	5.82%	12.33%	6.30%	10.50%	10.82%
<b>Standard Bank General Fund Taxed</b>	<b>monthly</b>	0.73%	0.71%	6.52%	14.42%	6.46%	10.46%	11.54%
	<b>single</b>	5.65%	3.02%	5.55%	14.62%	3.84%	9.71%	9.70%
	<b>annual</b>	5.65%	3.02%	5.55%	12.49%	6.20%	9.96%	10.33%
<b>Standard Bank Industrial Fund Untaxed</b>	<b>monthly</b>	1.91%	1.68%	14.95%	18.15%	12.80%	19.31%	21.55%
	<b>single</b>	9.85%	8.05%	5.93%	21.15%	10.85%	18.30%	12.11%
	<b>annual</b>	9.85%	8.05%	5.93%	17.07%	12.19%	18.38%	12.99%
<b>Standard Bank Industrial Fund Taxed</b>	<b>monthly</b>	1.76%	1.56%	14.14%	18.30%	12.52%	18.09%	20.03%
	<b>single</b>	9.07%	7.62%	5.50%	20.72%	10.28%	17.05%	11.26%
	<b>annual</b>	9.07%	7.62%	5.50%	16.85%	11.76%	17.24%	12.11%
<b>Standard Bank International Fund Untaxed</b> <b>Closed to new business and switching</b>	<b>monthly</b>	-0.51%	-0.13%	-0.68%	5.59%	-0.06%	2.11%	7.02%
	<b>single</b>	1.99%	-3.57%	8.32%	4.34%	-1.99%	-2.90%	7.21%
	<b>annual</b>	1.99%	-3.57%	8.32%	4.61%	0.23%	2.11%	4.47%

<b>Standard Bank International Fund Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	-0.48%	-0.10%	-0.03%	5.69%	0.11%	1.85%	6.39%
	<b>single</b>	1.83%	-2.86%	8.72%	4.38%	-1.87%	-3.43%	7.22%
	<b>annual</b>	1.83%	-2.86%	8.72%	4.76%	0.39%	1.85%	4.13%
<b>Standard Bank Extra Income Fund Untaxed</b>	<b>monthly</b>	0.32%	0.31%	3.81%	4.92%	6.23%	6.23%	12.86%
	<b>single</b>	0.98%	1.56%	3.79%	6.02%	7.05%	6.29%	8.95%
	<b>annual</b>	0.98%	1.56%	3.79%	5.15%	6.37%	6.11%	8.08%
<b>Standard Bank Extra Income Fund Taxed</b>	<b>monthly</b>	0.24%	0.21%	2.55%	3.09%	3.77%	4.15%	9.84%
	<b>single</b>	0.57%	0.91%	2.09%	3.30%	4.34%	4.81%	7.33%
	<b>annual</b>	0.57%	0.91%	2.09%	3.04%	3.78%	4.05%	6.27%
<b>NBS Untaxed</b>	<b>monthly</b>	1.34%	1.22%	11.21%	13.27%	9.65%	13.13%	10.96%
	<b>single</b>	5.63%	5.69%	7.92%	12.55%	5.53%	12.66%	13.83%
	<b>annual</b>	5.63%	5.69%	7.92%	11.40%	8.30%	12.52%	13.39%
<b>NBS Taxed</b>	<b>monthly</b>	1.27%	1.12%	9.78%	11.45%	8.32%	11.37%	9.51%
	<b>single</b>	5.24%	4.75%	6.75%	10.77%	4.76%	11.27%	12.35%
	<b>annual</b>	5.24%	4.75%	6.75%	9.79%	7.16%	10.87%	11.62%
<b>BoE Untaxed</b>	<b>monthly</b>	0.91%	0.88%	5.84%	10.58%	7.32%	11.25%	14.90%
	<b>single</b>	5.18%	2.37%	4.32%	11.30%	6.36%	10.46%	10.63%
	<b>annual</b>	5.18%	2.37%	4.32%	9.34%	7.12%	10.81%	10.10%
<b>BoE Taxed</b>	<b>monthly</b>	0.89%	0.87%	6.17%	10.56%	7.13%	10.20%	13.46%
	<b>single</b>	4.88%	2.86%	4.88%	10.83%	6.09%	9.22%	9.80%
	<b>annual</b>	4.88%	2.86%	4.88%	9.19%	6.91%	9.80%	9.11%
<b>Nedbank Rainmaker Fund Untaxed</b>	<b>monthly</b>	1.32%	0.83%	3.96%	12.96%	8.23%	0.00%	3.73%
	<b>single</b>	7.92%	0.72%	3.02%	15.61%	6.50%	0.00%	11.07%
	<b>annual</b>	7.92%	0.72%	3.02%	11.97%	8.04%	0.00%	10.13%
<b>Nedbank Rainmaker Fund Taxed</b>	<b>monthly</b>	1.26%	0.78%	3.63%	11.80%	7.91%	0.00%	3.58%
	<b>single</b>	7.37%	0.63%	2.69%	14.29%	6.65%	0.00%	9.83%
	<b>annual</b>	7.37%	0.63%	2.69%	10.94%	7.80%	0.00%	9.40%
<b>N-e-FG Balanced Fund Taxed</b>	<b>monthly</b>	0.58%	0.53%	2.40%	5.92%	2.99%	0.00%	1.40%
	<b>single</b>	4.54%	0.68%	1.42%	6.57%	2.16%	0.00%	5.36%
	<b>annual</b>	4.54%	0.68%	1.42%	4.88%	2.76%	0.00%	3.93%

<b>N-e-FG Property Income Fund Taxed</b>	<b>monthly</b>	0.00%	-0.22%	-0.56%	6.35%	5.22%	0.00%	2.45%
	<b>single</b>	0.00%	-3.31%	-0.14%	7.64%	4.72%	0.00%	7.89%
	<b>annual</b>	0.00%	-3.31%	-0.14%	6.22%	4.64%	0.00%	6.68%
<b>Global Hedge Fund Untaxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	1.51%	1.34%	5.09%	3.96%	0.03%	2.40%	2.18%
	<b>single</b>	4.88%	2.23%	6.69%	1.94%	-0.59%	-1.80%	2.58%
	<b>annual</b>	4.88%	2.23%	6.69%	2.90%	0.27%	2.38%	1.97%
<b>Global Hedge Fund Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	1.50%	1.31%	5.35%	3.75%	-0.18%	1.86%	1.62%
	<b>single</b>	4.22%	2.72%	6.75%	1.51%	-0.88%	-2.21%	2.50%
	<b>annual</b>	4.22%	2.72%	6.75%	2.65%	0.03%	1.84%	1.46%
<b>Metropolitan International FoF Untaxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	1.21%	1.74%	10.42%	4.81%	0.44%	1.55%	1.12%
	<b>single</b>	5.34%	6.82%	11.72%	0.37%	-0.73%	-2.91%	-0.93%
	<b>annual</b>	5.34%	6.82%	11.72%	3.24%	0.65%	1.53%	0.45%
<b>Metropolitan International FoF Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	1.12%	1.60%	9.48%	4.34%	0.24%	1.27%	0.88%
	<b>single</b>	4.92%	6.27%	10.79%	0.16%	-0.85%	-3.05%	-0.97%
	<b>annual</b>	4.92%	6.27%	10.79%	3.04%	0.44%	1.25%	0.26%
<b>Metropolitan Gilt Fund Untaxed</b>	<b>monthly</b>	0.83%	0.73%	9.51%	9.11%	9.17%	9.24%	7.66%
	<b>single</b>	3.24%	4.86%	7.08%	6.18%	8.23%	9.84%	9.19%
	<b>annual</b>	3.24%	4.86%	7.08%	7.52%	8.23%	8.86%	9.18%
<b>Metropolitan Gilt Fund Taxed</b>	<b>monthly</b>	0.76%	0.70%	9.19%	8.81%	8.69%	8.67%	7.19%
	<b>single</b>	2.97%	4.60%	6.84%	6.03%	7.73%	9.23%	8.59%
	<b>annual</b>	2.97%	4.60%	6.84%	7.26%	7.77%	8.29%	8.60%
<b>Metropolitan Money Market Fund Untaxed</b>	<b>monthly</b>	0.44%	0.42%	5.21%	5.93%	7.23%	8.00%	6.64%
	<b>single</b>	1.32%	2.32%	5.13%	6.85%	8.44%	8.19%	8.11%
	<b>annual</b>	1.32%	2.32%	5.13%	6.11%	7.49%	7.92%	8.12%
<b>Metropolitan Money Market Fund Taxed</b>	<b>monthly</b>	0.43%	0.41%	4.93%	5.61%	6.73%	7.45%	6.18%
	<b>single</b>	1.28%	2.13%	4.88%	6.47%	7.75%	7.63%	7.56%
	<b>annual</b>	1.28%	2.13%	4.88%	5.80%	6.97%	7.37%	7.56%
<b>Odyssey Conservative Fund Untaxed</b>	<b>monthly</b>	0.42%	0.41%	5.31%	5.99%	7.35%	0.00%	4.99%
	<b>single</b>	1.41%	2.51%	4.98%	6.62%	8.18%	0.00%	7.49%
	<b>annual</b>	1.41%	2.51%	4.98%	6.04%	7.44%	0.00%	7.63%

<b>Odyssey Conservative Fund Taxed</b>	<b>monthly</b>	0.32%	0.33%	4.52%	4.31%	4.76%	0.00%	3.24%
	<b>single</b>	0.99%	2.48%	4.04%	4.43%	4.96%	0.00%	5.07%
	<b>annual</b>	0.99%	2.48%	4.04%	4.19%	4.71%	0.00%	4.94%
<b>Odyssey Conservative Moderate Fund Untaxed</b>	<b>monthly</b>	0.63%	0.61%	6.05%	8.61%	7.25%	0.00%	6.05%
	<b>single</b>	3.54%	2.96%	4.50%	8.25%	7.01%	0.00%	11.56%
	<b>annual</b>	3.54%	2.96%	4.50%	7.57%	6.94%	0.00%	9.88%
<b>Odyssey Conservative Moderate Fund Taxed</b>	<b>monthly</b>	0.52%	0.52%	4.89%	7.04%	5.58%	0.00%	4.86%
	<b>single</b>	2.60%	2.52%	3.21%	6.80%	5.15%	0.00%	9.72%
	<b>annual</b>	2.60%	2.52%	3.21%	6.04%	5.22%	0.00%	7.92%
<b>Odyssey Moderate Fund Untaxed</b>	<b>monthly</b>	0.70%	0.61%	4.51%	8.87%	6.45%	0.00%	6.29%
	<b>single</b>	3.81%	2.02%	2.79%	9.59%	5.89%	0.00%	13.05%
	<b>annual</b>	3.81%	2.02%	2.79%	7.68%	6.12%	0.00%	10.44%
<b>Odyssey Moderate Fund Taxed</b>	<b>monthly</b>	0.60%	0.56%	4.06%	8.20%	5.86%	0.00%	5.67%
	<b>single</b>	3.59%	1.95%	2.31%	8.97%	5.20%	0.00%	11.82%
	<b>annual</b>	3.59%	1.95%	2.31%	7.12%	5.53%	0.00%	9.48%
<b>Odyssey Moderate Aggressive Fund Untaxed</b>	<b>monthly</b>	0.78%	0.63%	2.91%	9.75%	6.02%	0.00%	6.49%
	<b>single</b>	4.87%	1.09%	1.07%	11.30%	4.89%	0.00%	14.22%
	<b>annual</b>	4.87%	1.09%	1.07%	8.34%	5.66%	0.00%	11.00%
<b>Odyssey Moderate Aggressive Fund Taxed</b>	<b>monthly</b>	0.65%	0.59%	2.98%	8.70%	5.09%	0.00%	5.68%
	<b>single</b>	3.98%	1.26%	1.23%	10.26%	3.93%	0.00%	12.82%
	<b>annual</b>	3.98%	1.26%	1.23%	7.49%	4.79%	0.00%	9.65%
<b>Odyssey Aggressive Fund Untaxed</b>	<b>monthly</b>	0.94%	0.66%	1.97%	11.00%	5.67%	0.00%	6.19%
	<b>single</b>	6.81%	0.40%	-0.51%	13.67%	3.29%	0.00%	14.42%
	<b>annual</b>	6.81%	0.40%	-0.51%	9.43%	5.15%	0.00%	10.76%
<b>Odyssey Aggressive Fund Taxed</b>	<b>monthly</b>	0.87%	0.52%	0.66%	9.14%	4.36%	0.00%	5.36%
	<b>single</b>	6.25%	-0.41%	-1.43%	10.92%	2.54%	0.00%	13.03%
	<b>annual</b>	6.25%	-0.41%	-1.43%	7.24%	3.84%	0.00%	9.38%
<b>N-eFG Income Provider FoF Untaxed</b>	<b>monthly</b>	0.54%	0.74%	5.99%	7.38%	5.29%	0.00%	2.81%
	<b>single</b>	2.92%	3.26%	5.62%	7.00%	4.53%	0.00%	5.67%
	<b>annual</b>	2.92%	3.26%	5.62%	6.69%	5.07%	0.00%	5.16%

<b>N-eFG Income Provider FoF Taxed</b>	<b>monthly</b>	0.50%	0.68%	5.43%	5.97%	4.35%	0.00%	3.75%
	<b>single</b>	2.72%	2.99%	4.76%	5.47%	3.72%	0.00%	7.25%
	<b>annual</b>	2.72%	2.99%	4.76%	5.29%	4.09%	0.00%	5.99%
<b>Oasis Crescent Equity Fund Untaxed</b>	<b>monthly</b>	0.97%	0.56%	0.96%	8.60%	4.03%	0.00%	3.67%
	<b>single</b>	5.45%	0.25%	0.36%	9.99%	3.89%	0.00%	10.28%
	<b>annual</b>	5.45%	0.25%	0.36%	7.06%	4.03%	0.00%	7.96%
<b>Oasis Crescent Equity Fund Taxed</b>	<b>monthly</b>	0.89%	0.51%	0.81%	7.85%	3.75%	0.00%	3.48%
	<b>single</b>	5.04%	0.14%	0.25%	9.27%	3.73%	0.00%	9.92%
	<b>annual</b>	5.04%	0.14%	0.25%	6.50%	3.80%	0.00%	7.63%
<b>Investec Analytics Balanced FoF Taxed</b>	<b>monthly</b>	0.75%	0.58%	3.02%	9.03%	6.05%	0.00%	3.93%
	<b>single</b>	4.04%	1.85%	0.84%	10.54%	5.18%	0.00%	10.52%
	<b>annual</b>	4.04%	1.85%	0.84%	7.98%	5.73%	0.00%	8.60%
<b>Metropolitan Odyssey Conservative FoF Untaxed</b>	<b>monthly</b>	0.89%	0.63%	4.42%	7.68%	7.14%	0.00%	3.36%
	<b>single</b>	3.17%	1.37%	3.88%	8.84%	7.02%	0.00%	7.66%
	<b>annual</b>	3.17%	1.37%	3.88%	7.52%	7.05%	0.00%	7.88%
<b>Metropolitan Odyssey Conservative FoF Taxed</b>	<b>monthly</b>	0.79%	0.53%	3.21%	6.08%	5.43%	0.00%	2.58%
	<b>single</b>	2.77%	0.68%	2.54%	7.02%	5.27%	0.00%	5.99%
	<b>annual</b>	2.77%	0.68%	2.54%	5.80%	5.31%	0.00%	6.13%
<b>Metropolitan Odyssey Balanced FoF Untaxed</b>	<b>monthly</b>	1.19%	0.81%	4.58%	9.26%	6.32%	0.00%	2.96%
	<b>single</b>	4.84%	1.78%	3.51%	10.76%	5.02%	0.00%	6.83%
	<b>annual</b>	4.84%	1.78%	3.51%	8.58%	5.92%	0.00%	7.00%
<b>Metropolitan Odyssey Balanced FoF Taxed</b>	<b>monthly</b>	1.09%	0.74%	4.16%	8.41%	5.78%	0.00%	2.72%
	<b>single</b>	4.44%	1.65%	3.05%	9.69%	4.51%	0.00%	6.36%
	<b>annual</b>	4.44%	1.65%	3.05%	7.70%	5.35%	0.00%	6.45%
<b>AS Forum Agressive FoF Taxed</b>	<b>monthly</b>	1.13%	0.78%	3.72%	9.06%	0.00%	0.00%	2.18%
	<b>single</b>	5.37%	1.20%	2.29%	10.74%	0.00%	0.00%	4.66%
	<b>annual</b>	5.37%	1.20%	2.29%	8.35%	0.00%	0.00%	6.14%
<b>AS Forum Agressive FoF Untaxed</b>	<b>monthly</b>	1.04%	0.71%	3.20%	8.26%	0.00%	0.00%	2.02%
	<b>single</b>	4.98%	0.95%	1.84%	10.09%	0.00%	0.00%	4.35%
	<b>annual</b>	4.98%	0.95%	1.84%	7.70%	0.00%	0.00%	5.77%

<b>AS Forum Moderate FoF Untaxed</b>	<b>monthly</b>	1.12%	0.77%	4.09%	9.81%	0.00%	0.00%	2.69%
	<b>single</b>	5.13%	1.36%	2.44%	11.25%	0.00%	0.00%	5.74%
	<b>annual</b>	5.13%	1.36%	2.44%	9.06%	0.00%	0.00%	7.42%
<b>AS Forum Moderate FoF Taxed</b>	<b>monthly</b>	0.99%	0.68%	3.41%	7.40%	0.00%	0.00%	1.89%
	<b>single</b>	4.59%	1.04%	1.86%	8.68%	0.00%	0.00%	4.37%
	<b>annual</b>	4.59%	1.04%	1.86%	6.80%	0.00%	0.00%	5.40%
<b>AS Forum Cautious FoF Untaxed</b>	<b>monthly</b>	0.71%	0.54%	3.43%	6.33%	0.00%	0.00%	2.29%
	<b>single</b>	3.21%	1.10%	2.62%	7.62%	0.00%	0.00%	6.05%
	<b>annual</b>	3.21%	1.10%	2.62%	6.29%	0.00%	0.00%	6.60%
<b>AS Forum Cautious FoF Taxed</b>	<b>monthly</b>	0.61%	0.44%	2.44%	4.78%	0.00%	0.00%	1.70%
	<b>single</b>	2.75%	0.59%	1.61%	5.84%	0.00%	0.00%	4.62%
	<b>annual</b>	2.75%	0.59%	1.61%	4.54%	0.00%	0.00%	4.98%
<b>Odyssey Foreign Hedge Untaxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.16%	2.46%	24.13%	3.84%	-2.58%	0.00%	-0.30%
	<b>single</b>	0.31%	16.77%	20.15%	-5.46%	-2.88%	0.00%	-0.28%
	<b>annual</b>	0.31%	16.77%	20.15%	2.26%	-1.40%	0.00%	-2.60%
<b>Odyssey Foreign Hedge Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.13%	2.28%	22.30%	3.46%	-2.66%	0.00%	-0.35%
	<b>single</b>	0.24%	15.74%	18.67%	-5.34%	-2.95%	0.00%	-0.35%
	<b>annual</b>	0.24%	15.74%	18.67%	1.97%	-1.52%	0.00%	-2.61%
<b>Odyssey International Fixed Interest Fund Untaxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.26%	2.62%	25.69%	80.60%	32.22%	0.00%	8.04%
	<b>single</b>	0.62%	18.28%	20.90%	103.40%	-5.83%	0.00%	-2.23%
	<b>annual</b>	0.62%	18.28%	20.90%	78.67%	31.40%	0.00%	24.18%
<b>Odyssey International Fixed Interest Fund Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.81%	0.34%	-0.71%	3.10%	1.68%	0.00%	3.65%
	<b>single</b>	3.39%	-1.00%	-2.80%	2.15%	2.24%	0.00%	8.61%
	<b>annual</b>	3.39%	-1.00%	-2.80%	1.85%	1.50%	0.00%	6.56%
<b>Odyssey Absolute Return Fund UnTaxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.81%	0.34%	-0.71%	3.10%	1.68%	0.00%	3.65%
	<b>single</b>	3.39%	-1.00%	-2.80%	2.15%	2.24%	0.00%	8.61%
	<b>annual</b>	3.39%	-1.00%	-2.80%	1.85%	1.50%	0.00%	6.56%
<b>Odyssey Absolute Return Fund Taxed</b> <i>Closed to new business and switching</i>	<b>monthly</b>	0.23%	2.42%	23.48%	66.55%	26.87%	0.00%	6.53%
	<b>single</b>	0.58%	16.78%	19.24%	96.23%	-5.70%	0.00%	-2.68%
	<b>annual</b>	0.58%	16.78%	19.24%	72.23%	28.64%	0.00%	16.76%

## Commercial Union portfolios performance

INVESTMENT PERFORMANCE December 2011		3 months	6 months	1 year	3 years	5 years	10 years	inception
Cubic Deposit Fund Untaxed	monthly	0.17%	0.17%	2.20%	2.08%	1.79%	2.48%	5.59%
	single	0.51%	1.02%	2.06%	2.08%	1.34%	3.56%	5.90%
	annual	0.51%	1.02%	2.06%	2.23%	1.75%	2.72%	4.34%
Personal Equity Fund Untaxed	monthly	0.92%	0.66%	3.66%	9.63%	4.53%	7.01%	15.67%
	single	6.34%	2.04%	0.60%	12.20%	-0.01%	7.68%	9.59%
	annual	6.34%	2.04%	0.60%	8.30%	3.40%	6.51%	8.69%
LinkVest Managed Fund Taxed	monthly	0.85%	0.60%	3.33%	10.57%	7.20%	9.93%	13.28%
	single	6.13%	1.82%	0.42%	12.22%	4.90%	9.32%	9.14%
	annual	6.13%	1.82%	0.42%	9.00%	6.48%	9.39%	9.58%
LinkVest Managed Company Taxed	monthly	0.86%	0.61%	4.12%	10.54%	7.68%	9.57%	12.34%
	single	6.13%	1.83%	5.36%	12.13%	5.32%	8.58%	8.38%
	annual	6.13%	1.83%	5.36%	9.63%	7.11%	9.04%	8.89%
Culink Managed Fund Untaxed	monthly	0.92%	0.66%	3.66%	11.22%	8.35%	10.53%	13.70%
	single	6.34%	2.04%	0.60%	12.80%	6.02%	9.60%	9.32%
	annual	6.34%	2.04%	0.60%	9.62%	7.51%	9.95%	9.86%
Culink Managed Fund Taxed	monthly	0.85%	0.60%	3.33%	10.57%	7.24%	10.07%	18.69%
	single	6.13%	1.82%	0.42%	12.22%	5.00%	9.49%	10.32%
	annual	6.13%	1.82%	0.42%	9.00%	6.53%	9.53%	10.18%
CU Smooth Bonus Untaxed	monthly	0.33%	0.33%	4.15%	3.73%	4.46%	6.73%	7.50%
	single	0.98%	1.98%	4.00%	3.60%	5.79%	7.27%	6.95%
	annual	0.98%	1.98%	4.00%	3.61%	4.71%	6.67%	7.19%
CU Smooth Bonus Taxed	monthly	0.33%	0.33%	4.16%	3.73%	4.46%	6.64%	7.36%
	single	0.99%	1.98%	4.00%	3.60%	5.79%	7.08%	6.80%
	annual	0.99%	1.98%	4.00%	3.61%	4.71%	6.56%	7.05%

The figures above apply to the amounts actually invested into the various investment portfolios, and not to the premium paid.

Generally, the investment amounts will be less than the premium on the policy.

They are net of investment charges, shareholders entitlement and tax. They apply only to regular level investment amounts. If the premium is paid irregularly or if it increases each year, then the actual growth rates achieved will differ from those in the table. They cannot be used to judge what future growth rates will be. Past performance is not necessarily an indicator of future performance.