

**Issue 9, 1 July 2011**

Below is information that has changed since the Disclosure Document for the Lifeplan Tax Minimiser Funeral Bond was issued on 22 May 2008 and the Supplementary Disclosure Document dated 6 August 2009.

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**Contribution limits – Maximum contribution**

From 1 July 2011, the information for maximum contribution will be replaced as follows:

- The sum of all your contributions is subject to a maximum limit of \$11,250 and will be indexed on 1 July each year. The total amount of your contributions should be reasonably commensurate with your anticipated funeral expenses.

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**Will my pension be affected?**

From 1 July 2011, the maximum contribution increases to \$11,250.

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**Assigning my rights to a funeral director**

From 1 July 2011, the following shall apply to 'Assigning my rights to a funeral director' information:

If you enter into a pre-paid funeral contract with a funeral director, you may assign your Tax Minimiser Funeral Bond benefit entitlement to a funeral director or to an approved trustee (ie. a trustee that will hold moneys pursuant to a pre-paid funeral contract for payment to your funeral director in accordance with the pre-paid funeral contract). You may not assign your benefit fund membership rights and benefit entitlement to any other person. If you assign your interest in the Tax Minimiser Funeral Bond to a funeral director or trustee, you only pass the benefit fund entitlement, including membership in the benefit fund, to the assignee. If you are a member of Australian Unity, upon assignment you will cease to be a member of Australian Unity. The assignee is not eligible to become a member of Australian Unity.

**Important Information**

This information is not based upon the financial objectives, situation or needs of any particular investor. Before acquiring or deciding to hold the product you should obtain the Disclosure Document from the issuer Lifeplan and consider whether the product is appropriate for you. The information provided here was current at time of publication only, and we recommend that you access our website for further information.

**Issue 8, 1 September 2010**

Below is information that has changed since the Disclosure Document for the Lifeplan Tax Minimiser Funeral Bond was issued on 22 May 2008 and the Supplementary Disclosure Document dated 6 August 2009.

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**Lifeplan Funds Management**

From 1 September 2010 the following shall apply to Lifeplan's funds under management information:

Lifeplan is a leading Australian specialist fund manager and provider of investment products, with total assets and funds under management in excess of \$1.6 billion at 31 July 2010.

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**Tax and social security advantages**

From 1 July 2010 the maximum contribution limit increased to \$11,000.

**Issue 7, 1 December 2009**

Below is information that has changed since the Disclosure Document for the Lifeplan Tax Minimiser Funeral Bond was issued on 22 May 2008 and the Supplementary Disclosure Document dated 6 August 2009.

**Lifeplan and Australian Unity have recently merged**

Lifeplan and Australian Unity have recently merged to form an even stronger mutual organisation.

While Lifeplan members at 31 August 2009 became members of Australian Unity, the Lifeplan name, and most importantly our focus on providing you with the best investment products and service, remains the same.

For more information about the merger, please do not hesitate to contact us on 1300 1300 38 or visit [www.lifeplan.com.au](http://www.lifeplan.com.au).

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**What is my relationship with Lifeplan?**

**What are my rights as an investor?**

Members of Lifeplan have become members of Australian Unity. You are subject to the rights and obligations set out in the Constitution of Australian Unity and have ceased to be a member of Lifeplan, but you remain a member of the relevant Lifeplan benefit fund that relates to this product. The Australian Unity Constitution operates as a contract between Australian Unity and its members.

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**What happens to my personal information?**

This section contains information on how Lifeplan collects, uses and discloses your personal information. Should the merger proceed any reference to the Lifeplan Group should be deleted and replaced with "the Australian Unity Group". Lifeplan will also disclose information such as your name, contact details and product details to Australian Unity for the purpose of Australian Unity maintaining a register of its members and administering its memberships.

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**Change to our External dispute resolution scheme**

Our external dispute resolution scheme was the Financial Industry Complaints Service (FICS). On 1 July 2008 FICS merged with two other dispute resolution schemes to form the Financial Ombudsman Service. Lifeplan has an internal dispute resolution process and we endeavour to address complaints to your satisfaction. If you feel that a complaint has not been adequately addressed, you may contact the Financial Ombudsman Service. Their postal address is GPO Box 3, Melbourne, Victoria 3001; their toll free telephone number is 1300 78 08 08; their email address is [info@fos.org.au](mailto:info@fos.org.au) and their fax number is (03) 9613 6399.

**Registered Office Information**

The address of the registered office of Lifeplan Australia Friendly Society Ltd and its subsidiaries (Lifeplan Australia Building Society Limited, Funeral Plan Management Pty Ltd, Lifeplan Travel Pty Ltd) has changed to:

114 Albert Road  
South Melbourne VIC 3205

All Lifeplan correspondence to be sent to:

GPO Box 89  
Adelaide SA 5001

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