

# Education Savings Plan

Capital Secure		Balanced		Diversified		High Growth	
Return from inception to 31/10/08							
4.67% p.a. <sup>^</sup>		2.37% p.a. <sup>^</sup>		-1.79% p.a. <sup>^</sup>		-1.85% p.a. <sup>^</sup>	
<b>Past performance ending 31/10/08</b>							
3 month	1.84% <sup>^</sup>	3 month	-3.45% <sup>^</sup>	3 month	-4.24% <sup>^</sup>	3 month	-4.81% <sup>^</sup>
1 year	6.15% p.a. <sup>^</sup>	1 year	-11.08% p.a. <sup>^</sup>	1 year	-16.42% p.a. <sup>^</sup>	1 year	-20.25% p.a. <sup>^</sup>
2 years	5.39% p.a. <sup>^</sup>	2 years	-2.85% p.a. <sup>^</sup>	2 years	-5.10% p.a. <sup>^</sup>	2 years	-5.97% p.a. <sup>^</sup>
3 years	4.91% p.a. <sup>^</sup>	3 years	0.87% 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 30/09/08							
■ 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
St George Bank	11.90	90 day Bank Bills	3.80	Westfield Group Stapled	3.48	Commonwealth Bank	3.53
Bank of Scotland	11.29	BHP Billiton	2.83	Commonwealth Bank	3.37	National Australia Bank	2.58
Waratah Securitisation Program	10.07	Westfield Group Stapled	2.78	Westpac Bank	2.39	Westpac Bank	2.56
GE Capital	9.80	ANZ Bank	1.58	National Australia Bank	2.17	Westfield Group Stapled	2.50
Suncorp Metway	8.89	Commonwealth Bank	1.55	ANZ Bank	2.11	ANZ Banking Group	2.37
Adelaide Bank	8.71	National Australia Bank	1.55	Woolworths	2.11	Woolworths	2.31
Colonial First State	7.21	Telstra Corporation	1.16	Telstra Corporation	2.11	QBE Insurance	2.24
Australia Pacific Airports	6.99	Westpac Banking Corporation	1.16	QBE Insurance	1.96	Wesfarmers	1.97
Cutlass Securitisation Program	6.68	Woolworths	0.96	Wesfarmers	1.52	Telstra Corporation	1.89
Scimitar Securitisation Program	5.68	QBE Insurance Group	0.95	90 day Bank Bills	1.31	Macquarie Bank	1.55
Investment Holding classifications as at 30/09/2008:							
■ Purple = Australian Cash		■ Blue = International Equities		■ Green = Australian Equities		■ Black = Fixed Interest Securities	

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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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