

Lifeplan Education Bond Performance Update



September 2022

(applies to the PDS dated after 1 May 2012)

	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
AS AT 30/09/22							
OPTION CODE	1001	1012	1014	1013	1006	1007	1008
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	- 3.41%	- 1.96%	- 3.64%	- 2.97%	- 1.74%	- 3.47%	- 3.96%
3 months	- 1.22%	- 1.14%	- 1.78%	- 1.53%	- 0.90%	- 1.78%	- 1.60%
6 months	- 8.08%	- 4.42%	- 7.72%	- 6.44%	- 3.70%	- 7.14%	- 8.20%
1 year - % p.a.	- 8.50%	- 5.91%	- 8.59%	- 7.66%	- 4.97%	- 7.82%	- 8.71%
3 year - %p.a.	0.64%	- 0.47%	1.39%	0.63%	- 0.60%	1.53%	3.03%
5 year - %p.a.	4.16%	1.42%	3.90%	3.01%	0.98%	4.17%	6.13%
Since inception - % p.a.	6.33%	3.18%	6.45%	5.52%	2.99%	6.38%	8.53%
FUND SIZE AS AT 30/09/22	\$ 7.06M	\$ 9.74M	\$ 26.83M	\$ 21.67M	\$ 3.57M	\$ 25.61M	\$ 25.13M
INVESTMENT MIX AS AT 30/09/22							
Cash	8.53%	37.42%	4.24%	17.22%	7.33%	4.77%	3.72%
Australian Fixed Interest	12.43%	9.83%	4.85%	7.18%	34.39%	12.83%	1.32%
Global Fixed Interest	8.39%	26.28%	16.18%	19.90%	19.90%	10.51%	1.08%
Australian Shares	29.54%	9.05%	26.17%	18.72%	9.90%	23.03%	36.50%
Global Shares	35.74%	13.93%	39.67%	30.78%	15.38%	32.08%	46.85%
Australian Property	1.32%	0.60%	1.77%	1.24%	0.50%	1.18%	1.73%
Global Property	4.06%	2.90%	7.13%	4.96%	1.16%	3.14%	1.86%
Alternative Investments	-	0.00%	0.00%	0.00%	11.44%	12.46%	6.95%
	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.

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.

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September 2022

(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 30/09/22							
OPTION CODE	1004	1003	1005	1010	1009	1011	1015
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	- 2.61%	- 1.96%	- 2.72%	- 1.37%	- 0.86%	- 4.87%	0.09%
3 months	- 1.16%	- 1.38%	- 1.14%	0.72%	0.09%	2.53%	0.28%
6 months	- 5.65%	- 4.47%	- 6.14%	- 2.07%	- 1.80%	- 5.58%	0.13%
1 year - % p.a.	- 5.46%	- 5.76%	- 5.71%	- 1.10%	- 2.79%	- 7.88%	- 0.14%
3 year - % p.a.	2.35%	- 0.94%	3.28%	5.20%	1.46%	2.59%	- 0.24%
5 year - % p.a.	4.38%	1.01%	5.36%	6.07%	3.21%	5.23%	0.24%
Since inception - % p.a.	6.27%	3.01%	7.40%	7.12%	4.27%	7.99%	0.96%
FUND SIZE AS AT 30/09/22	\$ 8.35M	\$ 3.36M	\$ 11.19M	\$ 20.87M	\$ 6.26M	\$ 15.12M	\$ 3.90M
INVESTMENT MIX AS AT 30/09/22							
Cash	16.61%	27.37%	13.95%	24.40%	29.56%	4.29%	95.08%
Australian Fixed Interest	6.94%	20.11%	4.25%	7.72%	33.03%	-	4.93%
Global Fixed Interest	6.34%	16.92%	5.08%	4.90%	7.62%	-	-
Australian Shares	26.61%	8.38%	30.78%	25.13%	9.50%	83.77%	-
Global Shares	24.62%	7.64%	29.65%	31.86%	15.33%	8.66%	-
Australian Property	3.24%	2.97%	2.99%	3.86%	2.99%	3.29%	-
Global Property	1.96%	1.94%	1.94%	1.57%	0.94%	-	-
Alternative Investments	13.68%	14.67%	11.37%	0.55%	1.04%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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