

Issue 10, 1 September 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan Tax Minimiser Investment Bond and Tax Minimiser Family Bond was issued on 21 October 2005 and Supplementary Product Disclosure Statements dated 14 August 2007 and 6 August 2009.

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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. The information provided here was current at time of publication only, and we recommend that you access our website for further information.

Issue 9, 30 June 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan Tax Minimiser Investment Bond and Tax Minimiser Family Bond was issued on 21 October 2005 and Supplementary Product Disclosure Statements dated 14 August 2007 and 6 August 2009.

NOTICE TO NEW INVESTORS

The Lifeplan Tax Minimiser Investment Bond and Tax Minimiser Family Bond have been closed to new investors as of 30th June 2010. Existing investors can continue to make additional contributions.

Issue 8, 1 December 2009

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan Tax Minimiser Investment Bond and Tax Minimiser Family Bond was issued on 21 October 2005 and Supplementary Product Disclosure Statements dated 14 August 2007 and 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.

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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.

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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.

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How do Family Bonds work?

If the child nominated under a Child's Advancement Policy attains the vesting age on or prior to the Effective Date, they become the product owner and will be subject to the rights and obligations set out in the approved benefit fund rules applicable to the Child's Advancement Policy and the Constitution of Lifeplan. Immediately after the Effective Date, they will become a member of Australian Unity. They will then be subject to the rights and obligations set out in the Constitution of Australian Unity and will cease to be a member of Lifeplan but will remain a member of the Child Advancement Policy benefit fund. The Australian Unity Constitution operates as a contract between Australian Unity and its members.

If the child nominated under a Child's Advancement Policy attains the vesting age after the Effective Date, they become the product owner and member of the relevant benefit fund, but they will not become a member of Lifeplan. The eligibility and admission requirements applicable to them becoming a member of Australian Unity at that time will be set out in specific Australian Unity policies and procedures relevant to the Child's Advancement Policy and will be available to you after the Effective Date.

Lifeplan's responsibilities to help prevent financial crime

Recently the Australian Government has implemented wide ranging legislation in order to combat the use of the Australian financial system in money laundering and terrorist financing activities. These new laws are very comprehensive and impact all financial services providers and consumers. Accordingly, as a financial services provider operating under Australian laws, we are required to comply with the laws to help prevent financial crime. Under those laws, if a financial services provider (such as Lifeplan) reasonably believes that making a payment or allowing any other form of transaction may breach a law in Australia or in any other country then we may delay, block or refuse to make that payment or process that transaction. Please note that Lifeplan will not incur any liability to investors in following our obligations under these laws.

As you would understand, you may be required to provide all information to Lifeplan that we believe we reasonably require to comply with any laws in Australia or any other country. For example, in the case of Lifeplan products, this may include information verifying your identity and the identity of any student or child nominated under an investment (if applicable), the plan guardians (for education products), any nominated beneficiaries and that of any third party to whom a payment is made.

Information may be required before we accept an application, while you hold an investment or when you wish to close your investment. We may also be obliged to disclose information collected from you to any person, company, agency or authority that is entitled under law to obtain the information from us.

These new laws that apply to the whole financial services system in Australia are designed to enhance the security and safety of all Australians. Lifeplan is committed to meeting its obligations under the laws and helping our investors understand the implications for them too.

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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.

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Changes to Investing Transaction Costs

From 1 December 2009 the Investing Transaction Costs for the Multi Manager Conservative Fund, Global Share Fund, Managed Investment Fund & Growth Investment Fund will change. The table 'Management fees and investing transaction costs' appearing on p19 of the PDS should be updated as follows:

Investment Option	Old investing Transaction Cost	New Investing Transaction Cost	New Example in \$ for a \$10,000 investment or switch
Multi-Manager Conservative Fund	0.10%	0.30%	\$30
Multi-Manager Global Share Fund	0.60%	0.50%	\$50
Managed Investment Fund	0.30%	0.25%	\$25
Growth Investment Fund	0.45%	0.32%	\$32

*The dollar example shown assumes you invest or switch \$10,000 into the option.

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Changes to 'Asset allocation' for the Capital Secure Fund

The asset allocation 'Range' appearing in the table for the Capital Secure Fund will change as follows from 1 September 2009:

Asset Allocation

	Benchmark	Range
Australian Fixed Interest	60%	0-85%
Cash	40%	15-100%

The 'Benchmark' asset allocation is not changing.

Registered Office Information

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

114 Albert Road
South Melbourne VIC 3205

All Lifepan correspondence to be sent to:

GPO Box 89
Adelaide SA 5001

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