

## Fees and Costs Update: Lifeplan Education Bond

25 November 2021

This document should be read with the Product Disclosure Statement (PDS) for the Lifeplan Education Bond dated 5 October 2021.

### Changes to fees and costs

To assist you in making an informed investment choice based on current information about fees in each of the investment options, this Fees and Costs Update sets out changes that have been made to the fees disclosed in the PDS.

### Investing Transaction Costs (ITC) update

The information in this table replaces the information for each of these investment options in the PDS dated 5 October 2021 on page 17.

The ITC is not charged or 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 regularly monitoring these underlying fund managers' ITCs and we will update you of any changes via our website [australianunity.com.au/wealth](https://australianunity.com.au/wealth)

Investment Option	Buy	Sell	=Current ITC	Effective date
AMP Capital Balanced Growth	0.15%	0.16%	0.31%	6/09/2021
AMP Capital Conservative	0.10%	0.11%	0.21%	6/06/2021

### Further information

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

Visit our website [australianunity.com.au/wealth](https://australianunity.com.au/wealth) for any further fee changes to the underlying investment options in the Lifeplan Education Bond menu.