Announcement

Lifeplan Investment Bond

Changes to PDS, AID and Application form

17 April 2026

We wish to inform you of an important update regarding the Lifeplan Investment Bond, issued by Lifeplan Australia Friendly Society Limited (ABN 78 087 649 492, AFSL 237989).

A new Product Disclosure Statement (PDS), Additional Information Document (AID) and Application Form has been issued, effective 17 April 2026.

What's Changed

These changes have been implemented to give greater choice, streamline disclosure, improve investor understanding, and support efficient ongoing management of the product.

Addition of 12 new investment options to the menu

We are pleased to announce the addition of 12 new investment options to the Lifeplan Investment Bond investment menu.

These options are:

Option Code	APIR	Investment option name
10155	LIF2406AU	Betashares Australia 200 ETF
10165	LIF2663AU	Betashares Australian Cash Plus Active ETF
10162	LIF9411AU	Betashares Australian Composite Bond ETF
10164	LIF1237AU	Betashares Australian Credit Income Active ETF

Option Code	APIR	Investment option name
10163	LIF7076AU	Betashares Australian Major Bank Subordinated Debt ETF
10156	LIF5980AU	Betashares Australian Quality ETF
10160	LIF2037AU	Betashares Diversified All Growth ETF
10158	LIF9871AU	Betashares Global Quality Leaders ETF
10157	LIF1328AU	Betashares Global Shares ETF
10159	LIF5548AU	Betashares NASDAQ 100 ETF
10161	LIF3345AU	Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF
10166	LIF2792AU	CFS Geared Australian Share

Fees and costs

Fees and costs information for investment options available in the Lifeplan Investment Bond have been updated using the latest available data.

The following tables relating to fees and details of the investment options have moved from the PDS to the AID:

- Cost of Product;
- Investment option management costs;
- Transaction Costs;
- Performance fees; and
- Investment option asset allocation.

Closure of investment options to new investors

From 17 April 2026, we are no longer accepting money from new investors in the following six investment options:

- Antipodes Asia Fund
- Antipodes Emerging Market Debt Fund (formerly known as Antipodes Asia Income Fund)
- Pro-D Balanced
- Pro-D Growth
- Pro-D High Growth
- Stewart Investors Worldwide All Cap Fund (refer to the announcement regarding this closure available on our website **here**)

Please note, existing customers invested in these options can continue to make contributions.

Investment option risk rating

Previously, our PDS disclosed Investment Options' risk using the scale: Very Low, Low, Moderate, High and Very High.

We have enhanced the risk rating disclosure for each Investment Option by adopting the risk ratings provided in each underlying issuer's Target Market Determination (TMD).

These TMD ratings adopt a scale aligned with the industry-standard Standard Risk Measure (SRM): Low, Medium, High, Very High, and Extremely High.

Importantly, this enhancement does not alter the actual investment characteristics, asset allocation, strategy, or performance drivers of the investment options. Any change (e.g., current PDS "Moderate" vs. TMD "Medium"), arises from the shift to a newer scale, not a deviation from the option's current risk profile.

Investment option termination process

To improve processes relating to the termination of investment options, we have introduced a default investment option. Your funds will be allocated to the default investment option in the following circumstances:

- **Investment option terminated by us**: Typically, we will communicate our intention to terminate an investment option at least 30 days in advance, so you may choose to switch into an alternative open investment option prior to the termination. If we don't hear from you by the termination date the proceeds of the terminated investment options will be allocated to the default investment option.
- **Investment options terminated by an external fund manager or mandated by law**: In these circumstances, we may be unable to provide advance notice. If this occurs, the proceeds of the terminated investment option will be allocated to the default investment option. We will notify you if this occurs.

General disclosure updates

We've updated various details across our investment options for consistency with the disclosure of the underlying fund. Key changes include:

- Updated Investment Option names, shown below:

Option Code	Previous Name	New Name
10093	Australian Unity Wholesale Deposits	Altius Wholesale Cash Fund
10060	Australian Unity Property Income	Newmark Property Income Fund
10084	Colonial First State FirstChoice Conservative	CFS Conservative
10086	Colonial First State FirstChoice Growth	CFS Growth
10085	Colonial First State FirstChoice Moderate	CFS Moderate
10149	Stewart Investors Worldwide Sustainability Fund	Stewart Investors Worldwide All Cap Fund
10126	MLC Wholesale Index Plus Balanced Portfolio	MLC Index Plus Balanced
10127	MLC Wholesale Index Plus Conservative Growth Portfolio	MLC Index Plus Conservative

- Revised fund manager descriptions to investment strategies and objectives to align with underlying fund disclosures.
- Updated minimum investment timeframes.

Importantly, none of these changes impact the underlying nature or composition of the investment option you have invested in. Please note the option to make contributions/payments via cheque is no longer available.

Transition period for applications.

We will accept new applications on the previous Application form for a maximum of 30 days after **17 April 2026** (effective date the new PDS), where there is an application already underway with a financial adviser. This transition period will expire on **17 May 2026**. Any application sent to us from **18 May 2026** must completed on the Application form dated **17 April 2026**.

Relevant documents are available here:

- Lifeplan Investment Bond PDS and Application Form
- Lifeplan Investment Bond AID

Further information

If you have any questions, please contact the Investor Services team on **1300 1300 38** or email **enquiries@australianunity.com.au**, or the Adviser Services team on **1300 133 285** or email **investmentbonds@australianunity.com.au**.

Important information

Lifeplan Investment Bond is issued by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFS Licence No. 237989 ('Lifeplan'), a wholly owned subsidiary of Australian Unity Limited ABN 23 087 648 888. This information is general in nature and does not take into account your objectives, financial situation or needs. Before making any investment decision, you should consider the appropriateness of the information and read the applicable Product Disclosure Statement (PDS) and Additional Information Document (AID). The PDS, AID and Target Market Determination (TMD), is available on our website at australianunity.com.au/wealth.

Past performance is not a reliable indicator of future performance.

Your privacy is important to us — please refer to our Privacy Policy at australianunity.com.au/privacy policy.

© 2026 Australian Unity Limited. All rights reserved. Not to be reproduced without permission.