

Announcement



Monday, 03 September 2018

Lifeplan Education Bond

Investment option fee and cost update

Management costs

The below table reflects updated Management costs for specified funds within the Lifeplan Education Bond. All remaining investment options remain unchanged as per Product Disclosure Statement dated 30 September 2017.

Investment Option	External Investment Manager ICR p.a. ¹ +	Lifeplan Administration Fee =	Total Estimated Management Costs p.a. ²
AMP Capital Balanced Growth ³	0.99%	0.70%	1.69%
AMP Capital Conservative ³	0.99%	0.70%	1.69%
FirstChoice Conservative ³	0.92%	0.70%	1.62%
FirstChoice Growth ³	1.04%	0.70%	1.74%
FirstChoice Moderate ³	0.98%	0.70%	1.68%

1. The 'External Investment Manager Indirect Cost Ratio (ICR)' includes the investment management cost, estimated performance fee, estimated recoverable expenses and any other indirect costs of the appointed investment manager.
2. The 'Total estimated management cost' includes our administration fee, and the ICR of the appointed investment manager. The management cost is expressed as a percentage of the total average assets of the investment option.
3. ICR as at 31 December 2017

Lifeplan Australia Friendly Society Limited

ABN 78 087 649 492, AFS Licence No. 237989

111 Gawler Place Adelaide SA 5000

T (Adviser) 1300 133 285 **F** 1800 804 890 **E** investmentbonds@australianunity.com.au **W** australianunity.com.au/wealth

Estimated transactional and operational costs

The below table reflects updated transactional and operational costs for specified funds within the Lifeplan Education Bond. All remaining investment options remain unchanged as per Product Disclosure Statement dated 30 September 2017.

Investment Option	Estimated transactional and operational costs
AMP Capital Balanced Growth	0.17%
AMP Capital Conservative	0.23%
FirstChoice Conservative	0.14%
FirstChoice Growth	0.24%
FirstChoice Moderate	0.22%
MLC Horizon 2 - Income Portfolio	0.13%
MLC Horizon 4 - Balanced	0.15%
MLC Horizon 6 - Share	0.11%
Pendal Active Balanced Fund ¹	0.21%
Pendal Active Conservative Fund ²	0.15%
Pendal Active Growth Fund ³	0.04%

1. Previously known as BT Active Balanced Fund
2. Previously known as BT Conservative Outlook Fund
3. Previously known as BT Future Goals Fund