

Announcement

23 March 2020

Lifeplan Investment Bond

Investing Transaction Costs (ITC) update

Due to the recent sustained volatility in the financial markets and the World Health Organisation having declared that COVID-19 (Coronavirus) is a pandemic, we are seeing large movements in Investing Transaction Costs (ITC), otherwise known as buy/sell spreads. For a number of our products we are seeing the underlying fund managers make considerable changes to the ITCs.

The ITC isn't retained by Lifeplan. The ITC (equivalent to a buy/sell spread) is charged by the fund manager of each investment option to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

We are continually monitoring these underlining fund managers' ITCs and we will update you of any changes via our website australianunity.com.au/wealth

| Investment Option | Buy | Sell | =Current ITC | Effective date |
|--|-------|-------|--------------|----------------|
| Kapstream Absolute Return Income Fund | 0.00% | 1.75% | 1.75% | 18/03/2020 |
| Macquarie Income Opportunities Fund | 0.00% | 1.08% | 1.08% | 22/03/2020 |
| Pendal Fixed Interest Fund | 0.06% | 0.25% | 0.31% | 20/03/2020 |
| Pendal Monthly Income Plus Fund | 0.07% | 0.62% | 0.69% | 20/03/2020 |
| Perpetual Balanced Growth | 0.39% | 0.00% | 0.39% | 20/03/2020 |
| Perpetual Conservative Growth | 0.52% | 0.00% | 0.52% | 20/03/2020 |
| PIMCO Australian Bond Fund - Wholesale | 0.00% | 0.35% | 0.35% | 19/03/2020 |
| PIMCO Global Bond Fund - Wholesale | 0.00% | 0.50% | 0.50% | 19/03/2020 |
| UBS Diversified Fixed Income Fund | 0.10% | 0.70% | 0.80% | 20/03/2020 |
| Vanguard® Australian Fixed Interest Index Fund | 0.08% | 0.55% | 0.63% | 18/03/2020 |
| Vanguard® Balanced Index Fund | 0.10% | 0.41% | 0.51% | 18/03/2020 |

| Investment Option | Buy | Sell | =Current ITC | Effective date |
|--|-------|-------|--------------|----------------|
| Vanguard® Diversified Conservative Index Fund | 0.10% | 0.47% | 0.57% | 18/03/2020 |
| Vanguard® Diversified High Growth Index Fund | 0.08% | 0.15% | 0.23% | 18/03/2020 |
| Vanguard® Growth Index Fund | 0.09% | 0.28% | 0.37% | 18/03/2020 |
| Vanguard® International Shares Index Fund (Hedged) AUD | 0.11% | 0.11% | 0.22% | 18/03/2020 |
| Winton Global Alpha Fund | 0.61% | 0.05% | 0.66% | 22/03/2020 |

What you need to do

It is important that before you make a decision to invest, switch or withdraw from one of our funds, please ensure you check our website for the most up to date ITCs.

This announcement should be read in conjunction with our current Product Disclosure Statements and any subsequently issued Supplementary Product Disclosure Statements.

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au.

Further information

Further information about the Coronavirus is available from the Australian Government Department of Health <https://www.health.gov.au/>, where the department provides information, daily updates, questions about the latest news, current facts and figures, travel advice, key contact and phone numbers.