

# Total Shareholder Returns

F&NL remains committed to creating superior long-term value for shareholders.

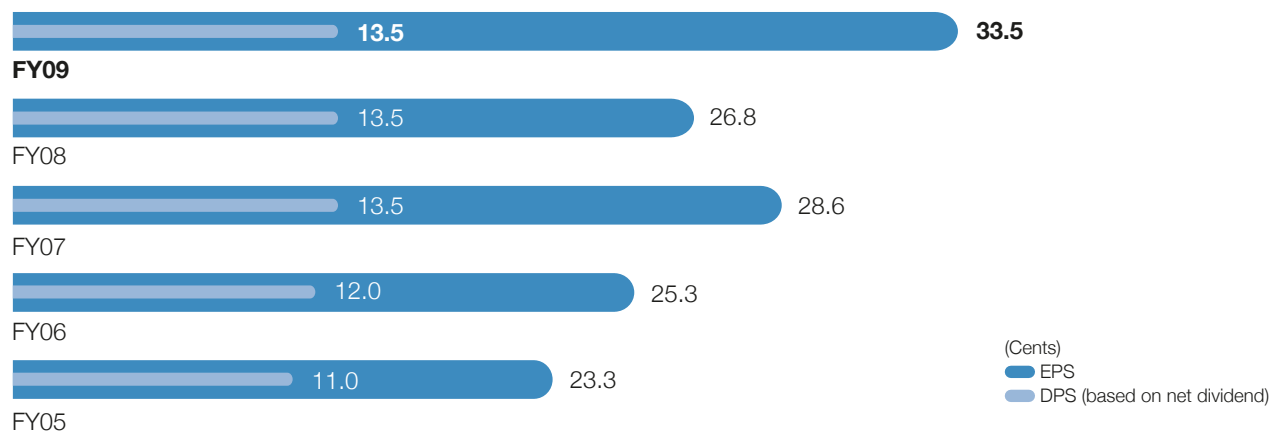
This year, the Group's return on average shareholders' equity\* grew 21% to 8.6%, on strong profit growth of 25%. Earnings per share also kept pace with attributable profit to improve 25% to 33.5 cents as no capital call was made since 1993.

Total shareholder returns for the year improved 13%. Cumulatively over a five-year period, it is 69%, and 4% over a three-year period. The F&NL share price has also outperformed the STI Index over the recent five-year period by close to 3% points.

The Group maintained a healthy track record of generous shareholder distributions. For the financial year ended 30 September 2009, the directors have recommended a final dividend of 10.5 cents per share, which together with the interim dividend of 3.0 cents paid earlier brings total dividend for the year to 13.5 cents per share.

\* Before fair value adjustments and exceptional items

## Five-Year Earnings Per Share (EPS) and Dividend Per Share (DPS)



## Total Return (%) on Share Price

