

# Lifeplan Education Bond Performance Update



July 2020

(applies to the PDS dated after 1 May 2012)

	AMP Capital Growth	AMP Capital Balanced	AMP Capital Conservative	AMP Capital Sustainable Share	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 - Income Portfolio	MLC Horizon 4 - Balanced	MLC Horizon 6 - Share
<b>AS AT 31/07/20</b>										
<b>OPTION CODE</b>	1001	1000	1002	1012	1014	1013	1006	1007	1008	
<b>INCEPTION DATE</b>	15/06/12	15/05/12	3/09/12	8/05/12	15/05/12	24/05/12	30/05/12	8/06/12	30/05/12	
<b>PAST PERFORMANCE<sup>^</sup></b>										
1 month	1.22%	0.72%	- 0.35%	0.76%	1.33%	1.13%	0.44%	1.19%	1.36%	
3 months	4.58%	2.34%	12.35%	2.60%	5.32%	4.29%	2.26%	4.32%	5.04%	
6 months	- 5.12%	- 2.01%	- 3.80%	- 1.37%	- 4.94%	- 3.42%	- 3.60%	- 5.29%	- 7.41%	
1 year - % p.a.	- 1.50%	0.02%	- 1.42%	0.47%	- 1.40%	- 0.54%	- 2.55%	- 2.24%	- 3.37%	
3 year - %p.a.	5.81%	3.95%	9.34%	3.13%	4.62%	4.19%	1.23%	4.98%	6.56%	
5 year - %p.a.	4.44%	2.90%	5.88%	2.79%	4.33%	3.79%	1.48%	4.14%	5.39%	
Since inception - % p.a.	7.52%	4.85%	8.20%	4.25%	7.42%	6.64%	3.66%	7.31%	9.40%	
<b>FUND SIZE AS AT 31/07/20</b>	\$ 6.26M	\$ 0.93M	\$ 0.80M	\$ 7.26M	\$ 18.00M	\$ 19.12M	\$ 3.08M	\$ 19.19M	\$ 12.95M	
<b>INVESTMENT MIX AS AT 31/07/20</b>										
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%	-	
	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

<sup>^</sup>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, Pandal Group Limited (Pandal), Colonial First State Investments Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.

#### Contact us

#### Investor Services

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(applies to the PDS dated after 1 May 2012)

	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 31/07/20	1004	1003	1005	1010	1009	1011	1015
OPTION CODE							
INCEPTION DATE	27/07/12	18/07/12	19/07/12	18/07/12	6/06/12	4/06/12	21/06/12
PAST PERFORMANCE <sup>^</sup>							
1 month	0.49%	0.53%	0.42%	- 0.40%	0.01%	- 0.58%	- 0.06%
3 months	2.59%	1.15%	2.83%	1.20%	1.01%	3.03%	- 0.15%
6 months	- 5.57%	- 2.16%	- 6.13%	- 4.55%	- 1.62%	-10.97%	- 0.11%
1 year - % p.a.	- 3.00%	- 0.92%	- 3.17%	- 2.75%	- 0.43%	- 9.01%	- 0.05%
3 year - % p.a.	4.03%	2.63%	4.78%	4.03%	3.74%	1.12%	0.75%
5 year - % p.a.	3.50%	2.33%	3.89%	3.67%	3.20%	1.58%	0.90%
Since inception - % p.a.	6.65%	4.09%	7.78%	6.82%	4.80%	7.64%	1.33%
FUND SIZE AS AT 31/07/20	\$ 6.22M	\$ 3.23M	\$ 8.60M	\$ 13.39M	\$ 4.02M	\$ 9.37M	\$ 3.51M
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%	-	-
	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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