



## YEAR END CAPITAL ADEQUACY REPORTING

**Life Company:** Lifeplan Australia Friendly Society Limited (Lifeplan)  
**ABN:** 78 087 649 492  
**AFSL:** 237989  
**Period of Report:** Year ended 30 June 2016

The purpose of this announcement is to provide to policy holders and other market participants, capital adequacy reporting for Lifeplan in accordance with the disclosure requirements of the Prudential Standard LPS 110.

All benefit funds and the management fund of Lifeplan met Prudential Capital Requirements both at 30 June 2016 and through the year. Further details on the definitions of components of capital requirements can be sourced from the Australian Prudential Regulation Authority's (APRA) website.

Investment Account Funds	Net Assets \$	Regulatory adjustments to Net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
Capital Guaranteed Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Capital Guaranteed Mortgage Fund	0	0	0	0	0	0	0	0	0	0	0	0
Grand Bonds Assurance Fund	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Accumulation Fund	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Capital Guaranteed Deferred Annuity Fund	0	0	0	0	0	0	0	0	0	0	0	0
Community Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan Fund	0	0	0	0	0	0	0	0	0	0	0	0
Flexishield Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
NextGen Investments Capital Guaranteed Fund	0	0	0	0	0	0	0	0	0	0	0	0
Telecom Rollover Fund	0	0	0	0	0	0	0	0	0	0	0	0

Funeral Funds	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
Capital Guaranteed Funeral Bond (Non-Taxable)	0	0	0	0	0	0	0	0	0	0	0	0
Capital Guaranteed Funeral Bond (Taxable)	0	0	0	0	0	0	0	0	0	0	0	0
Capital Secure Funeral Bond	0	0	0	0	0	0	0	0	0	0	0	0
Funeral Bond	0	0	0	0	0	0	0	0	0	0	0	0
Funeral Fund No. 2	0	0	0	0	0	0	0	0	0	0	0	0
Prepaid Funeral Fund	0	0	0	0	0	0	0	0	0	0	0	0
Tax Minimiser Funeral Fund	0	0	0	0	0	0	0	0	0	0	0	0

Traditional Funds	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
Assurance Benefit Fund	2,507,326	0	0	0	2,507,326	90,315	82,693	23,363	(15,741)	0	0	27.76
Central Sick & Funeral Fund	802,302	0	0	0	802,302	105,210	104,152	4,768	(3,710)	0	0	7.63
Funeral Fund	0	0	0	0	0	0	0	0	(0)	0	0	0
Life Assurance Benefit Fund	494,634	0	0	0	494,634	158,177	156,116	9,060	(6,998)	0	0	3.13
Personal Risk Insurance Fund	215,533	0	0	0	215,533	83,936	7,511	79,166	(5,674)	0	2,933	2.57
Adult Accident Fund	23,307	0	0	0	23,307	15,941	482	15,838	(378)	0	0	1.46
Accidental Death Benefits Fund	141,758	0	0	0	141,758	108,131	2,520	107,599	(1,988)	0	0	1.31
Student Accident Fund	21,520	0	0	0	21,520	16,840	495	16,734	(389)	0	0	1.28
Funeral and Ancillary Benefits Fund	0	0	0	0	0	0	0	0	(0)	0	0	0
Travel Protection Fund	524,171	0	0	0	524,171	374,355	21,350	369,500	(16,495)	0	0	1.40
Whole of Life Funeral Fund	72,697	0	0	0	72,697	12,875	10,106	6,208	(3,439)	0	0	5.65

Unitised Funds	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
ESP Fund (Unitised)	0	0	0	0	0	0	0	0	0	0	0	0
Flexigrowth Fund	0	0	0	0	0	0	0	0	0	0	0	0
Growth Investment Fund	0	0	0	0	0	0	0	0	0	0	0	0
Income Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Managed Investment Fund	0	0	0	0	0	0	0	0	0	0	0	0
Select Strategies Funds	0	0	0	0	0	0	0	0	0	0	0	0
Taxsmart Fund	0	0	0	0	0	0	0	0	0	0	0	0
Wealthbuilder Fund	0	0	0	0	0	0	0	0	0	0	0	0
NextGen Investments (Unitised)	0	0	0	0	0	0	0	0	0	0	0	0
Capital Base Fund	0	0	0	0	0	0	0	0	0	0	0	0
AUI Conservative Growth Bond	0	0	0	0	0	0	0	0	0	0	0	0
AUI Balanced Growth Bond	0	0	0	0	0	0	0	0	0	0	0	0
AUI High Growth Bond	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan - Long Term Portfolio	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan -Medium Term Portfolio	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan -Short Term Portfolio	0	0	0	0	0	0	0	0	0	0	0	0

	Common Equity Tier 1 Capital \$	Regulatory adjustments to Tier 1 Capital \$	Additional Tier 1 Capital \$	Regulatory adjustments to additional Tier 1 capital \$	Tier 2 Capital \$	Regulatory Adjustments to Tier 2 Capital \$	Capital Base \$	Prescribed Capital Amount \$	Capital Adequacy Multiple
<b>Management Fund</b>	25,738,545	( 3,264,056)	0	0	0	0	22,474,488	9,545,285	2.35

In future periods capital adequacy reporting may be disclosed in the Australian Unity Group's Annual Report.

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