

Lifepan Education Bond

Performance Update



November 2020

(applies to the PDS issued prior 1 May 2012)

	AMP Capital Growth	AMP Capital Balanced	AMP Capital Conservative	AMP Capital Share	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 Income Portfolio	MLC Horizon 4 Balanced	MLC Horizon 6 Share
AS AT 30/11/20										
OPTION CODE	771	770	772	786	788	787	780	781	782	
MORNINGSTAR CODE	15702	15701	15703	16864	16865	16866	15711	15712	15713	
INCEPTION DATE	11/07/07	11/07/07	11/07/07	5/02/09	2/06/09	5/02/09	11/07/07	11/07/07	11/07/07	
PAST PERFORMANCE[^]										
1 month	6.39%	2.69%	10.11%	2.74%	6.77%	5.20%	2.67%	6.39%	8.41%	
3 months	4.73%	2.33%	10.64%	2.35%	5.58%	4.29%	2.18%	5.24%	6.90%	
6 months	8.78%	3.70%	22.10%	4.02%	9.71%	7.51%	4.16%	9.41%	12.21%	
1 year - % p.a.	1.12%	0.77%	11.74%	1.43%	1.63%	1.76%	- 1.30%	0.47%	0.15%	
3 year - % p.a.	5.66%	3.49%	11.82%	2.87%	4.91%	4.30%	1.23%	4.89%	6.40%	
5 year - %p.a.	6.29%	3.59%	10.24%	3.22%	6.23%	5.27%	2.28%	6.24%	8.37%	
10 year - %p.a.	6.77%	4.43%	7.88%	4.13%	6.86%	6.05%	4.00%	6.83%	8.74%	
Since inception - % p.a.	3.84%	3.28%	4.24%	4.75%	7.30%	6.94%	2.78%	4.28%	5.30%	
FUND SIZE AS AT 30/11/20	\$ 0.40M	\$ 0.05M	\$ 0.29M	\$ 1.20M	\$ 4.67M	\$ 2.95M	\$ 0.83M	\$ 3.29M	\$ 2.33M	
INVESTMENT MIX AS AT 30/11/20										
Cash	4.99%	27.20%	11.30%	32.06%	3.29%	14.66%	9.76%	5.32%	4.18%	
Australian Fixed Interest	15.34%	29.32%	-	8.50%	4.49%	6.27%	38.65%	17.70%	1.29%	
Global Fixed Interest	7.85%	12.18%	-	20.83%	11.01%	15.36%	20.98%	11.40%	1.73%	
Australian Shares	27.12%	10.98%	79.48%	9.54%	27.25%	20.17%	9.09%	21.48%	34.38%	
Global Shares	36.72%	16.34%	-	13.38%	39.52%	29.86%	16.56%	35.93%	51.07%	
Australian Property	2.06%	-	9.22%	0.09%	0.21%	0.15%	0.53%	1.26%	1.88%	
Global Property	5.91%	3.98%	-	2.57%	6.20%	4.48%	1.10%	2.90%	1.78%	
Alternative Investments	-	-	-	13.03%	8.04%	9.05%	3.34%	4.01%	3.70%	
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	

[^]Past performance is no indication of future returns. Returns are: net of taxes, ongoing management costs, performance fees and other ongoing operating costs (if applicable); inclusive of any Education Tax Benefit, which is only available for genuine education expenses; based on the unit prices for the periods quoted; exclusive of the effect of any policy specific transactions such as contribution fees and transaction costs; not annualised for periods of less than one year. The investment mix and specific investment holdings may vary on a daily basis. Before acquiring or deciding to hold the product you should obtain the Product Disclosure Statement (PDS) and consider whether the product is appropriate for you.

Investment Managers: AMP Capital Investors Limited, Pandal Group Limited (Pandal), Colonial First State Investments Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.

Contact us

Investor Services

Adviser Services

E enquiries@australianunity.com.au
T 1300 1300 38
F 1800 804 890

E investmentbonds@australianunity.com.au
T 1300 133 285
F 1800 804 890

Lifeplan Education Bond

Performance Update



November 2020

(applies to the PDS issued prior 1 May 2012)

	Pendal Active Balanced Fund	Pendal Active Conservative Fund	Perpetual Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative Growth	Perpetual Industrial Share	UBS Cash
AS AT 30/11/20							
OPTION CODE	775	774	776	784	783	785	789
MORNINGSTAR CODE	15706	15705	15707	15715	15714	15716	16867
INCEPTION DATE	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	3/12/08
PAST PERFORMANCE[^]							
1 month	6.85%	2.52%	7.98%	6.63%	2.90%	13.06%	- 0.07%
3 months	5.27%	2.04%	6.40%	6.63%	3.44%	12.59%	- 0.19%
6 months	8.08%	3.10%	9.63%	7.14%	3.62%	15.84%	- 0.39%
1 year - % p.a.	- 0.32%	0.03%	1.16%	2.06%	1.91%	- 0.55%	- 0.45%
3 year - % p.a.	3.58%	2.01%	4.90%	4.43%	3.58%	3.35%	0.21%
5 year - % p.a.	5.25%	2.68%	6.29%	5.41%	3.76%	5.59%	0.39%
10 year - % p.a.	6.34%	4.23%	6.98%	6.84%	4.94%	8.62%	1.24%
Since inception - % p.a.	4.17%	3.21%	3.73%	4.41%	4.02%	5.03%	1.47%
FUND SIZE AS AT 30/11/20	\$ 0.48M	\$ 0.17M	\$ 0.24M	\$ 2.42M	\$ 0.43M	\$ 3.64M	\$ 1.51M
INVESTMENT MIX AS AT 30/11/20							
Cash	5.66%	24.65%	2.04%	11.38%	19.17%	3.05%	91.45%
Australian Fixed Interest	6.06%	16.40%	1.35%	17.91%	45.69%	-	8.55%
Global Fixed Interest	5.18%	16.53%	5.89%	0.52%	3.43%	-	-
Australian Shares	27.64%	10.29%	32.39%	26.14%	9.45%	80.99%	-
Global Shares	31.48%	11.28%	36.72%	32.00%	13.09%	10.20%	-
Australian Property	4.90%	3.33%	5.15%	9.90%	7.63%	5.77%	-
Global Property	2.01%	1.47%	2.17%	1.72%	0.92%	-	-
Alternative Investments	17.07%	16.04%	14.28%	0.42%	0.62%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

[^]Past performance is no indication of future returns. Returns are: net of taxes, ongoing management costs, performance fees and other ongoing operating costs (if applicable); inclusive of any Education Tax Benefit, which is only available for genuine education expenses; based on the unit prices for the periods quoted; exclusive of the effect of any policy specific transactions such as contribution fees and transaction costs; not annualised for periods of less than one year. The investment mix and specific investment holdings may vary on a daily basis. Before acquiring or deciding to hold the product you should obtain the Product Disclosure Statement (PDS) and consider whether the product is appropriate for you.

Investment Managers: AMP Capital Investors Limited, Pendal Group Limited (Pendal), Colonial First State Investments Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.

Contact us

Investor Services

E enquiries@australianunity.com.au
T 1300 1300 38
F 1800 804 890

Adviser Services

E investmentbonds@australianunity.com.au
T 1300 133 285
F 1800 804 890