

Lifeplan Education Bond Performance Update



March 2024

(applies to the PDS dated after 1 May 2012)

AS AT 31/03/24	AMP Capital Balanced Growth	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 - Income Portfolio	MLC Horizon 4 - Balanced	MLC Horizon 6 - Share
OPTION CODE	1001	1012	1014	1013	1006	1007	1008
APIR CODE	LIF0146AU	LIF0152AU	LIF0154AU	LIF0153AU	LIF0155AU	LIF0156AU	LIF0157AU
INCEPTION DATE	15/06/12	8/05/12	15/05/12	24/05/12	30/05/12	8/06/12	30/05/12
PAST PERFORMANCE[^]							
1 month	2.48%	1.22%	2.23%	1.83%	1.42%	2.44%	3.19%
3 months	4.54%	1.77%	4.91%	3.72%	1.35%	3.92%	5.85%
6 months	10.43%	6.09%	10.25%	8.56%	5.40%	9.23%	11.87%
1 year - % p.a.	10.39%	5.21%	10.57%	8.46%	6.42%	11.12%	14.75%
3 year - %p.a.	6.34%	2.39%	5.80%	4.69%	3.54%	6.21%	8.83%
5 year - %p.a.	6.49%	2.93%	6.62%	5.38%	2.93%	6.47%	8.95%
Since inception - % p.a.	7.33%	3.82%	7.38%	6.34%	3.74%	7.29%	9.54%
FUND SIZE AS AT 31/03/24							
	\$ 8.50M	\$ 9.70M	\$ 36.09M	\$ 24.92M	\$ 3.90M	\$ 32.42M	\$ 37.76M
INVESTMENT MIX AS AT 31/03/24							
Cash	5.69%	31.00%	2.50%	13.50%	3.08%	3.90%	3.83%
Australian Fixed Interest	10.98%	15.00%	7.50%	11.00%	39.20%	13.18%	0.54%
Global Fixed Interest	9.03%	15.00%	7.50%	11.00%	19.91%	7.82%	0.43%
Australian Shares	29.46%	9.50%	28.00%	20.00%	7.93%	21.43%	32.83%
Global Shares	39.85%	11.50%	34.00%	27.00%	15.18%	39.05%	54.94%
Australian Property	-	-	-	-	0.51%	1.28%	1.86%
Global Property	4.99%	3.00%	7.00%	5.00%	1.25%	1.91%	1.56%
Alternative Investments	0.00%	15.00%	13.50%	12.50%	12.94%	11.43%	4.01%
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

[^]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.

Contact us

A Australian Unity
GPO Box 4397, Melbourne VIC 3001
W australianunity.com.au/wealth

Investor Services

E enquiries@australianunity.com.au
T 1300 1300 38
F 1800 804 890

Adviser Services

E investmentbonds@australianunity.com.au
T 1300 133 285
F 1800 804 890

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	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 31/03/24							
OPTION CODE	1004	1003	1005	1010	1009	1011	1015
APIR CODE	LIF0150AU	LIF0149AU	LIF0151AU	LIF0159AU	LIF0158AU	LIF0160AU	LIF0161AU
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[^]							
1 month	2.55%	1.60%	2.91%	2.67%	1.76%	3.12%	0.30%
3 months	3.50%	1.46%	4.36%	4.38%	2.77%	10.20%	0.25%
6 months	8.24%	5.79%	9.24%	6.65%	5.01%	17.20%	1.14%
1 year - % p.a.	7.83%	3.90%	9.80%	7.12%	4.33%	16.57%	2.81%
3 year - % p.a.	6.69%	2.74%	8.10%	6.17%	3.06%	10.60%	1.00%
5 year - % p.a.	6.36%	2.45%	7.65%	6.69%	3.60%	9.96%	0.57%
Since inception - % p.a.	6.95%	3.64%	8.20%	7.16%	4.50%	9.40%	1.13%
FUND SIZE AS AT 31/03/24	\$ 10.07M	\$ 3.58M	\$ 14.68M	\$ 27.19M	\$ 7.00M	\$ 18.56M	\$ 3.25M
INVESTMENT MIX AS AT 31/03/24							
Cash	4.55%	10.48%	4.34%	17.65%	19.43%	3.17%	95.07%
Australian Fixed Interest	7.55%	23.40%	4.25%	10.86%	41.47%	-	4.93%
Global Fixed Interest	8.80%	26.24%	4.83%	8.68%	5.34%	-	-
Australian Shares	28.08%	9.34%	31.44%	25.38%	8.46%	88.25%	-
Global Shares	32.58%	11.58%	38.46%	25.90%	9.32%	8.58%	-
Australian Property	2.40%	2.39%	2.33%	4.24%	2.89%	-	-
Global Property	1.94%	2.14%	1.94%	0.96%	0.77%	-	-
Alternative Investments	14.08%	14.44%	12.41%	6.33%	12.31%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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