



# Tax Minimiser Funeral Bond Investment Report

Capital Guaranteed with tax and social security advantages

## Performance Update

### Investment Objective

The Funeral Bond aims to provide consistent, reliable and competitive returns generated from a portfolio of cash and fixed interest investments, backed by a capital guarantee from Lifeplan.

Asset Allocation		Benchmark	Range	
	Cash	75%	15 - 100%	
	Fixed Interest	25%	0 - 85%	
Performance History	Financial Year Ended	Bonus Rate <sup>1</sup>	Funeral Bond Tax Benefit <sup>2</sup>	Total Return <sup>3</sup>
	30 June 2006	3.00% pa	1.28% pa	4.28% pa
	30 June 2007	3.25% pa	1.39% pa	4.64% pa
	30 June 2008	3.50% pa	1.50% pa	5.00% pa
	30 June 2009	3.01% pa	1.29% pa	4.30% pa
	30 June 2010	2.50% pa	1.07% pa	3.57% pa
Other Details	Funeral Bond Fund start date:		January 2003	
	Funeral Bond Fund portfolio size as at 30/06/2010:		\$87.15 million	

1. The bonus rate shown is after ongoing fees, expenses and taxes. It does not take into account any entry fees or stamp duty that you may be required to pay. Bonuses are capital guaranteed once paid.
2. The Funeral Bond Tax Benefit is expressed as a percentage return and is a non-guaranteed amount that Lifeplan expects to pay as part of the funeral benefit. For more information refer to the Disclosure Document.
3. The Total Return is the sum of the Bonus Rate allocated and the Funeral Bond Tax Benefit for the period being shown.

Past performance is no indication of current or future returns. This information has not been based upon the financial objectives, situation or needs of any particular investor. Before investing you should consider whether the product is appropriate for you. Investment may be made using the current Disclosure Document which is issued and available from Lifeplan.



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