

Issue 9, 1 September 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan FlexiGrowth Investment was issued on 4 October 2006 and the Supplementary Product Disclosure Statement dated 6 August 2009.

Page 2

Lifeplan Funds Management

From 1 September 2010 the following shall apply to Lifeplan's funds under management information:

Lifeplan is a leading Australian specialist fund manager and provider of investment products, with total assets and funds under management in excess of \$1.6 billion at 31 July 2010.

Important Information

This information is not based upon the financial objectives, situation or needs of any particular investor. Before acquiring or deciding to hold the product you should obtain the Product Disclosure Statement (PDS) from the issuer Lifeplan and consider whether the product is appropriate for you. The information provided here was current at time of publication only, and we recommend that you access our website for further information.

Issue 8, 30 June 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan FlexiGrowth Investment was issued on 4 October 2006 and the Supplementary Product Disclosure Statement dated 6 August 2009.

Page 19

What is paid to your Lifeplan consultant?

Employees of Lifeplan who may give you general advice do not receive specific payments or remuneration for the provision of that advice. These employees receive salaries from us. Employees may also receive bonuses and other benefits from us depending on individual, team and group performance during the relevant period (currently yearly). The part of their bonus which relates to their total annual sales, will not exceed 25% of the employee's annual salary. Other benefits are discretionary, and based on achievement of pre-determined objectives.

For example, if your consultant's annual salary is \$45,000 they may receive a bonus component of up to \$11,250 ($\$45,000 \times 25\%$) per annum which is attributable to their total annual sales. If these amounts are paid, they are paid by Lifeplan and are not an extra amount paid from the option, nor are they an amount you pay.

Issue 7, 5 January 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan FlexiGrowth Investment was issued on 4 October 2006 and the Supplementary Product Disclosure Statement dated 6 August 2009.

Lifeplan and Australian Unity have recently merged

Lifeplan and Australian Unity have recently merged to form an even stronger mutual organisation.

While Lifeplan members at 31 August 2009 became members of Australian Unity, the Lifeplan name, and most importantly our focus on providing you with the best investment products and service, remains the same.

For more information about the merger, please do not hesitate to contact us on 1300 1300 38 or visit www.lifeplan.com.au.

Page 23

What is my relationship with Lifeplan?

What are my rights as an investor?

Members of Lifeplan have become members of Australian Unity. You are subject to the rights and obligations set out in the Constitution of Australian Unity and have ceased to be a member of Lifeplan, but you remain a member of the relevant Lifeplan benefit fund that relates to this product. The Australian Unity Constitution operates as a contract between Australian Unity and its members.

Page 24

What happens to my personal information?

This section contains information on how Lifeplan collects, uses and discloses your personal information. Should the merger proceed any reference to the Lifeplan Group should be deleted and replaced with "the

Australian Unity Group". Lifeplan will also disclose information such as your name, contact details and product details to Australian Unity for the purpose of Australian Unity maintaining a register of its members and administering its memberships.

Page 24

Change to our External dispute resolution scheme

Our external dispute resolution scheme was the Financial Industry Complaints Service (FICS). On 1 July 2008 FICS merged with two other dispute resolution schemes to form the Financial Ombudsman Service. Lifeplan has an internal dispute resolution process and we endeavour to address complaints to your satisfaction. If you feel that a complaint has not been adequately addressed, you may contact the Financial Ombudsman Service. Their postal address is GPO Box 3, Melbourne, Victoria 3001; their toll free telephone number is 1300 78 08 08; their email address is info@fos.org.au and their fax number is (03) 9613 6399.

Registered Office Information

The address of the registered office of Lifeplan Australia Friendly Society Ltd and its subsidiaries (Lifeplan Australia Building Society Limited, Funeral Plan Management Pty Ltd, Lifeplan Travel Pty Ltd) has changed to:

114 Albert Road
South Melbourne VIC 3205

All Lifeplan correspondence to be sent to:

GPO Box 89
Adelaide SA 5001.

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