
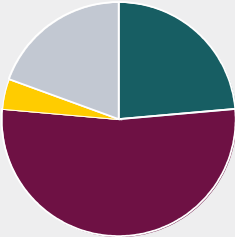
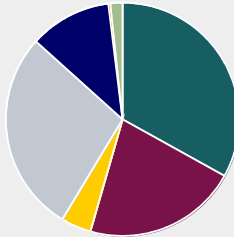
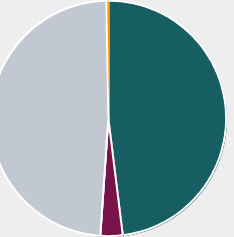













# Education Savings Plan

Capital Secure		Balanced		Diversified		High Growth	
Return from inception to 31/08/08							
4.53% p.a. <sup>^</sup>		4.81% p.a. <sup>^</sup>		0.96% p.a. <sup>^</sup>		1.41% p.a. <sup>^</sup>	
<b>Past performance ending 31/08/08</b>							
3 month	1.58% <sup>^</sup>	3 month	-1.02% <sup>^</sup>	3 month	-2.59% <sup>^</sup>	3 month	-4.16% <sup>^</sup>
1 year	5.56% p.a. <sup>^</sup>	1 year	-4.87% p.a. <sup>^</sup>	1 year	-9.16% p.a. <sup>^</sup>	1 year	-11.99% p.a. <sup>^</sup>
2 years	5.10% p.a. <sup>^</sup>	2 years	1.29% p.a. <sup>^</sup>	2 years	-0.42% p.a. <sup>^</sup>	2 years	-0.28% p.a. <sup>^</sup>
3 years	4.70% p.a. <sup>^</sup>	3 years	3.62% p.a. <sup>^</sup>	3 years	N/A	3 years	N/A
Inception date: 31 Jan 2005				Inception date: 31 Dec 2005			
Asset Allocation as at 30/06/08							
							
 Australian Listed Shares	 Australian Fixed Interest & Cash	 Australian Property	 Global Shares	 Global Fixed Interest	 Global Cash	 Global Property	
Capital Secure		Balanced		Diversified		High Growth	
Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option
Bank of Scotland	11.29	BHP Billiton	4.06	Westfield Group Stapled	3.01	Commonwealth Bank	3.27
St George Bank	10.54	Queensland Treasury Corp 14/7/09	3.20	Commonwealth Bank	2.96	National Australia Bank	2.67
Scimitar Securitisation Program	9.65	Westfield Group Stapled	2.26	National Australia Bank	2.20	Westfield Group Stapled	2.46
Suncorp Metway	7.13	Queensland Treasury Corp 14/5/9	2.16	Westpac Bank	2.07	Wesfarmers	2.44
GE Capital	6.38	Commonwealth Govt 15/4/15	2.07	ANZ Bank	2.07	Westpac Bank	2.34
Sword Securitisation Program	4.94	NSW Treasury Corp 1/3/17	1.80	Wesfarmers	1.83	ANZ Banking Group	2.25
BNP Paribas	4.66	Commonwealth Govt 15/5/21	1.60	Woolworths	1.79	Woolworths	2.12
Spear Securitisation Program	4.52	Rio Tinto Limited	1.43	Telstra Corporation	1.68	QBE Insurance	1.99
Adelaide Bank	4.23	Commonwealth Bank	1.39	QBE Insurance	1.66	Telstra Corporation	1.58
ANZ Bank	4.19	Telstra Corporation	1.29	Orica Limited	0.89	Orica Limited	1.45
Investment Holding classifications as at 30/06/2008:							
 Purple = Australian Cash				 Blue = International Equities			
 Green = Australian Equities				 Black = Fixed Interest Securities			

The Education Savings Plan (the Plan) is issued by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFSL 237989 (Lifeplan) and is marketed and distributed by the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank). The Bank does not guarantee or in any way stand behind the Plan.

The information in this document is not based upon the financial objectives, situation or needs of any particular investor. Before investing you should consider whether the Plan is appropriate for you. Applications can be made on the application form in the current Product Disclosure Statement (PDS), which is available from the Bank and Lifeplan, and should be considered in deciding whether to hold or acquire the product. Asset allocations and specific investment holdings may vary on a daily basis.

<sup>^</sup> Returns are based on the movement in unit prices during the periods listed above. Returns are net of taxes, fees and charges and investing transaction cost. The Returns are inclusive of the Education Tax Benefit, which is only available for genuine education expenses. Returns for periods greater than one year are annualised. Past performance is not indicative of future performance.

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