

Education Savings Plan

Rate update - 30 June 2020

180
YEARS

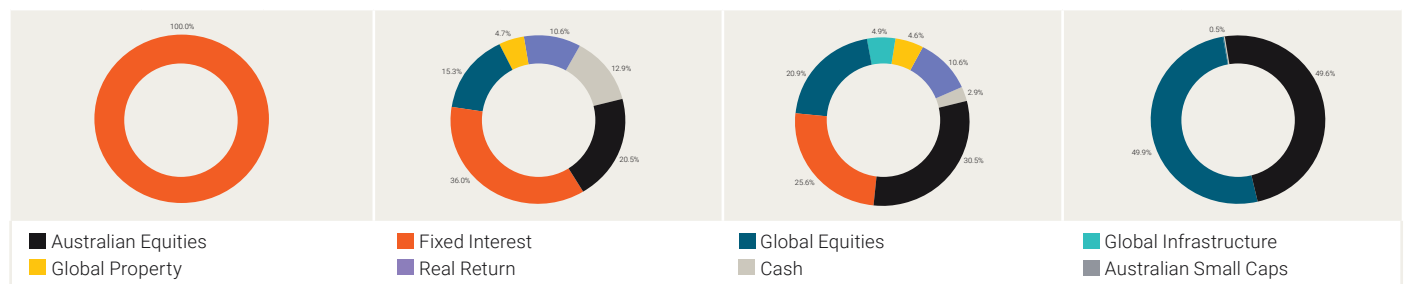


Capital Secure	Balanced	Diversified	High Growth
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Returns with Education Tax Benefit

Return from inception to 30/06/20							
2.34% p.a. [^]		4.21% p.a. [^]		4.41% p.a. [^]		5.42% p.a. [^]	
Past performance as at 30/06/20							
3 months	-0.11 % [^]	3 months	5.15 % [^]	3 months	7.24 % [^]	3 months	10.21 % [^]
1 year	-0.15 % [^]	1 year	0.28 % [^]	1 year	-0.60 % [^]	1 year	-1.60 % [^]
2 years	0.19 % p.a. [^]	2 years	3.87 % p.a. [^]	2 years	3.89 % p.a. [^]	2 years	2.60 % p.a. [^]
3 years	0.48 % p.a. [^]	3 years	5.31 % p.a. [^]	3 years	6.05 % p.a. [^]	3 years	7.36 % p.a. [^]
5 years	0.50 % p.a. [^]	5 years	4.49 % p.a. [^]	5 years	5.42 % p.a. [^]	5 years	7.23 % p.a. [^]
10 years	1.42 % p.a. [^]	10 years	5.04 % p.a. [^]	10 years	6.53 % p.a. [^]	10 years	8.17 % p.a. [^]
Inception date: 31 Jan 2005				Inception date: 31 Dec 2005			

Asset Allocation as at 30 June 2020



Top 10 Investment Holdings as at 30 June 2020

% of option		% of option		% of option		% of option	
Australia (Commonwealth of) Govt 25/09/2020	12.25	Euro-Schatz Fut Sep20 08/09/2020	5.29	Euro-Schatz Fut Sep20 08/09/2020	4.36	CSL	4.68
Australia (Commonwealth of) Govt 21/08/2020	8.01	Aust 3yr Bond Sep20 15-Sep-2020	4.46	Aust 3yr Bond Sep 20 15-Sep-2020	3.47	BHP Group	4.18
Westpac Banking Corp NCD 06/07/2020	4.80	Australia (Commonwealth of)	3.55	CSL	3.38	Commonwealth Bank	3.63
Australia and New Zealand Banking NCD 27/07/2020	3.35	Aust 10y Bond Fut 15/09/2020	3.02	BHP Group	3.18	National Australia Bank	2.17
National Australia Bank Ltd NCD 04/09/2020	2.96	CSL	2.07	Commonwealth Bank	2.79	Woolworths	2.13
Commonwealth Bank of Australia Ncd 29/07/2020	2.79	BHP Group	2.06	Australia (Commonwealth of)	2.41	Rio Tinto	1.51
National Australia Bank Ltd NCD 07/10/2020	2.79	Commonwealth Bank	1.66	Aust 10y Bond Fut 15/09/2020	1.71	Wesfarmers	1.41
National Australia Bank Ltd NCD 08/10/2020	2.79	Queensland Treasury Corp	1.22	National Australia Bank	1.65	The a2 Milk Company	1.38
Australia (Commonwealth of) Govt 27/11/2020	2.65	Australia (Commonwealth of) 21-Nov-2027	1.11	Woolworths	1.62	Westpac Bank	1.32
Australia and New Zealand Banking NCD 05/08/2020	2.51	National Australia Bank	1.10	Rio Tinto	1.15	Telstra	1.24

Investment Holding classifications as at 31/10/2018:
■ Australian Cash
■ Australian Equities
■ Fixed Interest Securities
■ Global Equities

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[^] Returns are based on the movement in unit prices during the periods listed above. Returns are net of taxes, fees and charges and investing transaction cost. The Returns are inclusive of the Education Tax Benefit, which is only available for genuine education expenses. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance. Property of the Australian Unity Group, all rights reserved. Not to be reproduced without permission.

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