

Lifepan Education Bond

Performance Update



November 2020

(applies to the PDS issued prior 1 May 2012)

	AMP Capital Growth	AMP Capital Balanced	AMP Capital Conservative	AMP Capital Sustainable Share	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 Income Portfolio	MLC Horizon 4 Balanced	MLC Horizon 6 Share
AS AT 30/11/20										
OPTION CODE	771	770	772	786	788	787	780	781	782	
MORNINGSTAR CODE	15702	15701	15703	16864	16865	16866	15711	15712	15713	
INCEPTION DATE	11/07/07	11/07/07	11/07/07	5/02/09	2/06/09	5/02/09	11/07/07	11/07/07	11/07/07	
PAST PERFORMANCE [^]										
1 month	6.39%	2.69%	10.11%	2.74%	6.77%	5.20%	2.67%	6.39%	8.41%	
3 months	4.73%	2.33%	10.64%	2.35%	5.58%	4.29%	2.18%	5.24%	6.90%	
6 months	8.78%	3.70%	22.10%	4.02%	9.71%	7.51%	4.16%	9.41%	12.21%	
1 year - % p.a.	1.12%	0.77%	11.74%	1.43%	1.63%	1.76%	- 1.30%	0.47%	0.15%	
3 year - % p.a.	5.66%	3.49%	11.82%	2.87%	4.91%	4.30%	1.23%	4.89%	6.40%	
5 year - %p.a.	6.29%	3.59%	10.24%	3.22%	6.23%	5.27%	2.28%	6.24%	8.37%	
10 year - %p.a.	6.77%	4.43%	7.88%	4.13%	6.86%	6.05%	4.00%	6.83%	8.74%	
Since inception - % p.a.	3.84%	3.28%	4.24%	4.75%	7.30%	6.94%	2.78%	4.28%	5.30%	
FUND SIZE AS AT 30/11/20	\$ 0.40M	\$ 0.05M	\$ 0.29M	\$ 1.20M	\$ 4.67M	\$ 2.95M	\$ 0.83M	\$ 3.29M	\$ 2.33M	
INVESTMENT MIX AS AT 30/11/20										
Cash	4.99%	27.20%	11.30%	32.06%	3.29%	14.66%	9.76%	5.32%	4.18%	
Australian Fixed Interest	15.34%	29.32%	-	8.50%	4.49%	6.27%	38.65%	17.70%	1.29%	
Global Fixed Interest	7.85%	12.18%	-	20.83%	11.01%	15.36%	20.98%	11.40%	1.73%	
Australian Shares	27.12%	10.98%	79.48%	9.54%	27.25%	20.17%	9.09%	21.48%	34.38%	
Global Shares	36.72%	16.34%	-	13.38%	39.52%	29.86%	16.56%	35.93%	51.07%	
Australian Property	2.06%	-	9.22%	0.09%	0.21%	0.15%	0.53%	1.26%	1.88%	
Global Property	5.91%	3.98%	-	2.57%	6.20%	4.48%	1.10%	2.90%	1.78%	
Alternative Investments	-	-	-	13.03%	8.04%	9.05%	3.34%	4.01%	3.70%	
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	

[^]Past performance is no indication of future returns. Returns are: net of taxes, ongoing management costs, performance fees and other ongoing operating costs (if applicable); inclusive of any Education Tax Benefit, which is only available for genuine education expenses; based on the unit prices for the periods quoted; exclusive of the effect of any policy specific transactions such as contribution fees and transaction costs; not annualised for periods of less than one year. The investment mix and specific investment holdings may vary on a daily basis. Before acquiring or deciding to hold the product you should obtain the Product Disclosure Statement (PDS) and consider whether the product is appropriate for you.

Investment Managers: AMP Capital Investors Limited, Pandal Group Limited (Pandal), Colonial First State Investments Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.

Contact us

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(applies to the PDS issued prior 1 May 2012)

	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative Growth	Perpetual Industrial Share	UBS Cash
AS AT 30/11/20							
OPTION CODE	775	774	776	784	783	785	789
MORNINGSTAR CODE	15706	15705	15707	15715	15714	15716	16867
INCEPTION DATE	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	3/12/08
PAST PERFORMANCE [^]							
1 month	6.85%	2.52%	7.98%	6.63%	2.90%	13.06%	- 0.07%
3 months	5.27%	2.04%	6.40%	6.63%	3.44%	12.59%	- 0.19%
6 months	8.08%	3.10%	9.63%	7.14%	3.62%	15.84%	- 0.39%
1 year - % p.a.	- 0.32%	0.03%	1.16%	2.06%	1.91%	- 0.55%	- 0.45%
3 year - % p.a.	3.58%	2.01%	4.90%	4.43%	3.58%	3.35%	0.21%
5 year - % p.a.	5.25%	2.68%	6.29%	5.41%	3.76%	5.59%	0.39%
10 year - % p.a.	6.34%	4.23%	6.98%	6.84%	4.94%	8.62%	1.24%
Since inception - % p.a.	4.17%	3.21%	3.73%	4.41%	4.02%	5.03%	1.47%
FUND SIZE AS AT 30/11/20	\$ 0.48M	\$ 0.17M	\$ 0.24M	\$ 2.42M	\$ 0.43M	\$ 3.64M	\$ 1.51M
INVESTMENT MIX AS AT 30/11/20							
Cash	5.66%	24.65%	2.04%	11.38%	19.17%	3.05%	91.45%
Australian Fixed Interest	6.06%	16.40%	1.35%	17.91%	45.69%	-	8.55%
Global Fixed Interest	5.18%	16.53%	5.89%	0.52%	3.43%	-	-
Australian Shares	27.64%	10.29%	32.39%	26.14%	9.45%	80.99%	-
Global Shares	31.48%	11.28%	36.72%	32.00%	13.09%	10.20%	-
Australian Property	4.90%	3.33%	5.15%	9.90%	7.63%	5.77%	-
Global Property	2.01%	1.47%	2.17%	1.72%	0.92%	-	-
Alternative Investments	17.07%	16.04%	14.28%	0.42%	0.62%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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