

Announcement

20 April 2020

Lifeplan Investment 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 Lifeplan. 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 Options	Buy	Sell	Current ITC	Effective date
Altius Bond Fund	0.00%	0.35%	0.35%	20/04/2020
AMP Capital Multi-Asset A	0.17%	0.19%	0.36%	30/03/2020
Kapstream Absolute Return Income Fund	0.00%	0.30%	0.30%	15/04/2020
Macquarie Income Opportunities Fund	0.00%	0.62%	0.62%	20/04/2020
MLC Horizon 2 – Income Portfolio	0.10%	0.50%	0.60%	9/04/2020
MLC Horizon 3 – Conservative Growth	0.05%	0.40%	0.45%	9/04/2020
MLC Horizon 4 – Balanced	0.10%	0.30%	0.40%	9/04/2020
MLC Horizon 5 – Growth	0.15%	0.25%	0.40%	9/04/2020
MLC Wholesale Index Plus Balanced Portfolio	0.10%	0.30%	0.40%	9/04/2020
MLC Wholesale Index Plus Conservative Growth Portfolio	0.10%	0.35%	0.45%	9/04/2020
MLC Wholesale Index Plus Growth Portfolio	0.15%	0.25%	0.40%	9/04/2020
Pendal Fixed Interest Fund	0.06%	0.25%	0.31%	20/03/2020
Pendal Monthly Income Plus Fund	0.07%	0.62%	0.69%	20/03/2020
Perpetual Balanced Growth	0.41%	0.00%	0.41%	27/03/2020
Perpetual Conservative Growth	0.61%	0.00%	0.61%	27/03/2020
PIMCO Australian Bond Fund - Wholesale	0.00%	0.35%	0.35%	19/03/2020

Investment Options	Buy	Sell	Current ITC	Effective date
PIMCO Global Bond Fund – Wholesale	0.00%	0.50%	0.50%	19/03/2020
T.Rowe Price Dynamic Global Bond Fund	0.75%	0.75%	1.50%	27/03/2020
UBS Diversified Fixed Income Fund	0.10%	0.65%	0.75%	14/04/2020
Vanguard® Australian Fixed Interest Index Fund	0.08%	0.39%	0.47%	17/04/2020
Vanguard® Balanced Index Fund	0.10%	0.33%	0.43%	17/04/2020
Vanguard® Diversified Conservative Index Fund	0.10%	0.38%	0.48%	17/04/2020
Vanguard® Diversified High Growth Index Fund	0.08%	0.13%	0.21%	17/04/2020
Vanguard® Growth Index Fund	0.09%	0.23%	0.32%	17/04/2020
Vanguard® International Fixed Interest Index Fund (Hedged)	0.08	0.35%	0.43%	17/04/2020
Vanguard® International Shares Index Fund (Hedged) AUD	0.11%	0.11%	0.22%	18/03/2020
Winton Global Alpha Fund	0.93%	0.05%	0.98%	6/04/2020

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.