

Lifeplan Education Investment Fund Performance Update

July 2010



	AMP Capital Growth	AMP Capital Balanced	AMP Capital Conservative	AMP Capital Share	BT Active Sustainable	BT Conservative Balanced	BT Conservative Outlook	BT Future Goals	FirstChoice Conservative	FirstChoice Growth	FirstChoice Moderate
AS AT 31/07/10											
OPTION CODE	771	770	772	775	774	776	786	788	787		
MORNINGSTAR CODE	15702	15701	15703	15706	15705	15707	16864	16865	16866		
INCEPTION DATE	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	5/02/09	2/06/09	5/02/09		
PAST PERFORMANCE^A											
1 month	2.35%	0.98%	5.09%	2.08%	1.04%	1.16%	1.58%	3.12%	2.56%		
3 months	- 2.65%	- 0.98%	- 5.32%	- 2.03%	- 0.12%	- 3.33%	- 0.25%	- 2.65%	- 1.26%		
6 months	0.72%	1.38%	- 1.05%	1.44%	2.17%	- 0.34%	2.33%	1.56%	2.38%		
1 year - % p.a.	8.01%	6.37%	9.01%	7.57%	7.08%	5.96%	7.96%	10.06%	10.65%		
2 year - % p.a.	- 0.89%	2.95%	- 1.48%	2.71%	2.59%	- 1.90%	-	-	-		
Since inception - % p.a.	- 4.44%	- 0.38%	- 5.71%	- 2.20%	- 0.09%	- 5.44%	9.90%	12.87%	15.16%		
FUND SIZE AS AT 31/07/10	\$ 0.24M	\$ 0.22M	\$ 0.19M	\$ 0.33M	\$ 0.16M	\$ 0.42M	\$ 0.51M	\$ 0.67M	\$ 1.08M		
INVESTMENT MIX AS AT 30/06/10											
Cash	6.52%	27.15%	6.94%	2.56%	15.13%	2.93%	31.30%	4.98%	7.79%		
Cash & Fixed Interest	-	-	-	-	-	-	-	-	-		
Australian Fixed Interest	12.45%	25.49%	-	17.41%	34.72%	8.10%	25.58%	11.10%	21.86%		
Global Fixed Interest	5.23%	12.41%	-	7.47%	16.27%	4.33%	14.82%	6.46%	12.71%		
Australian Shares	37.69%	16.01%	93.06%	35.38%	13.98%	41.94%	11.87%	34.13%	25.45%		
Global Shares	24.80%	7.96%	-	19.63%	8.16%	25.36%	12.19%	33.55%	24.75%		
Australian Property	3.51%	2.53%	-	5.96%	3.33%	6.10%	4.24%	9.78%	7.44%		
Global Property	4.87%	3.69%	-	3.25%	2.18%	3.14%	-	-	-		
Australian & Global Property	-	-	-	-	-	-	-	-	-		
Alternative Investments	4.93%	4.76%	-	8.34%	6.23%	8.10%	-	-	-		
	100.00%	100.00%	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 management fees; inclusive of any Education Tax Benefit, which is only available for genuine education expenses; 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, BT Investment Management (RE) Limited, Colonial First State Investments Limited, ING Funds Management Limited, MLC Investments Limited, Perpetual Investment Management Limited and UBS Global Asset Management (Australia) Limited.



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	ING Capital Stable	ING High Growth	ING Managed Growth	MLC Horizon 2 Capital Stable	MLC Horizon 4 Capital	MLC Horizon 6 Share	Perpetual Balanced Growth	Perpetual Conservative	Perpetual Industrial Share	UBS Cash
AS AT 31/07/10										
OPTION CODE	777	779	778	780	781	782	784	783	785	789
MORNINGSTAR CODE	15708	15710	15709	15711	15712	15713	15715	15714	15716	16867
INCEPTION DATE	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	11/07/07	3/12/08
PAST PERFORMANCE^A										
1 month	1.23%	2.41%	2.34%	1.21%	2.80%	4.19%	1.62%	0.70%	4.49%	0.28%
3 months	0.43%	- 3.19%	- 2.15%	- 0.32%	- 1.94%	- 3.01%	- 1.61%	0.04%	- 4.11%	0.83%
6 months	2.71%	- 0.13%	1.25%	2.04%	1.97%	1.43%	0.86%	2.00%	0.83%	1.54%
1 year - % p.a.	7.66%	4.72%	6.80%	7.88%	9.41%	9.50%	6.51%	6.53%	11.35%	2.64%
2 year - % p.a.	3.32%	- 3.28%	- 1.61%	2.65%	- 0.45%	- 1.72%	0.53%	3.21%	5.40%	-
Since inception - % p.a.	1.80%	- 6.97%	- 4.30%	- 0.95%	- 3.29%	- 4.78%	- 2.39%	1.43%	- 4.18%	2.61%
FUND SIZE AS AT 31/07/10	\$ 0.44M	\$ 0.06M	\$ 0.21M	\$ 0.26M	\$ 1.10M	\$ 1.21M	\$ 0.99M	\$ 0.44M	\$ 1.05M	\$ 1.91M
INVESTMENT MIX AS AT 30/06/10										
Cash	29.90%	0.50%	6.20%	13.83%	0.58%	1.01%	7.21%	23.84%	2.81%	100.00%
Cash & Fixed Interest	-	-	-	-	-	-	-	-	-	-
Australian Fixed Interest	28.00%	-	10.90%	35.10%	16.63%	-	16.98%	41.73%	0.02%	-
Global Fixed Interest	20.50%	-	8.10%	22.86%	12.95%	-	-	0.01%	-	-
Australian Shares	16.50%	51.30%	38.90%	11.52%	30.26%	38.98%	30.58%	13.40%	96.44%	-
Global Shares	3.10%	46.90%	25.30%	4.58%	32.27%	57.03%	31.44%	13.11%	-	-
Australian Property	2.00%	-	10.60%	12.11%	4.24%	-	4.73%	4.65%	0.73%	-
Global Property	-	-	-	-	-	-	-	-	-	-
Australian & Global Property	-	1.30%	-	-	-	-	-	-	-	-
Alternative Investments	-	-	-	-	3.07%	2.98%	9.06%	3.26%	-	-
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%



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