

Date of issue: 01-January-2012

### Lifeplan Standard Home Loans

Fixed Term Years	1	2	3	4	5	
Fixed Rate p.a.	<b>6.34%</b> then the variable rate	<b>6.39%</b> then the variable rate	<b>6.39%</b> then the variable rate	<b>6.79%</b> then the variable rate	<b>6.89%</b> then the variable rate	
Variable Rate p.a.	7.19%	7.19%	7.19%	7.19%	7.19%	<b>7.19%</b>

Loan Amount      Loan Term      **Comparison Rate (per annum)**

\$20,000	4	9.71%	9.48%	9.34%	9.70%	n/a	10.11%
\$25,000	5	8.74%	8.54%	8.38%	8.68%	8.77%	9.07%
\$30,000	5	8.42%	8.22%	8.06%	8.36%	8.45%	8.75%
\$50,000	7	7.63%	7.46%	7.31%	7.54%	7.59%	7.87%
\$70,000	25	7.27%	7.20%	7.13%	7.21%	7.23%	7.37%
\$100,000	25	7.22%	7.15%	7.08%	7.16%	7.18%	7.31%
\$130,000	25	7.19%	7.12%	7.05%	7.13%	7.15%	7.28%
\$150,000	25	7.18%	7.11%	7.04%	7.12%	7.14%	7.27%
\$200,000	25	7.16%	7.09%	7.02%	7.10%	7.12%	7.25%
\$225,000	25	7.15%	7.08%	7.01%	7.09%	7.11%	7.24%
\$250,000	25	7.15%	7.08%	7.00%	7.09%	7.10%	7.24%
\$275,000	30	7.15%	7.08%	7.02%	7.09%	7.11%	7.23%
\$300,000	30	7.14%	7.08%	7.02%	7.09%	7.10%	7.23%

**WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. These rates are applicable for secured loans only.