

Lifeplan Education Bond

Additional Information Document

8 November 2018

The Additional Information Document ('AID') forms part of the current Product Disclosure Statement ('PDS') for the Lifeplan Education Bond dated 8 November 2018.

Section

Additional information about fees and other costs

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The information provided is general information only and does not take into account your investment objectives, financial situation or particular needs. Before making any decision based upon information contained in this AID, you should read it carefully in its entirety, and consider consulting with a financial adviser or tax adviser.

Fees and charges set out in this AID, unless otherwise stated, are inclusive of Goods and Services Tax ('GST') less input tax credits (including approximate reduced input tax credits) that the funds may be entitled to claim.

Visit our website for further information on the Lifeplan Education Bond, including updated continuous disclosure information, unit prices and performance. We recommend that you obtain and review this information before you invest.

Alternatively, you can call us and we will send you the requested information free of charge.

Defined terms used in the Additional Information Document have the same meaning as the defined terms used in the current Lifeplan Education Bond PDS unless defined in this document or the context requires otherwise

Additional information about fees and other costs

Management costs

The current management costs for all investment options on the Lifeplan Education Bond are shown in the table below.

Investment option	External Investment Manager ICR p.a. ¹	Lifeplan Administration Fee p.a.	Total estimated management costs p.a. ²
AMP Capital Balanced Growth	0.99%	0.70%	1.69%
AMP Capital Conservative	0.98%	0.70%	1.68%
Colonial First State FirstChoice Conservative	0.92%	0.70%	1.62%
Colonial First State FirstChoice Growth	1.04%	0.70%	1.74%
Colonial First State FirstChoice Moderate	0.98%	0.70%	1.68%
MLC Horizon 2 – Income Portfolio ³	0.76%	0.70%	1.46%
MLC Horizon 4- Balanced ³	0.93%	0.70%	1.63%
MLC Horizon 6 - Share ³	1.00%	0.70%	1.70%
Pendal Active Balanced Fund	1.02%	0.70%	1.72%
Pendal Active Conservative Fund	0.90%	0.70%	1.60%
Pendal Active Growth Fund	1.00%	0.70%	1.70%
Perpetual Balanced Growth	1.10%	0.70%	1.80%
Perpetual Conservative Growth	0.96%	0.70%	1.66%
Perpetual Industrial Share	1.00%	0.70%	1.70%
UBS Cash	0.25%	0.70%	0.95%

1 The 'External Investment Manager Indirect Cost Ratio (ICR)' is as at 30 June 2018 and includes the investment management cost, estimated performance fee, estimated recoverable expenses and any other indirect costs of the appointed investment manager.

2 The Total estimated management cost' includes our administration fee, and the Indirect Cost Ratio of the appointed investment manager. The management cost is expressed as a percentage of the total average assets of the investment option.

3 ICR as at 1 October 2018

Investing transaction costs ('ITC')

The ITC are charged by the appointed investment manager of each investment option, and aim to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

It is not a fee retained by us. The cost is deducted from your investment account or switch amount upon entry into an investment option, and is comprised of both the buy and sell spread combined. It is an estimate to cover the investment options transaction and operational costs. It is not an additional fee paid to the fund manager of the investment option, but is retained to cover those transaction costs.

The ITC do not include the Management Costs (refer to page 2). The ITC for each investment option are set out under 'Investing transaction costs' in the table below.



Indirect transactional and operational costs

Transactional and operational costs incurred from changing the portfolio's underlying asset mix may be offset against investing transaction costs to the extent that they have not already been fully utilised.




However, if there are no amounts to offset against, which is usually the case; these costs are instead paid out of the investment option's assets as and when incurred. The transactional and operational costs for each investment option are set out under the 'Estimated transactional and operational costs' in the table below.

Investment option	Investing transaction costs (equivalent to buy/sell spread)	Estimated transactional and operational costs
AMP Capital Balanced Growth	0.35%	0.17%
AMP Capital Conservative	0.21%	0.24%
Colonial First State FirstChoice Conservative	0.30%	0.14%
Colonial First State FirstChoice Growth	0.40%	0.24%
Colonial First State FirstChoice Moderate	0.30%	0.22%
MLC Horizon 2 - Income Portfolio	0.10%	0.13%
MLC Horizon 4- Balanced	0.15%	0.14%
MLC Horizon 6 - Share	0.20%	0.11%
Pendal Active Balanced Fund	0.29%	0.21%
Pendal Active Conservative Fund	0.17%	0.28%
Pendal Active Growth Fund	0.31%	0.26%
Perpetual Balanced Growth	0.34%	0.23%
Perpetual Conservative Growth	0.26%	0.16%
Perpetual Industrial Share	0.30%	0.09%
UBS Cash	0.00%	0.01%




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