

Education Savings Plan

Capital Secure		Balanced		Diversified		High Growth	
Return from inception to 31/07/10							
4.21% p.a. [^]		3.28% p.a. [^]		0.34% p.a. [^]		0.11% p.a. [^]	
Past performance ended 31/07/10							
3 month	0.89% [^]	3 month	-1.23% [^]	3 month	-2.40% [^]	3 month	-3.71% [^]
1 year	2.94% p.a. [^]	1 year	6.61% p.a. [^]	1 year	7.03% p.a. [^]	1 year	5.69% p.a. [^]
2 years	3.88% p.a. [^]	2 years	2.14% p.a. [^]	2 years	1.36% p.a. [^]	2 years	0.53% p.a. [^]
3 years	4.37% p.a. [^]	3 years	-0.92% p.a. [^]	3 years	-2.85% p.a. [^]	3 years	-4.40% p.a. [^]
Inception date: 31 Jan 2005				Inception date: 31 Dec 2005			
Asset Allocation as at 31/07/10							
■ Australian Listed Shares		■ Australian Fixed Interest & Cash		■ Australian Property		■ Global Shares	
■ Global Fixed Interest		■ Global Cash		■ Global Property			

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Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option
Commonwealth Bank	18.24	NSWTC 01/03/2017	3.21	Commonwealth Bank	3.69	Commonwealth Bank	3.72
National Australia Bank	16.90	BHP Billiton	2.67	ANZ Banking Group	3.24	ANZ Banking Group	3.58
Westpac Banking Corp	16.20	QLDTC 14/09/2017	2.48	Westpac Bank	2.90	National Australia Bank	3.38
ANZ Banking Group	8.29	Westfield Group Stapled Securities	2.26	National Australia Bank	2.71	Westpac Bank	3.06
Suncorp Metway	6.17	QLDTC 14/10/2015	2.23	NSWTC 01/03/2017	2.32	Westfarmers	2.46
BNP Paribas	5.91	NSWTC 01/08/2014	2.08	Westfield Group Stapled Securities	2.22	Telstra	2.41
Bendigo and Adelaide Bank	5.00	NSWTC 01/04/2019	1.93	Telstra	2.18	Woolworths	1.88
Bank of Queensland	4.51	QLDTC 14/08/2013	1.77	Westfarmers	2.08	Macquarie Bank	1.22
Colonial Finance	4.51	Commonwealth Bank	1.71	QLDTC 14/09/2017	1.79	Fosters Group	1.20
CFS Wholesale Geared Share Fund	4.33	National Australia Bank	1.46	QLDTC 14/10/2015	1.61	Wal Mart Store Inc	1.18
Investment Holding classifications as at 30/06/10: ■ Purple = Australian Cash ■ Black = Fixed Interest Securities							
■ Green = Australian Equities							

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The information in this document is not based upon the financial objectives, situation or needs of any particular investor. Before investing you should consider whether the Plan is appropriate for you. Applications can be made on the application form in the current Product Disclosure Statement (PDS), which is available from the Bank and Lifeplan, and should be considered in deciding whether to hold or acquire the product. Asset allocations and specific investment holdings may vary on a daily basis.

[^] Returns are based on the movement in unit prices during the periods listed above. Returns are net of taxes, fees and charges and investing transaction cost. The Returns are inclusive of the Education Tax Benefit, which is only available for genuine education expenses. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

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