

# Lifeplan Education Bond Performance Update



March 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
AS AT 31/03/20										
OPTION CODE	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	- 7.81%	- 3.64%	-10.82%	- 3.56%	- 8.51%	- 6.52%	- 5.13%	- 7.94%	-10.00%	
3 months	- 9.14%	- 3.45%	-12.67%	- 3.78%	-10.28%	- 7.63%	- 5.66%	- 9.63%	-12.58%	
6 months	- 8.03%	- 3.37%	-12.08%	- 3.42%	- 8.77%	- 6.58%	- 5.51%	- 8.00%	-10.35%	
1 year - % p.a.	- 3.75%	- 0.39%	- 5.24%	- 1.08%	- 5.17%	- 3.38%	- 3.69%	- 4.67%	- 5.90%	
3 year - %p.a.	2.95%	2.74%	2.82%	1.85%	1.74%	1.94%	- 0.20%	2.30%	3.37%	
5 year - %p.a.	2.76%	2.11%	1.71%	1.74%	2.21%	2.06%	0.55%	2.42%	3.39%	
Since inception - % p.a.	6.77%	4.56%	6.30%	3.86%	6.53%	5.95%	3.29%	6.54%	8.48%	
<b>FUND SIZE AS AT 31/03/20</b>	-	\$ 0.96M	\$ 0.55M	\$ 6.69M	\$ 15.34M	\$ 17.26M	\$ 2.80M	\$ 16.71M	\$ 10.62M	
<b>INVESTMENT MIX AS AT 31/03/20</b>										
Cash	7.81%	29.72%	1.95%	35.30%	5.73%	14.74%	8.29%	5.92%	4.67%	
Australian Fixed Interest	15.31%	29.48%	-	8.16%	4.77%	6.93%	40.02%	18.02%	1.71%	
Global Fixed Interest	6.11%	11.19%	-	21.67%	12.68%	18.41%	21.10%	10.70%	1.53%	
Australian Shares	26.49%	10.17%	85.83%	8.92%	26.51%	19.31%	12.24%	24.68%	34.46%	
Global Shares	37.57%	16.91%	-	12.40%	37.36%	27.17%	9.44%	32.43%	50.93%	
Australian Property	1.14%	-	12.22%	0.09%	0.20%	0.16%	2.62%	1.62%	2.13%	
Global Property	5.56%	2.53%	-	2.17%	4.88%	3.95%	3.58%	3.20%	1.70%	
Alternative Investments	-	-	-	11.29%	7.87%	9.32%	2.73%	3.42%	2.87%	
	<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 31/03/20	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	- 7.86%	- 3.82%	- 8.50%	- 5.34%	- 2.74%	-13.21%	0.03%
3 months	- 9.25%	- 3.64%	-10.16%	- 6.63%	- 2.21%	-15.13%	0.08%
6 months	- 8.33%	- 3.79%	- 8.99%	- 6.41%	- 2.66%	-16.36%	0.11%
1 year - % p.a.	- 5.07%	- 1.43%	- 5.61%	- 3.00%	0.20%	-10.32%	0.49%
3 year - % p.a.	1.77%	1.63%	2.29%	2.50%	3.04%	- 2.13%	0.90%
5 year - % p.a.	1.84%	1.37%	2.19%	2.63%	2.62%	- 0.85%	1.03%
Since inception - % p.a.	6.01%	3.82%	7.10%	6.50%	4.67%	6.72%	1.41%
FUND SIZE AS AT 31/03/20	-	\$ 3.12M	\$ 7.38M	\$ 12.20M	\$ 3.56M	\$ 8.51M	\$ 3.46M
INVESTMENT MIX AS AT 31/03/20							
Cash	7.23%	23.32%	7.78%	16.50%	22.19%	3.81%	96.67%
Australian Fixed Interest	7.24%	18.02%	3.01%	18.61%	47.99%	-	3.33%
Global Fixed Interest	6.90%	19.44%	4.69%	0.28%	1.46%	-	-
Australian Shares	27.85%	9.25%	32.62%	24.21%	8.38%	81.23%	-
Global Shares	28.54%	9.46%	32.42%	29.31%	11.41%	7.83%	-
Australian Property	4.33%	3.43%	4.48%	7.83%	6.05%	7.12%	-
Global Property	1.00%	0.91%	0.99%	0.89%	0.35%	-	-
Alternative Investments	16.91%	16.17%	14.01%	2.36%	2.16%	-	-
	<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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