



## YEAR END CAPITAL ADEQUACY REPORTING

**Life company:** Lifeplan Australia Friendly Society Limited (Lifeplan)  
**ABN:** 78 087 649 492  
**AFSL:** 237989  
**Period of Report:** Year ended 30 June 2015

The purpose of this announcement is to provide to policy holders and other market participants, capital adequacy reporting for Lifeplan in accordance with the disclosure requirements of the Prudential Standard LPS110.

All benefit funds and the management fund of Lifeplan met Prudential capital requirements both at 30 June 2015 and through the year. Further details on the definitions of components of capital requirements can be sourced from the Australian Prudential Regulatory Authority's (APRA) website.

Investment Account Funds	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
Capital Guaranteed Bond	0	0	0	0	0	0	0	0	0	0	0	0
Capital Guaranteed Mortgage Fund	0	0	0	0	0	0	0	0	0	0	0	0
Grand Bonds Assurance Fund	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Accumulation Fund	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Bond	0	0	0	0	0	0	0	0	0	0	0	0
Capital Guaranteed Deferred Annuity	0	0	0	0	0	0	0	0	0	0	0	0
Community Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan	0	0	0	0	0	0	0	0	0	0	0	0
Flexishield Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
NextGen Investments Capital Guaranteed Fund	0	0	0	0	0	0	0	0	0	0	0	0
Telecom Rollover Fund	0	0	0	0	0	0	0	0	0	0	0	0

Funeral Funds	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
Capital Guaranteed Funeral Bond (Non-Taxable)	0	0	0	0	0	0	0	0	0	0	0	0
Capital Guaranteed Funeral Bond (Taxable)	0	0	0	0	0	0	0	0	0	0	0	0
Capital Secure Funeral Bond	0	0	0	0	0	0	0	0	0	0	0	0
Funeral Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Funeral Fund No. 2	0	0	0	0	0	0	0	0	0	0	0	0
Prepaid Funeral Fund	0	0	0	0	0	0	0	0	0	0	0	0
Tax Minimiser Funeral Fund	0	0	0	0	0	0	0	0	0	0	0	0

Traditional Funds	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
Assurance Benefit Fund	3,326,678	0	0	0	3,326,678	311,093	96,426	25,073	-17,126	0	206,720	10.69
Central Sick & Funeral Fund	881,716	0	0	0	881,716	116,488	100,935	41,368	-25,815	0	0	7.57
Funeral Fund	806,528	0	0	0	806,528	799,338	663,031	333,137	-196,829	0	0	1.01
Life Assurance Benefit Fund	722,987	0	0	0	722,987	260,656	240,071	64,291	-43,707	0	0	2.77
Personal Risk Insurance Fund	165,558	0	0	0	165,558	84,187	7,749	79,183	-5,843	0	3,098	1.97
Adult Accident Fund	22,191	0	0	0	22,191	15,930	433	15,838	-341	0	0	1.39
Accidental Death Benefits Fund	133,526	0	0	0	133,526	108,157	2,637	107,599	-2,079	0	0	1.23
Student Accident Fund	22,486	0	0	0	22,486	16,839	489	16,734	-385	0	0	1.34
Funeral and Ancillary Benefits Fund	0	0	0	0	0	0	0	0	0	0	0	0.00
Travel Protection Fund	663,488	0	0	0	663,488	316,884	20,038	312,267	-15,422	0	0	2.09
Whole of Life Funeral Fund	72,442	0	0	0	72,442	13,576	3,198	12,570	-2,192	0	0	5.34

Unitised Fund	Net Assets \$	Regulatory adjustments to net assets \$	Tier 2 Capital \$	Regulatory adjustments to Tier 2 capital \$	Total Capital Base \$	Prescribed Capital Amount \$	Asset Risk Charge \$	Insurance Risk Charge \$	Aggregation Benefit \$	Asset Concentration Risk Charge \$	Combined Stress Scenario Adjustment \$	Capital Adequacy Multiple
ESP Fund (Unitised)	0	0	0	0	0	0	0	0	0	0	0	0
Flexigrowth Fund	0	0	0	0	0	0	0	0	0	0	0	0
Growth Investment Fund	0	0	0	0	0	0	0	0	0	0	0	0
Income Bond Fund	0	0	0	0	0	0	0	0	0	0	0	0
Managed Investment Fund	0	0	0	0	0	0	0	0	0	0	0	0
Select Strategies Funds	0	0	0	0	0	0	0	0	0	0	0	0
Taxsmart Fund	0	0	0	0	0	0	0	0	0	0	0	0
Wealthbuilder Fund	0	0	0	0	0	0	0	0	0	0	0	0
NextGen Investments (unitised)	0	0	0	0	0	0	0	0	0	0	0	0
Capital Base Fund	0	0	0	0	0	0	0	0	0	0	0	0
AUI Conservative Growth Bond	0	0	0	0	0	0	0	0	0	0	0	0
AUI Balanced Growth Bond	0	0	0	0	0	0	0	0	0	0	0	0
AUI High Growth Bond	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan - Long Term Portfolio	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan - Medium Term Portfolio	0	0	0	0	0	0	0	0	0	0	0	0
Education Savings Plan - Short Term Portfolio	0	0	0	0	0	0	0	0	0	0	0	0

	Common Equity Tier 1 Capital \$	Regulatory adjustments to Tier 1 Capital \$	Additional Tier 1 Capital \$	Regulatory adjustments to Additional Tier 1 Capital \$	Tier 2 Capital \$	Regulatory adjustments to tier 2 capital \$	Capital Base \$	Prescribed Capital Amount \$	Capital Adequacy Multiple
Management Fund	28,069,235	-3,728,324	0	0	0	0	24,340,911	10,112,536	2.41

In future periods capital adequacy reporting may be disclosed in the Australian Unity Group's Annual Report.

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