

Lifeplan Education Bond Performance Update



January 2024

AS AT 31/01/24	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	0.08%	- 0.14%	0.01%	- 0.07%	- 0.42%	- 0.03%	0.36%
3 months	8.10%	5.38%	7.43%	6.43%	4.33%	7.13%	9.24%
6 months	2.38%	1.96%	1.80%	1.80%	2.40%	2.68%	2.78%
1 year - % p.a.	12.92%	6.95%	10.84%	10.07%	8.20%	11.30%	13.85%
3 year - %p.a.	5.91%	1.99%	5.48%	4.32%	3.24%	5.94%	8.63%
5 year - %p.a.	6.56%	2.98%	6.53%	5.34%	2.92%	6.48%	8.96%
Since inception - % p.a.	7.11%	3.72%	7.12%	6.14%	3.64%	7.10%	9.28%
FUND SIZE AS AT 31/01/24							
	\$ 8.18M	\$ 9.95M	\$ 34.33M	\$ 24.33M	\$ 3.65M	\$ 31.54M	\$ 35.26M
INVESTMENT MIX AS AT 31/01/24							
Cash	7.23%	31.00%	2.50%	13.50%	4.29%	5.60%	5.60%
Australian Fixed Interest	11.01%	15.00%	7.50%	11.00%	38.79%	13.19%	0.47%
Global Fixed Interest	9.15%	15.00%	7.50%	11.00%	18.98%	7.52%	0.35%
Australian Shares	29.74%	9.50%	28.00%	20.00%	7.94%	21.63%	34.11%
Global Shares	38.02%	11.50%	34.00%	27.00%	14.98%	36.70%	51.81%
Australian Property	-	-	-	-	0.49%	1.28%	1.89%
Global Property	4.85%	3.00%	7.00%	5.00%	1.24%	2.13%	1.65%
Alternative Investments	-	15.00%	13.50%	12.50%	13.29%	11.95%	4.12%
	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.

Contact us

A Australian Unity
GPO Box 4397, Melbourne VIC 3001
W australianunity.com.au/wealth

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

Interests in the Lifeplan Education Bond (Fund) are issued by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFS Licence 237989. Information provided here is general information only and current at the time of publication. It does not take into account your objectives, financial situation or needs. Accordingly, you should consider the appropriateness of such information having regard to your objectives, financial situation and needs. In deciding whether to acquire, hold or dispose of Fund interests you should obtain a copy of the Product Disclosure Statement (PDS) and Target Market Determination (TMD) and consider whether the product is appropriate for you having regard to your objectives, financial situation and needs, and seek appropriate professional financial and taxation advice before making any such decision. The PDS and TMD for the Fund are available at australianunity.com.au/wealth or by calling our Investor Services team on 1300 1300 38. This document is current at the time of publishing. This information is intended for recipients in Australia only. Not to be reproduced without permission.

Lifeplan Education Bond Performance Update



January 2024

	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 31/01/24							
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	- 0.43%	- 0.27%	- 0.45%	0.34%	0.40%	2.48%	- 0.26%
3 months	6.59%	5.62%	6.87%	4.24%	3.87%	14.11%	0.27%
6 months	0.83%	1.64%	0.81%	1.13%	1.88%	4.75%	1.17%
1 year - % p.a.	8.18%	6.55%	9.88%	3.95%	4.24%	11.31%	2.07%
3 year - % p.a.	6.60%	2.06%	8.11%	6.84%	2.99%	10.90%	0.76%
5 year - % p.a.	6.45%	2.57%	7.66%	6.62%	3.66%	9.28%	0.49%
Since inception - % p.a.	6.74%	3.54%	7.94%	6.96%	4.38%	8.98%	1.10%
FUND SIZE AS AT 31/01/24	\$ 9.80M	\$ 3.64M	\$ 13.92M	\$ 25.99M	\$ 6.91M	\$ 17.42M	\$ 3.32M
INVESTMENT MIX AS AT 31/01/24							
Cash	5.48%	16.44%	5.56%	23.83%	24.41%	5.30%	95.10%
Australian Fixed Interest	7.09%	20.09%	3.99%	11.44%	42.39%	-	4.90%
Global Fixed Interest	9.21%	24.82%	5.10%	10.79%	9.61%	-	-
Australian Shares	28.14%	9.02%	32.50%	21.97%	7.26%	77.75%	-
Global Shares	29.29%	9.30%	35.32%	24.75%	10.76%	8.96%	-
Australian Property	2.13%	1.94%	2.15%	5.31%	3.82%	7.99%	-
Global Property	2.11%	2.26%	1.93%	1.60%	1.13%	-	-
Alternative Investments	16.55%	16.13%	13.45%	0.31%	0.62%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

^APast 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.

Contact us

A Australian Unity
GPO Box 4397, Melbourne, VIC 3001
W australianunity.com.au/wealth

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

Interests in the Lifeplan Education Bond (Fund) are issued by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFS Licence 237989. Information provided here is general information only and current at the time of publication. It does not take into account your objectives, financial situation or needs. Accordingly, you should consider the appropriateness of such information having regard to your objectives, financial situation and needs. In deciding whether to acquire, hold or dispose of Fund interests you should obtain a copy of the Product Disclosure Statement (PDS) and Target Market Determination (TMD) and consider whether the product is appropriate for you having regard to your objectives, financial situation and needs, and seek appropriate professional financial and taxation advice before making any such decision. The PDS and TMD for the Fund are available at australianunity.com.au/wealth or by calling our Investor Services team on 1300 1300 38. This document is current at the time of publishing. This information is intended for recipients in Australia only. Not to be reproduced without permission.