

Lifepan Education Bond

Performance Update



July 2020

(applies to the PDS issued prior 1 May 2012)

	AMP Capital Growth	AMP Capital Balanced	AMP Capital Conservative Share	AMP Capital Sustainable Conservative	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 Income Portfolio	MLC Horizon 4 Balanced	MLC Horizon 6 Share
AS AT 31/07/20										
OPTION CODE	771	770	772	786	788	787	780	781	782	
MORNINGSTAR CODE	15702	15701	15703	16864	16865	16866	15711	15712	15713	
INCEPTION DATE	11/07/07	11/07/07	11/07/07	5/02/09	2/06/09	5/02/09	11/07/07	11/07/07	11/07/07	
PAST PERFORMANCE[^]										
1 month	1.21%	0.69%	- 0.48%	0.74%	1.29%	1.10%	0.39%	1.18%	1.36%	
3 months	4.60%	2.25%	11.28%	2.51%	5.19%	4.19%	2.18%	4.33%	5.12%	
6 months	- 5.21%	- 2.11%	- 2.47%	- 1.53%	- 4.99%	- 3.51%	- 3.78%	- 5.57%	- 7.72%	
1 year - % p.a.	- 1.69%	- 0.28%	- 0.37%	0.05%	- 1.58%	- 0.73%	- 2.88%	- 2.56%	- 3.69%	
3 year - % p.a.	5.79%	3.90%	10.22%	2.82%	4.58%	4.07%	1.19%	5.33%	7.20%	
5 year - %p.a.	4.33%	2.75%	6.21%	2.46%	4.67%	3.64%	1.37%	4.26%	5.69%	
10 year - %p.a.	6.38%	4.31%	6.90%	4.05%	6.48%	5.79%	3.84%	6.48%	8.25%	
Since inception - % p.a.	3.47%	3.17%	3.45%	4.67%	6.95%	6.73%	2.62%	3.91%	4.80%	
FUND SIZE AS AT 31/07/20	\$ 0.37M	\$ 0.05M	\$ 0.25M	\$ 1.20M	\$ 4.53M	\$ 2.90M	\$ 0.80M	\$ 3.18M	\$ 2.23M	
INVESTMENT MIX AS AT 31/07/20										
Cash	4.38%	25.53%	10.20%	32.81%	4.11%	15.46%	9.50%	6.73%	4.97%	
Australian Fixed Interest	16.68%	31.63%	-	8.59%	4.55%	6.33%	35.11%	16.26%	0.25%	
Global Fixed Interest	7.75%	12.13%	-	20.27%	10.72%	14.94%	20.78%	10.59%	3.00%	
Australian Shares	26.95%	11.22%	80.76%	9.53%	26.97%	20.13%	15.54%	25.54%	41.25%	
Global Shares	36.27%	15.49%	-	13.14%	39.07%	29.47%	9.57%	30.23%	49.35%	
Australian Property	1.85%	-	9.04%	0.08%	0.19%	0.14%	-	-	1.17%	
Global Property	6.13%	3.99%	-	2.65%	6.36%	4.55%	3.32%	2.65%	-	
Alternative Investments	-	-	-	12.93%	8.04%	8.98%	6.18%	8.00%	-	
	100.00%	100.00%	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.

Investment Managers: AMP Capital Investors Limited, Pental Group Limited (Pental), Colonial First State Investments Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.

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Lifeplan Education Bond Performance Update



July 2020

(applies to the PDS issued prior 1 May 2012)

	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Perpetual Growth Fund	Perpetual Balanced Growth	Perpetual Conservative Growth	Perpetual Industrial Share	UBS Cash
AS AT 31/07/20							
OPTION CODE	775	774	776	784	783	785	789
MORNINGSTAR CODE	15706	15705	15707	15715	15714	15716	16867
INCEPTION DATE	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	3/12/08
PAST PERFORMANCE[^]							
1 month	0.44%	0.49%	0.38%	- 0.41%	-	- 0.60%	- 0.08%
3 months	2.43%	1.04%	2.79%	1.07%	0.93%	2.69%	- 0.20%
6 months	- 6.09%	- 2.33%	- 6.04%	- 4.51%	- 1.66%	-10.83%	- 0.18%
1 year - % p.a.	- 3.63%	- 1.24%	- 3.22%	- 2.85%	- 0.62%	- 9.04%	- 0.25%
3 year - % p.a.	3.92%	2.44%	5.14%	4.05%	3.55%	1.20%	0.43%
5 year - % p.a.	3.30%	2.02%	3.89%	3.57%	2.94%	1.51%	0.52%
10 year - % p.a.	5.85%	4.11%	6.49%	6.21%	4.68%	7.10%	1.39%
Since inception - % p.a.	3.77%	3.11%	3.22%	3.99%	3.88%	4.11%	1.54%
FUND SIZE AS AT 31/07/20	\$ 0.49M	\$ 0.17M	\$ 0.21M	\$ 2.33M	\$ 0.42M	\$ 3.16M	\$ 1.56M
INVESTMENT MIX AS AT 31/07/20							
Cash	8.54%	25.76%	8.61%	15.69%	21.90%	3.78%	91.56%
Australian Fixed Interest	5.78%	16.43%	0.64%	17.15%	46.06%	-	8.44%
Global Fixed Interest	4.09%	17.37%	2.08%	1.42%	3.05%	-	-
Australian Shares	28.59%	9.63%	33.46%	25.63%	9.36%	83.54%	-
Global Shares	32.11%	11.01%	37.37%	28.48%	10.99%	8.63%	-
Australian Property	4.96%	3.53%	5.18%	9.62%	7.17%	4.05%	-
Global Property	0.97%	1.02%	0.96%	1.29%	0.73%	-	-
Alternative Investments	14.96%	15.26%	11.71%	0.72%	0.75%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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