

21 March 2012

Please find below the latest Investing Transaction Costs for Lifeplan NextGen Investments.

Option ID	APIR	Option Name	Investing Transaction Cost	Example in \$ for a \$10,000 investment or switch*	Effective Date
10038	LIF0088AU	Advance Imputation	0.50%	\$50	27.06.2008
10000	LIF0041AU	AMP Capital Conservative**	0.25%	\$25	01.03.2012
10001	LIF0042AU	AMP Capital Balanced Growth**	0.45%	\$45	01.03.2012
10002	LIF0043AU	AMP Capital Sustainable Share	0.50%	\$50	27.06.2008
10003	LIF0044AU	AMP Capital Future Directions Australian Share	0.50%	\$50	27.06.2008
10004	LIF0045AU	BT Enhanced Cash	0.06%	\$6	28.11.2008
10005	LIF0047AU	BT Conservative Outlook**	0.17%	\$17	04.10.2011
10006	LIF0046AU	BT Active Balanced	0.29%	\$29	04.10.2011
10007	LIF0049AU	BT Future Goals	0.31%	\$31	04.10.2011
10008	LIF0048AU	BT Ethical Share	0.50%	\$50	27.06.2008
10009	LIF0050AU	BT Geared Imputation	0.80%	\$80	04.11.2009
10046	LIF0051AU	Colonial First State Enhanced Yield	0.30%	\$30	27.06.2008
10045	LIF0059AU	Colonial First State Integrity Australian Share No.2	0.40%	\$40	27.06.2008
10048	LIF0056AU	Colonial First State Generation Global Share	0.50%	\$50	27.06.2008
10039	LIF0053AU	FirstChoice Conservative	0.30%	\$30	01.06.2009
10040	LIF0055AU	FirstChoice Moderate	0.30%	\$30	27.06.2008
10041	LIF0054AU	FirstChoice Growth	0.40%	\$40	27.06.2008
10042	LIF0058AU	FirstChoice Property Securities	0.40%	\$40	27.06.2008
10043	LIF0052AU	FirstChoice Australian Share	0.40%	\$40	27.06.2008
10044	LIF0057AU	FirstChoice Global Share	0.50%	\$50	27.06.2008
10036	LIF0089AU	IML Australian Share	0.50%	\$50	27.06.2008
10010	LIF0063AU	ING Capital Stable	0.12%	\$12	27.06.2008
10011	LIF0065AU	ING Managed Growth	0.36%	\$36	27.06.2008
10012	LIF0064AU	ING High Growth	0.50%	\$50	27.06.2008
10013	LIF0062AU	ING Australian Share	0.50%	\$50	27.06.2008
10049	LIF0061AU	Lifeplan Capital Guaranteed	0.00%	\$0	27.06.2008
10047	LIF0060AU	Lifeplan Managed Investment	0.18%	\$18	27.06.2008
10018	LIF0071AU	MLC Horizon 2 – Capital Stable	0.10%	\$10	27.06.2008
10019	LIF0072AU	MLC Horizon 3 – Conservative Growth	0.15%	\$15	27.06.2008
10020	LIF0073AU	MLC Horizon 4 – Balanced	0.20%	\$20	01.02.2012
10021	LIF0074AU	MLC Horizon 5 – Growth	0.20%	\$20	01.02.2012
10022	LIF0075AU	MLC Horizon 6 – Share	0.30%	\$30	01.02.2012

10023	LIF0076AU	MLC Horizon 7 – Accelerated Growth	0.40%	\$40	22.10.2009
10024	LIF0070AU	MLC Australian Share**	0.30%	\$30	22.10.2009
10014	LIF0066AU	OptiMix Conservative	0.18%	\$18	19.02.2010
10015	LIF0068AU	OptiMix Moderate	0.26%	\$26	27.06.2008
10016	LIF0067AU	OptiMix Growth	0.42%	\$42	27.06.2008
10017	LIF0069AU	OptiMix Australian Share	0.50%	\$50	27.06.2008
10025	LIF0079AU	Perpetual Conservative Growth	0.26%	\$26	02.02.2011
10026	LIF0078AU	Perpetual Balanced Growth	0.34%	\$34	02.02.2011
10027	LIF0080AU	Perpetual Diversified Growth	0.33%	\$33	02.02.2011
10028	LIF0077AU	Perpetual Property Securities**	0.30%	\$30	21.04.2010
10029	LIF0081AU	Perpetual Ethical SRI**	0.30%	\$30	21.04.2010
10030	LIF0082AU	Perpetual Industrial Share	0.30%	\$30	21.04.2010
10037	LIF0090AU	UBS Australian Share	0.50%	\$50	01.08.2011
10031	LIF0083AU	Vanguard Australian Fixed Interest Index	0.40%	\$40	05.06.2009
10032	LIF0085AU	Vanguard Intl Fixed Interest Index (Hedged)	0.40%	\$40	05.06.2009
10033	LIF0087AU	Vanguard Australian Property Securities Index	0.40%	\$40	27.06.2008
10034	LIF0084AU	Vanguard Australian Shares Index	0.30%	\$30	27.06.2008
10035	LIF0086AU	Vanguard International Shares Index	0.40%	\$40	27.06.2008

* The dollar example assumes you invest or switch \$10,000 into the Investment Option.

** These Investment Options have been closed to new investors from 1 November 2010. Existing investors can continue to make additional contributions.

Closure of Investment Options

Lifeplan has announced that, from 1 April 2012 it will close 27 Investment Options on the NextGen investment menu. Investors in closing Investment Options will be required to switch their existing investment into a continuing Investment Option. If investors do not switch their existing investment, the investment will default into the Lifeplan Capital Guaranteed Investment Option after 1 April 2012.

Investors should note that Investing Transaction Costs will not apply to any switch made as a result of the closure of Investment Options. Lifeplan will absorb any Investing Transaction Costs incurred by moving out of closed Investment Options, and there will be no Investing Transaction Cost applicable for any investors whose investment is automatically transferred to a default continuing Investment Option(s).

Note that if an investor wishes to switch an Investment Option after 1 April 2012, the normal Investing Transaction Costs set out above will apply.

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 current 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.