

Lifeplan Education Bond Performance Update



September 2022

(applies to the PDS dated after 1 May 2012)

	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
AS AT 30/09/22							
OPTION CODE	1001	1012	1014	1013	1006	1007	1008
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	- 3.41%	- 1.96%	- 3.64%	- 2.97%	- 1.74%	- 3.47%	- 3.96%
3 months	- 1.22%	- 1.14%	- 1.78%	- 1.53%	- 0.90%	- 1.78%	- 1.60%
6 months	- 8.08%	- 4.42%	- 7.72%	- 6.44%	- 3.70%	- 7.14%	- 8.20%
1 year - % p.a.	- 8.50%	- 5.91%	- 8.59%	- 7.66%	- 4.97%	- 7.82%	- 8.71%
3 year - %p.a.	0.64%	- 0.47%	1.39%	0.63%	- 0.60%	1.53%	3.03%
5 year - %p.a.	4.16%	1.42%	3.90%	3.01%	0.98%	4.17%	6.13%
Since inception - % p.a.	6.33%	3.18%	6.45%	5.52%	2.99%	6.38%	8.53%
FUND SIZE AS AT 30/09/22	\$ 7.06M	\$ 9.74M	\$ 26.83M	\$ 21.67M	\$ 3.57M	\$ 25.61M	\$ 25.13M
INVESTMENT MIX AS AT 30/09/22							
Cash	8.53%	37.42%	4.24%	17.22%	7.33%	4.77%	3.72%
Australian Fixed Interest	12.43%	9.83%	4.85%	7.18%	34.39%	12.83%	1.32%
Global Fixed Interest	8.39%	26.28%	16.18%	19.90%	19.90%	10.51%	1.08%
Australian Shares	29.54%	9.05%	26.17%	18.72%	9.90%	23.03%	36.50%
Global Shares	35.74%	13.93%	39.67%	30.78%	15.38%	32.08%	46.85%
Australian Property	1.32%	0.60%	1.77%	1.24%	0.50%	1.18%	1.73%
Global Property	4.06%	2.90%	7.13%	4.96%	1.16%	3.14%	1.86%
Alternative Investments	-	0.00%	0.00%	0.00%	11.44%	12.46%	6.95%
	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

Investor Services

E enquiries@australianunity.com.au
T 1300 1300 38
F 1800 804 890

Adviser Services

E investmentbonds@australia
T 1300 133 285
F 1800 804 890

Lifeplan Education Bond Performance Update



September 2022

(applies to the PDS dated after 1 May 2012)

	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 30/09/22							
OPTION CODE	1004	1003	1005	1010	1009	1011	1015
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[^]							
1 month	- 2.61%	- 1.96%	- 2.72%	- 1.37%	- 0.86%	- 4.87%	0.09%
3 months	- 1.16%	- 1.38%	- 1.14%	0.72%	0.09%	2.53%	0.28%
6 months	- 5.65%	- 4.47%	- 6.14%	- 2.07%	- 1.80%	- 5.58%	0.13%
1 year - % p.a.	- 5.46%	- 5.76%	- 5.71%	- 1.10%	- 2.79%	- 7.88%	- 0.14%
3 year - % p.a.	2.35%	- 0.94%	3.28%	5.20%	1.46%	2.59%	- 0.24%
5 year - % p.a.	4.38%	1.01%	5.36%	6.07%	3.21%	5.23%	0.24%
Since inception - % p.a.	6.27%	3.01%	7.40%	7.12%	4.27%	7.99%	0.96%
FUND SIZE AS AT 30/09/22	\$ 8.35M	\$ 3.36M	\$ 11.19M	\$ 20.87M	\$ 6.26M	\$ 15.12M	\$ 3.90M
INVESTMENT MIX AS AT 30/09/22							
Cash	16.61%	27.37%	13.95%	24.40%	29.56%	4.29%	95.08%
Australian Fixed Interest	6.94%	20.11%	4.25%	7.72%	33.03%	-	4.93%
Global Fixed Interest	6.34%	16.92%	5.08%	4.90%	7.62%	-	-
Australian Shares	26.61%	8.38%	30.78%	25.13%	9.50%	83.77%	-
Global Shares	24.62%	7.64%	29.65%	31.86%	15.33%	8.66%	-
Australian Property	3.24%	2.97%	2.99%	3.86%	2.99%	3.29%	-
Global Property	1.96%	1.94%	1.94%	1.57%	0.94%	-	-
Alternative Investments	13.68%	14.67%	11.37%	0.55%	1.04%	-	-
	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, Pendal Group Limited (Pendal), Colonial First State Investments Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.

Contact us

Investor Services

E enquiries@australianunity.com.au
T 1300 1300 38
F 1800 804 890

Adviser Services

E investmentbonds@australianunity.com.au
T 1300 133 285
F 1800 804 890