

# Corporate Profile



## WHO WE ARE

Lifeplan is an Australian specialist funds manager and provider of investment products, with total funds under management and administration of \$2 billion (as at 31 January 2011). It is a market leader in the investment bond and funeral bond markets, and a provider of education savings plans.

Lifeplan was formed in 1984 through the joining of four friendly societies. We have developed our market leadership position by striving to be a niche provider with business-wide specialisation focused on quality product, services and advice strategies to deliver a compelling outcome for investors.

In August 2009, Lifeplan merged with financial services, health and retirement living services provider Australian Unity to create an even stronger mutual organisation. Lifeplan is now a specialised product division within Australian Unity Investments, offering investors a unique combination of specialist product expertise and strong asset management. The business is well placed to provide Australians with a range of investments that offer tax advantages, capital protection, income and growth.

Both Lifeplan and Australian Unity have operated as mutual companies for almost 170 years. Each company has evolved through successful mergers between similar mutual organisations, and they share some of the same antecedent organisations from different states.

## WHAT WE DO

Our core strategy is to grow our funds under management through developing our products, services and advice strategies to meet the demands faced by financial planners, their clients, and dealer groups. There are key positions in the market for well-run specialist providers who focus on a sustainable competitive advantage and deliver positive results.

Lifeplan believes that of central importance in the client-adviser relationship is quality of advice, and the range of advice strategies available to a financial planner to deliver tailored outcomes to their clients. When we partner with a financial planning business, our focus is on expanding the range of advice strategies that are available to financial planners. This increases client satisfaction and leverages expansion into new consumer markets.







Australian Unity is a national organisation with more than \$930 million in revenue, providing services to more than 560,000 Australians (as at 30 June 2010).

As a mutual company, it is owned by and run for the benefit of its members. The company is not listed on the sharemarket, and can therefore make decisions that support a longer term view.

Australian Unity Investments has the entrepreneurialism and flexibility of a boutique investment house, and as part of the wider Australian Unity Group it benefits from the professionalism and resources of a major corporation.

It was one of the only organisations to grow its funds under management through the global financial crisis, from \$6.5 billion at 30 June 2008 to \$12.3 billion at 31 January 2011.

## WHAT WE OFFER

The products that Lifeplan offers can be broadly grouped into four categories: investment bonds, education savings products, funeral bonds, and traditional (defined benefit) products. Our target market is the retail market, where we distribute our products through financial planners and funeral directors.

### Lifeplan NextGen Investments

Lifeplan NextGen Investments is an investment bond product that provides clients with access to extensive investment options managed by professional fund managers, meaning they can invest across a range of asset classes and investment styles. It is ideal for investors who have reached their superannuation contribution cap, or are too young or too old to access the superannuation system for an effective retirement income stream.

NextGen also offers Wealth Preserver, a unique wealth transfer feature that allows people to leave a tax advantaged inheritance to their beneficiaries in a controlled series of payments or when they reach a certain age. Alternatively, clients can provide a child or grandchild with a nest egg to give them assistance at the start of their adult life with the NextGen Child feature.

### Lifeplan Education Investment Fund

The Lifeplan Education Investment Fund gives one of the greatest gifts anyone could receive – education. It's a specially designed investment product to help clients fund a lifetime of education expenses for their children or grandchildren – pre-school, primary, secondary, and a wide range of tertiary and special needs education. Funds used for legitimate education expenses receive a special tax advantage and, should the need arise, investors are able to access funds for non-education purposes and still receive taxation benefits.

### Lifeplan Tax Minimiser Funeral Bond, FuneralPlan Bond and FuneralPlan Pre-paid

Lifeplan Tax Minimiser Funeral Bond, FuneralPlan Bond and FuneralPlan Pre-paid give people peace of mind about their family having to bear the strain of financing a funeral. These products are a sensible way to put money aside and accumulate funds to help meet the cost of funeral expenses, and have valuable tax and social security advantages.

FuneralPlan Bond and FuneralPlan Pre-paid are distributed by Funeral Plan Management\*, a specialist distributor and servicer of pre-paid funeral plans to funeral directors Australia-wide. Funeral Plan Management is part of Lifeplan, and clearly demonstrates our ability to build distinctive distribution and product businesses.

#### Important information

The information in this document has been prepared by the product issuer Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No 237989.

It contains general information only and does not take into account your individual objectives, personal circumstances, financial situation or needs. While every care has been taken in the preparation of this information, we reserve the right to make corrections. You should seek your own financial advice and read the relevant, current Product Disclosure Statement (PDS) before making any investment decisions. You can obtain a copy of the current PDS by visiting [www.lifeplan.com.au](http://www.lifeplan.com.au) or calling 1300 1300 38.

Lifeplan is registered as a Life Company under the Life Insurance Act 1995, and is regulated by the Australian Prudential Regulatory Authority.

\*Funeral Plan Management Pty Ltd ABN 30 003 769 640



## OUR ADVICE STRATEGIES

To give investors the best solution for their individual needs, we provide advice strategies that tailor the application of our products - showing how the products can form part of an investor's overall financial strategy.

Some of the advice strategies we provide are:

- Tax effective income – intelligent and flexible
- Superannuation – accessible at any time, and an alternative to contributions that could otherwise breach contribution limits
- Wellbeing of the next generation – control over money left to beneficiaries
- Value to a planning business – potential to increase the future sale value of a financial planning practice
- Investing for children – no personal tax to either investor or child on investment earnings, tax intelligent capital access

## OUR VALUE PROPOSITION

- Use of specialist technical expertise in developing modern, tax intelligent solutions for our customers
- High quality products, advice strategies, sales support, service and relationships with our distributors and clients, which has driven strong customer loyalty
- Innovative distribution strategies and skilled employees
- Strong customer service, including client administration, retention and distribution support



## LIFEPLAN ICFS FINANCIAL ADVICE SATISFACTION INDEX

The Lifeplan ICFS Financial Advice Satisfaction Index is a tool for financial advisers wishing to improve their levels of client service. The Index looks at the satisfaction levels of clients in three areas—performance due to financial advice, an adviser’s technical ability, and trust and reliability of an adviser.

The research is sponsored by Lifeplan, and is conducted every six months by the University of Adelaide's International Centre for Financial Services. Our sponsorship covers the costs of collecting, preparing and analysing data to determine the Index.

Lifeplan is a keen sponsor of the Index, as it assists dealer groups in understanding key client perceptions that lead to them advocating their advisers, and will over time lead to further improvements in the industry. We believe quality dealer groups build their client bases by focusing on the very issues uncovered by this research: trust, technical quality and performance.



## OUR PEOPLE

Lifeplan's principal office is in Adelaide, and we also have distribution teams servicing financial planners in Melbourne, Sydney and Brisbane. The business is integrated with Australian Unity Investments, with asset management, finance, legal, tax, and other core services being delivered from Australian Unity's head office in Melbourne.

### **Matt Walsh**

**General Manager – Specialised Products  
Head of Lifeplan**

Matt is responsible for the combined Lifeplan and Australian Unity Investments investment bonds business.

Matt has 20 years experience in the financial services industry. He joined Lifeplan in 1993, and prior to his current role was responsible for strategy, product development, client services, IT, distribution and marketing. Before joining Lifeplan he worked with PriceWaterhouse as a management consultant, including time in the US with the PriceWaterhouse world firm on development of their global methodologies.

Matt has a Bachelor of Applied Science and a Masters of Business Administration, and is chair of the Strategic Advisory Board of Adelaide University's International Centre of Financial Services.

### **George Takianos**

**Sales Manager – Lifeplan**

George joined Lifeplan in 2010, and heads up the national business development team. He and his team work with financial advisers to deliver the most appropriate solutions and strategies for their clients' personal situations. He has a particular focus on promoting Lifeplan's tax-advantaged education savings and investment products.

George has 10 years experience in the financial services industry. He joined Lifeplan from Colonial First State where he held several roles, most recently as practice development manager (NSW) for the Financial Wisdom business. He has a Bachelor of Commerce and qualifications in superannuation and financial planning from the Securities Institute of Australia and Kaplan.



### Tony Di Girolamo

Head of Specialised Product

Tony joined Lifeplan in September 2000 as Product Manager. In his current role, Tony is responsible for product development and maintenance, and providing technical support for the business development managers.

Prior to joining Lifeplan Tony worked at the State Bank of South Australia, where he held a number of roles including head of the staff superannuation unit, fund secretary to staff super funds, and head of the administration unit for retail fund management products.

Tony has 25 years experience in the financial services industry and has a Bachelor of Science, a Graduate Diploma in Financial Planning and a Graduate Diploma in Applied Finance and Investment.

### Alison Massey

National Adviser Solutions Manager

Alison joined Lifeplan as a Business Development Manager in October 2004. In December 2007 she moved into her current role, where she is responsible for the provision of technical support for business development managers, financial advisers and clients, as well as creating new technical concepts to support Lifeplan's products and sales process.

Alison has been working in financial services for 34 years. Before joining Lifeplan, she worked as a certified financial planner. She has a Diploma of Financial Planning.

### Rosa Velkovski

Lifepan Account Manager

Rosa is responsible for the management of key accounts that incorporate the Lifeplan investment suite in their financial planning practice.

Rosa joined Lifeplan in 2008 as a Business Development Manager for Victoria and Tasmania. She has 20 years experience in the banking and finance industry, including six years as a financial planner and two years as a senior financial planner within the Commonwealth Financial Planning group.

Rosa has a Bachelor of Business and a Diploma in Financial Planning.



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