

Announcement

17 April 2020

Lifepan Education Bond

Investing Transaction Costs (ITC) update

Due to the recent sustained volatility in the financial markets and the World Health Organisation having declared that COVID-19 (Coronavirus) is a pandemic, we are seeing large movements in Investing Transaction Costs (ITC), otherwise known as buy/sell spreads. For a number of our products we are seeing the underlying fund managers make considerable changes to the ITCs.

The ITC isn't retained by Lifepan. The ITC (equivalent to a buy/sell spread) is charged by the fund manager of each investment option to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

We are continually monitoring these underlining fund managers' ITCs and we will update you of any changes via our website australianunity.com.au/wealth

Investment Option	Buy	Sell	=Current ITC	Effective date
AMP Capital Balanced Growth	0.16%	0.31%	0.47%	30/03/2020
AMP Capital Conservative	0.11%	0.38%	0.49%	30/03/2020
MLC Horizon 2 – Income Portfolio	0.10%	0.50%	0.60%	9/04/2020
MLC Horizon 4 – Balanced	0.10%	0.30%	0.40%	9/04/2020
MLC Horizon 6 – Share	0.15%	0.15%	0.30%	9/04/2020
Perpetual Balanced Growth	0.41%	0.00%	0.41%	27/03/2020
Perpetual Conservative Growth	0.61%	0.00%	0.61%	27/03/2020

What you need to do

It is important that before you make a decision to invest, switch or withdraw from one of our funds, please ensure you check our website for the most up to date ITCs.

This announcement should be read in conjunction with our current Product Disclosure Statements and any subsequently issued Supplementary Product Disclosure Statements.

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au.

Further information

Further information about the Coronavirus is available from the Australian Government Department of Health <https://www.health.gov.au/>, where the department provides information, daily updates, questions about the latest news, current facts and figures, travel advice, key contact and phone numbers.