

Lifeplan Education Bond Performance Update



October 2024

(applies to the PDS dated after 1 May 2012)

	AMP Capital Balanced Growth	CFS FirstChoice Conservative	CFS FirstChoice Growth	CFS FirstChoice Moderate	MLC Horizon 2 - Income Portfolio	MLC Horizon 4 - Balanced	MLC Horizon 6 - Share
AS AT 31/10/24							
OPTION CODE	1001	1012	1014	1013	1006	1007	1008
APIR CODE	LIF0146AU	LIF0152AU	LIF0154AU	LIF0153AU	LIF0155AU	LIF0156AU	LIF0157AU
INCEPTION DATE	15/06/12	8/05/12	15/05/12	24/05/12	30/05/12	8/06/12	30/05/12
PAST PERFORMANCE^A							
1 month	- 0.23%	- 0.53%	0.08%	- 0.12%	- 0.29%	0.20%	0.51%
3 months	1.59%	0.74%	1.74%	1.34%	1.54%	2.77%	3.49%
6 months	6.89%	3.81%	6.58%	5.50%	4.01%	6.11%	7.32%
1 year - % p.a.	17.07%	-	17.62%	14.47%	9.22%	15.75%	20.23%
3 year - %p.a.	5.02%	2.45%	5.02%	4.24%	3.53%	5.18%	7.03%
5 year - %p.a.	5.95%	2.70%	6.32%	5.10%	2.90%	6.11%	8.31%
Since inception - % p.a.	7.25%	3.81%	7.35%	6.30%	3.76%	7.23%	9.39%
FUND SIZE AS AT 31/10/24	\$ 8.94M	\$ 10.15M	\$ 38.59M	\$ 24.85M	\$ 3.65M	\$ 34.24M	\$ 41.98M
INVESTMENT MIX AS AT 31/10/24							
Cash	7.00%	10.42%	6.64%	8.16%	3.04%	2.53%	1.82%
Australian Fixed Interest	10.00%	29.85%	5.40%	15.30%	40.71%	16.31%	2.90%
Global Fixed Interest	10.00%	31.31%	11.27%	18.71%	20.15%	7.21%	0.33%
Australian Shares	29.00%	7.47%	24.79%	16.95%	9.05%	25.60%	37.22%
Global Shares	35.00%	17.00%	44.13%	34.91%	14.11%	37.84%	54.70%
Australian Property	-	0.13%	0.25%	0.19%	0.02%	0.06%	0.05%
Global Property	4.00%	1.99%	3.96%	3.04%	0.00%	0.00%	0.00%
Alternative Investments	5.00%	1.83%	3.56%	2.74%	12.92%	10.45%	2.97%
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

^APast 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.

Contact us

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	Pendal Active Balanced Fund	Pendal Active Conservative	Pendal Active Growth Fund	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 31/10/24							
OPTION CODE	1004	1003	1005	1010	1009	1011	1015
APIR CODE	LIF0150AU	LIF0149AU	LIF0151AU	LIF0159AU	LIF0158AU	LIF0160AU	LIF0161AU
INCEPTION DATE	27/07/12	18/07/12	19/07/12	18/07/12	6/06/12	4/06/12	21/06/12
PAST PERFORMANCE[^]							
1 month	- 0.39%	- 0.98%	- 0.17%	- 0.53%	- 0.67%	1.46%	0.29%
3 months	0.94%	0.22%	1.36%	- 0.02%	- 0.08%	1.46%	0.97%
6 months	5.61%	3.75%	6.26%	3.32%	2.50%	11.20%	2.08%
1 year - % p.a.	13.92%	9.21%	15.65%	9.62%	7.14%	29.71%	3.28%
3 year - % p.a.	4.87%	2.14%	6.07%	4.37%	2.50%	9.73%	1.92%
5 year - % p.a.	5.96%	2.14%	7.29%	6.03%	3.07%	9.33%	0.96%
Since inception - % p.a.	6.81%	3.58%	8.02%	6.89%	4.34%	9.37%	1.26%
FUND SIZE AS AT 31/10/24	\$ 10.29M	\$ 3.79M	\$ 15.76M	\$ 28.25M	\$ 6.86M	\$ 19.66M	\$ 3.03M
INVESTMENT MIX AS AT 31/10/24							
Cash	4.22%	11.83%	4.08%	11.48%	14.03%	1.72%	60.83%
Australian Fixed Interest	7.86%	22.89%	4.41%	17.03%	49.40%	-	39.17%
Global Fixed Interest	8.89%	25.99%	4.97%	0.38%	1.94%	-	-
Australian Shares	27.59%	9.52%	31.81%	25.22%	7.62%	89.27%	-
Global Shares	32.40%	11.92%	37.89%	32.39%	10.79%	9.01%	-
Australian Property	2.20%	2.19%	2.08%	4.40%	2.83%	-	-
Global Property	2.10%	2.11%	2.17%	2.14%	1.41%	-	-
Alternative Investments	14.74%	13.56%	12.60%	6.94%	11.98%	-	-
	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.

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