

### Issue 13, 27 September 2011

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan Education Savings Plan was issued on 10 October 2003 and Supplementary Product Disclosure Statement dated 30 June 2011.

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### Page 1 of Supplementary Product Disclosure Statement dated 30 June 2011

#### Changes to the 'Increases to limits'

From 1 October 2011, the contents of the 'Increases to limits' on page 1 of the Supplementary Product Disclosure Statement dated 30 June 2011 will be replaced as follows:

"Lifeplan is pleased to advise that after a review of the rising cost of education, we have increased the contribution and benefit limits in the Lifeplan Education Savings Plan with effect from 1 October 2011.

The maximum for contributions per nominated student has increased to \$428,000. References to the contributions maximum can be found under 'Key features and benefits at a glance' on page 5 and 'Is there a limit to how much I can contribute?' on page 7 of the PDS.

The maximum living allowance which can be claimed and withdrawn from the Student Benefit Account in a calendar year has increased to \$6,150. References to the maximum living allowance can be found under 'Can the student claim a living allowance?' on page 18 and 'What are the annual education benefit limits?' on page 19 of the PDS.

The maximum limit for an education benefit which can be claimed and withdrawn from the Student Benefit Account in a calendar year has been removed – there is now no limit to the amount of education benefits you can withdraw from your plan. Reference to the maximum education benefit can be found under 'What are the annual education benefit limits?' on page 19 of the PDS."

#### Important Information

This information is not based upon the financial objectives, situation or needs of any particular investor. Before acquiring or deciding to hold the product you should obtain the Product Disclosure Statement (PDS) from the issuer Lifeplan and consider whether the product is appropriate for you. The information provided here was current at time of publication only, and we recommend that you access our website for further information.

## Issue 12, 1 September 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifepan Education Savings Plan was issued on 10 October 2003 and Supplementary Product Disclosure Statements dated 1 October 2008 and 6 August 2009.

### Inside Cover, Product Disclosure Statement Lifepan Funds Management

From 1 September 2010 the following shall apply to Lifepan's funds under management information:

Lifepan is a leading Australian specialist fund manager and provider of investment products, with total assets and funds under management in excess of \$1.6 billion at 31 July 2010.

### Page 2 of Supplementary Product Disclosure Statement

#### 1. Increases to limits

From 1 October 2010 the maximum for contributions per nominated student will increase from '\$385,000' to '\$405,000'.

From 1 October 2010 the maximum living allowance which can be claimed from the Student Benefit Account in a calendar year has increased from \$5,500 to \$5,800.

## Issue 11, 30 June 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifepan Education Savings Plan was issued on 10 October 2003 and Supplementary Product Disclosure Statements dated 1 October 2008 and 6 August 2009.

### Point 2 of Supplementary Product Disclosure Statement dated 1 October 2008 Increases to tax-free thresholds

An increase in the low income tax offset from 1 July 2010 has increased the effective tax-free thresholds for resident individuals as set out below.

Age	Effective tax-free thresholds	
	2009-2010	2010-2011
Under Age 18	\$3,000	\$3,333
Age 18 & Over	\$15,000	\$16,000

### Employee Remuneration

Employees of Lifepan who may give you general advice do not receive specific payments or remuneration for the provision of that advice. These employees receive salaries from us. Employees may also receive bonuses and other benefits from us depending on individual, team and group performance during the relevant period (currently yearly). The part of their bonus which relates to their total annual sales, will not

exceed 25% of the employee's annual salary. Other benefits are discretionary, and based on achievement of pre-determined objectives.

For example, if your consultant's annual salary is \$45,000 they may receive a bonus component of up to \$11,250 ( $\$45,000 \times 25\%$ ) per annum which is attributable to their total annual sales. If these amounts are paid, they are paid by Lifeplan and are not an extra amount paid from the option, nor are they an amount you pay.

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## Issue 10, 8 January 2010

Below is information that has changed since the Product Disclosure Statement (PDS) for the Lifeplan Education Savings Plan was issued on 10 October 2003 and Supplementary Product Disclosure Statements dated 1 October 2008 and 6 August 2009.

### Lifeplan and Australian Unity have recently merged

Lifeplan and Australian Unity have recently merged to form an even stronger mutual organisation.

While Lifeplan members at 31 August 2009 became members of Australian Unity, the Lifeplan name, and most importantly our focus on providing you with the best investment products and service, remains the same.

For more information about the merger, please do not hesitate to contact us on 1300 1300 38 or visit [www.lifeplan.com.au](http://www.lifeplan.com.au).

### Pages 21 and 22

#### What is my relationship with Lifeplan?

#### What are my rights as an investor?

Members of Lifeplan have become members of Australian Unity. You are subject to the rights and obligations set out in the Constitution of Australian Unity and have ceased to be a member of Lifeplan, but you remain a member of the relevant Lifeplan benefit fund that relates to this product. The Australian Unity Constitution operates as a contract between Australian Unity and its members.

### Page 22

#### What happens to my personal information?

This section contains information on how Lifeplan collects, uses and discloses your personal information. Should the merger proceed any reference to the Lifeplan Group should be deleted and replaced with "the Australian Unity Group". Lifeplan will also disclose information such as your name, contact details and product details to Australian Unity for the purpose of Australian Unity maintaining a register of its members and administering its memberships.

### Registered Office Information

The address of the registered office of Lifeplan Australia Friendly Society Ltd and its subsidiaries (Lifeplan Australia Building Society Limited, Funeral Plan Management Pty Ltd, Lifeplan Travel Pty Ltd) has changed to:

114 Albert Road  
South Melbourne VIC 3205

All Lifeplan correspondence to be sent to:

GPO Box 89  
Adelaide SA 5001

### **NOTICE TO NEW INVESTORS**

The Lifeplan Education Savings Plan has been closed to new investors as of 31st December 2009. Existing investors can continue to make additional contributions.

### **Important Information**

This information is not based upon the financial objectives, situation or needs of any particular investor. The information provided here was current at time of publication only, and we recommend that you access our website for further information.