

Lifeplan Education Bond Performance Update



February 2024

AS AT 29/02/24	AMP Capital Balanced Growth	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 - Income Portfolio	MLC Horizon 4 - Balanced	MLC Horizon 6 - Share
OPTION CODE	1001	1012	1014	1013	1006	1007	1008
APIR CODE	LIF0146AU	LIF0152AU	LIF0154AU	LIF0153AU	LIF0155AU	LIF0156AU	LIF0157AU
INCEPTION DATE	15/06/12	8/05/12	15/05/12	24/05/12	30/05/12	8/06/12	30/05/12
PAST PERFORMANCE[^]							
1 month	1.94%	0.75%	2.63%	1.96%	0.53%	1.50%	2.23%
3 months	5.71%	3.19%	6.19%	4.95%	2.34%	4.70%	6.56%
6 months	4.85%	3.04%	5.24%	4.36%	2.84%	4.61%	5.63%
1 year - % p.a.	16.57%	8.52%	14.88%	13.23%	9.42%	14.08%	17.45%
3 year - %p.a.	6.44%	2.29%	5.83%	4.66%	3.48%	6.26%	9.01%
5 year - %p.a.	6.27%	2.84%	6.37%	5.21%	2.75%	6.12%	8.46%
Since inception - % p.a.	7.20%	3.75%	7.27%	6.24%	3.65%	7.16%	9.38%
FUND SIZE AS AT 29/02/24							
	\$ 8.19M	\$ 9.87M	\$ 35.37M	\$ 24.40M	\$ 3.63M	\$ 31.78M	\$ 36.18M
INVESTMENT MIX AS AT 29/02/24							
Cash	6.56%	31.00%	2.50%	13.50%	3.12%	4.44%	4.59%
Australian Fixed Interest	10.83%	15.00%	7.50%	11.00%	39.57%	13.45%	0.54%
Global Fixed Interest	8.92%	15.00%	7.50%	11.00%	19.39%	7.53%	0.27%
Australian Shares	29.56%	9.50%	28.00%	20.00%	8.05%	21.57%	33.66%
Global Shares	39.10%	11.50%	34.00%	27.00%	15.36%	38.02%	53.61%
Australian Property	-	-	-	-	0.50%	1.28%	1.89%
Global Property	5.03%	3.00%	7.00%	5.00%	1.25%	2.12%	1.62%
Alternative Investments	-	15.00%	13.50%	12.50%	12.76%	11.59%	3.82%
	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.

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	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 29/02/24							
OPTION CODE	1004	1003	1005	1010	1009	1011	1015
APIR CODE	LIF0150AU	LIF0149AU	LIF0151AU	LIF0159AU	LIF0158AU	LIF0160AU	LIF0161AU
INCEPTION DATE	27/07/12	18/07/12	19/07/12	18/07/12	6/06/12	4/06/12	21/06/12
PAST PERFORMANCE^A							
1 month	1.56%	0.24%	2.07%	1.32%	0.59%	4.37%	0.31%
3 months	4.47%	2.64%	5.24%	4.41%	3.19%	13.90%	0.26%
6 months	2.61%	1.98%	2.97%	2.20%	1.86%	9.69%	1.13%
1 year - % p.a.	10.55%	7.89%	12.63%	5.79%	5.52%	17.50%	2.18%
3 year - % p.a.	6.85%	2.60%	8.32%	6.60%	3.19%	11.57%	0.88%
5 year - % p.a.	6.06%	2.33%	7.29%	6.28%	3.46%	9.18%	0.53%
Since inception - % p.a.	6.81%	3.54%	8.04%	7.01%	4.39%	9.24%	1.12%
FUND SIZE AS AT 29/02/24	\$ 9.82M	\$ 3.58M	\$ 14.30M	\$ 26.30M	\$ 6.91M	\$ 18.03M	\$ 3.25M
INVESTMENT MIX AS AT 29/02/24							
Cash	2.12%	9.13%	3.75%	23.83%	24.41%	3.17%	95.07%
Australian Fixed Interest	8.62%	23.83%	4.77%	11.44%	42.39%	-	4.93%
Global Fixed Interest	9.10%	27.43%	5.00%	10.79%	9.61%	-	-
Australian Shares	30.89%	10.72%	33.67%	21.97%	7.26%	88.25%	-
Global Shares	31.00%	10.58%	36.68%	24.75%	10.76%	8.58%	-
Australian Property	2.18%	2.09%	2.11%	5.31%	3.82%	-	-
Global Property	1.95%	2.06%	1.94%	1.60%	1.13%	-	-
Alternative Investments	14.14%	14.16%	12.08%	0.31%	0.62%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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