

Lifeplan Investment Bond Performance Update



July 2020

(applies to the PDS issued prior 1 May 2012)

	CFS FirstChoice Australian Share	CFS FirstChoice Conservative	CFS FirstChoice Global Share	CFS FirstChoice Growth	CFS FirstChoice Moderate	CFS FirstChoice Property Securities	CFS Wholesale Property Income	Lifeplan Capital Guaranteed** #	Lifeplan Managed Investment
AS AT 31/07/20									
LIFEPLAN OPTION CODE	10043	10039	10044	10041	10040	10042	10046	10049	10047
APIR CODE	LIF0052AU	LIF0053AU	LIF0057AU	LIF0054AU	LIF0055AU	LIF0058AU	LIF0051AU	LIF0061AU	LIF0060AU
INCEPTION DATE*	27/03/2009	29/12/2008	13/03/2009	1/12/2008	15/01/2009	13/03/2009	2/03/2009	1/10/2008	12/05/2009
PAST PERFORMANCE (TAX PAID RETURNS)^									
1 month	-0.15%	0.52%	1.24%	0.92%	0.80%	0.20%	0.47%	-	-0.06%
3 months	3.51%	1.80%	4.23%	3.74%	3.01%	4.38%	1.67%	-	2.41%
6 months	-11.33%	-1.49%	-2.49%	-5.10%	-3.53%	-19.46%	-0.27%	0.80%	-6.55%
1 year - % p.a.	-7.96%	0.13%	2.98%	-1.59%	-0.65%	-16.86%	0.09%	0.77%	-3.27%
2 year - % p.a.	-1.82%	1.58%	3.58%	1.13%	1.51%	-2.60%	0.73%	0.73%	1.05%
3 year - % p.a.	2.51%	2.14%	7.08%	3.34%	2.99%	1.44%	1.32%	0.74%	2.73%
5 year - % p.a.	2.63%	1.89%	4.23%	3.11%	2.71%	2.53%	1.43%	0.72%	2.34%
10 year - % p.a.	4.45%	3.09%	7.32%	4.98%	4.42%	6.28%	2.08%	1.28%	3.25%
Since inception	5.67%	3.50%	6.94%	5.70%	5.06%	7.81%	2.91%	1.35%	4.12%
FUND SIZE AS AT 31/07/20	\$2.89M	\$11.84M	\$1.21M	\$7.17M	\$18.33M	\$0.87M	\$1.75M	\$32.98M	\$0.79M
INVESTMENT MIX AS AT 31/07/20									
Australian property	-	0.08%	-	0.19%	0.14%	93.60%	-	-	9.20%
Global property	-	2.65%	-	6.36%	4.55%	2.36%	-	-	-
Alternative investments	-	12.93%	-	8.04%	8.98%	-	8.14%	-	-
Australian fixed interest	-	8.59%	-	4.55%	6.33%	-	33.87%	-	31.09%
Australian shares	96.89%	9.53%	1.43%	26.97%	20.13%	-	1.62%	-	43.51%
Cash	3.11%	32.81%	3.92%	4.11%	15.46%	4.04%	17.10%	100.00%	16.19%
Global fixed interest	-	20.27%	-	10.72%	14.94%	-	37.50%	-	-
Global shares	-	13.14%	94.65%	39.07%	29.47%	-	1.77%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

* Inception dates represent the date of first investment for each of the Investment options.

** The Lifeplan Capital Guaranteed Fund rate of return is based on bonuses declared periodically.

As at 31 December 2019.

^Past performance is no indication of future returns. Returns are: net of taxes, ongoing management costs, performance fees and other operating expenses (if applicable); based on the unit prices for the periods quoted; exclusive of the effect of any policy specific transactions such as contribution fees, transaction costs, stamp duty and management fee rebates; 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: Australian Unity Funds Management Ltd; Colonial First State Investments Ltd; Maple-Brown Abbott Ltd; MLC Investments Ltd; Pandal Group Limited (Pandal); Perpetual Investment Management Ltd; Vanguard Investments Australia Ltd.

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(applies to the PDS issued prior 1 May 2012)

	Maple-Brown Abbott Australian Share	MLC Horizon 2 - Income Portfolio	MLC Horizon 3 - Conservative Growth	MLC Horizon 4 - Balanced	MLC Horizon 5 - Growth	Pendal Active Balanced fund	Pendal Enhanced Cash fund	Perpetual Balanced Growth	Perpetual Conservative Growth	Perpetual Industrial Share
AS AT 31/07/20										
LIFEPLAN OPTION CODE	10038	10018	10019	10020	10021	10006	10004	10026	10025	10030
APIR CODE	LIF0088AU	LIF0071AU	LIF0072AU	LIF0073AU	LIF0074AU	LIF0046AU	LIF0045AU	LIF0078AU	LIF0079AU	LIF0082AU
INCEPTION DATE*	4/02/2009	26/03/2009	3/04/2009	10/06/2009	26/08/2009	3/08/2009	25/03/2009	15/05/2009	15/05/2009	4/02/2009
PAST PERFORMANCE (TAX PAID RETURNS)^										
1 month	-0.74%	0.29%	0.65%	0.85%	0.95%	0.34%	0.19%	-0.41%	-0.01%	-0.58%
3 months	2.42%	1.57%	2.32%	3.07%	3.44%	1.85%	0.46%	0.79%	0.65%	1.90%
6 months	-12.48%	-3.80%	-3.67%	-5.43%	-6.33%	-5.95%	0.23%	-4.52%	-1.64%	-10.73%
1 year - % p.a.	-11.83%	-2.86%	-1.52%	-2.37%	-2.84%	-3.40%	0.46%	-2.80%	-0.55%	-8.92%
2 year - % p.a.	-3.16%	-0.08%	1.10%	1.28%	1.13%	-0.15%	0.76%	0.99%	2.07%	-2.59%
3 year - % p.a.	0.87%	0.99%	2.98%	3.98%	4.31%	3.05%	0.93%	2.91%	2.59%	0.95%
5 year - % p.a.	1.52%	1.11%	2.38%	3.21%	3.42%	2.61%	0.99%	2.61%	2.17%	1.20%
10 year - % p.a.	4.19%	2.88%	3.98%	4.84%	5.60%	4.56%	1.74%	4.76%	3.53%	5.56%
Since inception	5.49%	3.39%	4.53%	5.16%	5.60%	4.59%	2.04%	5.06%	3.82%	7.17%
FUND SIZE AS AT 31/07/20	\$0.52M	\$0.38M	\$1.14M	\$1.00M	\$1.40M	\$1.94M	\$2.35M	\$0.76M	\$2.05M	\$1.66M
INVESTMENT MIX AS AT 31/07/20										
Australian property	-	-	-	-	-	4.96%	-	9.62%	7.17%	4.05%
Global property	-	3.32%	2.00%	2.65%	2.72%	0.97%	-	1.29%	0.73%	-
Alternative investments	-	6.18%	8.18%	8.00%	6.04%	14.96%	-	0.72%	0.75%	-
Australian fixed interest	-	35.11%	27.50%	16.26%	9.52%	5.78%	71.41%	17.15%	46.06%	-
Australian shares	97.75%	15.54%	16.43%	25.54%	29.93%	28.59%	-	25.63%	9.36%	83.54%
Cash	2.25%	9.50%	7.02%	6.73%	5.99%	8.54%	28.59%	15.69%	21.90%	3.78%
Global fixed interest	-	20.78%	16.07%	10.59%	6.27%	4.09%	-	1.42%	3.05%	-
Global shares	-	9.57%	22.79%	30.23%	39.52%	32.11%	-	28.48%	10.99%	8.63%
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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(applies to the PDS issued prior 1 May 2012)

	Vanguard® Australian Fixed Interest Index Fund	Vanguard® Australian Shares Index Fund	Vanguard® International Shares Index Fund (Hedged)	Vanguard® International Shares Index Fund
AS AT 31/07/20				
LIFEPLAN OPTION CODE	10031	10034	10032	10035
APIR CODE	LIF0083AU	LIF0084AU	LIF0085AU	LIF0086AU
INCEPTION DATE*	4/12/2008	15/05/2009	13/03/2009	15/06/2009
PAST PERFORMANCE (TAX PAID RETURNS)^				
1 month	0.27%	0.40%	0.52%	0.47%
3 months	0.40%	5.23%	0.45%	2.07%
6 months	1.10%	-9.00%	1.69%	-12.28%
1 year - % p.a.	2.09%	-5.94%	2.97%	-5.16%
2 year - % p.a.	4.18%	4.19%	3.86%	3.63%
3 year - % p.a.	3.22%	6.81%	2.79%	7.46%
5 year - % p.a.	2.40%	5.29%	2.48%	5.03%
10 year - % p.a.	3.09%	5.85%	3.28%	8.70%
Since inception	3.08%	6.49%	3.48%	8.13%
FUND SIZE AS AT 31/07/20	\$1.93M	\$2.13M	\$1.07M	\$1.54M
INVESTMENT MIX AS AT 31/07/20				
Australian property	-	-	-	-
Global property	-	-	-	-
Alternative investments	-	-	-	-
Australian fixed interest	100.00%	-	1.53%	-
Australian shares	-	100.00%	-	-
Cash	-	-	-	-
Global fixed interest	-	-	98.47%	-
Global shares	-	-	-	100.00%
	100.00%	100.00%	100.00%	100.00%

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