

# Education Savings Plan

Capital Secure		Balanced		Diversified		High Growth	
Return from inception to 31/08/11							
4.15% p.a. <sup>^</sup>		2.76% p.a. <sup>^</sup>		0.04% p.a. <sup>^</sup>		-0.16% p.a. <sup>^</sup>	
<b>Past performance ended 31/08/11</b>							
3 month	0.95% <sup>^</sup>	3 month	-3.17% <sup>^</sup>	3 month	-4.14% <sup>^</sup>	3 month	-5.96% <sup>^</sup>
1 year	4.15% p.a. <sup>^</sup>	1 year	0.70% p.a. <sup>^</sup>	1 year	-0.36% p.a. <sup>^</sup>	1 year	-0.19% p.a. <sup>^</sup>
2 years	3.60% p.a. <sup>^</sup>	2 years	1.86% p.a. <sup>^</sup>	2 years	0.66% p.a. <sup>^</sup>	2 years	-0.37% p.a. <sup>^</sup>
3 years	3.86% p.a. <sup>^</sup>	3 years	0.38% p.a. <sup>^</sup>	3 years	-0.55% p.a. <sup>^</sup>	3 years	-1.17% p.a. <sup>^</sup>
5 years	4.30% p.a. <sup>^</sup>	5 years	0.75% p.a. <sup>^</sup>	5 years	-0.50% p.a. <sup>^</sup>	5 years	-0.82% p.a. <sup>^</sup>
Inception date: 31 Jan 2005				Inception date: 31 Dec 2005			
Asset Allocation as at 30/06/11							
■ Australian Listed Shares		■ Australian Fixed Interest & Cash		■ Australian Property		■ Global Shares	
■ Global Fixed Interest		■ Global Cash		■ Global Property			

  

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Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option	Top 10 Investment Holdings	% of option
Bendigo and Adelaide Bank NCD 09/05/2011	5.90	BHP Billiton	3.45	Commonwealth Bank	3.69	ANZ Banking Group	3.81
BNP Paribas NCD 23/06/2011	5.86	NSWTC 01/04/2019	2.69	ANZ Banking Group	3.52	National Australia Bank	3.59
Westpac Banking Corp NCD 11/08/2011	5.82	NSWTC 01/04/2016	2.24	National Australia Bank	2.92	Commonwealth Bank	3.26
Colonial Finance FRN 11/05/2012	5.70	QLDTC 14/09/2017	1.89	Westpac Bank	2.91	Westpac Bank	2.89
Suncorp Metway NCD 02/06/2011	3.67	NSWTC 01/03/2017	1.64	Westfarmers	2.37	Westfarmers	2.79
Westpac Banking Corp NCD 11/07/2011	3.65	Commonwealth Bank	1.62	NSWTC 01/04/2019	1.92	CSL	2.49
Commonwealth Bank Term Deposit 21/04/2011	3.12	Westfield Group Stapled Securities	1.61	CSL	1.65	Amcor	1.56
CFS Wholesale Geared Share Fund Promissory Note 28/04/2011	2.95	National Australia Bank	1.50	NSWTC 01/04/2016	1.59	Qantas Airways	1.48
Suncorp Metway NCD 26/05/2011	2.94	ANZ Banking Group	1.42	Westfield Group Stapled Securities	1.55	QBE Insurance Group	1.45
CFS Wholesale Geared Share Fund Promissory Note 12/04/2011	2.81	Westpac Banking Corp	1.35	Telstra	1.53	Brambles	1.31
Investment Holding classifications as at 31/07/11:				■ Purple = Australian Cash		■ Black = Fixed Interest Securities	
				■ Green = Australian Equities			

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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