

# Education Savings Plan

Capital Secure		Balanced		Diversified		High Growth	
Return from inception to 30/09/11							
4.14% p.a. <sup>^</sup>		2.31% p.a. <sup>^</sup>		-0.28% p.a. <sup>^</sup>		-0.62% p.a. <sup>^</sup>	
Past performance ended 31/08/11							
3 month	0.91% <sup>^</sup>	3 month	-4.51% <sup>^</sup>	3 month	-5.03% <sup>^</sup>	3 month	-6.81% <sup>^</sup>
1 year	4.16% p.a. <sup>^</sup>	1 year	-2.30% p.a. <sup>^</sup>	1 year	-3.27% p.a. <sup>^</sup>	1 year	-4.88% p.a. <sup>^</sup>
2 years	3.66% p.a. <sup>^</sup>	2 years	-0.50% p.a. <sup>^</sup>	2 years	-1.56% p.a. <sup>^</sup>	2 years	-2.96% p.a. <sup>^</sup>
3 years	3.70% p.a. <sup>^</sup>	3 years	0.54% p.a. <sup>^</sup>	3 years	-0.36% p.a. <sup>^</sup>	3 years	-0.96% p.a. <sup>^</sup>
5 years	4.29% p.a. <sup>^</sup>	5 years	-0.09% p.a. <sup>^</sup>	5 years	-1.14% p.a. <sup>^</sup>	5 years	-1.74% p.a. <sup>^</sup>
Inception date: 31 Jan 2005				Inception date: 31 Dec 2005			
Asset Allocation as at 30/09/11							
■ Australian Listed Shares		■ Australian Fixed Interest & Cash		■ Australian Property		■ Global Shares	
■ Global Fixed Interest		■ Global Cash		■ Global Property		■ 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
Colonial Finance Ltd FRN 11/05/2012	4.15	BHP Billiton	2.46	Commonwealth Bank of Australia	3.15	ANZ Banking Group	3.71
Bendigo Bank Ltd NCD 21/12/2011	3.96	NSWTC 01/05/2020	1.83	ANZ Banking Group	2.87	National Australia Bank	3.27
National Australia Bank NCD 02/03/2012	3.92	NSWTC 01/02/2018	1.77	Westpac Banking Corp	2.44	Commonwealth Bank of Australia	3.11
Commonwealth Bank of Australia Term Deposit 03/11/2011	3.71	QLDTC 14/06/2019	1.49	National Australia Bank	2.38	Westpac Banking Corp	2.86
Westpac banking Corp NCD 12/12/2011	3.56	Westpac Banking Corp	1.49	Westfarmers	2.20	Westfarmers	2.85
ANZ Banking Group Ltd NCD 17/11/2011	3.08	Commonwealth Bank of Australia	1.47	Telstra	1.78	CSL	1.90
ANZ Banking Corp NCD 08/03/2012	2.94	National Australia Bank	1.28	NSWTC 01/05/2020	1.31	Qantas Airways	1.56
Bendigo and Adelaide Bank Ltd NCD 28/10/2011	2.79	NSWTC 01/03/2022	1.23	NSWTC 01/02/2018	1.26	QBE Insurance Group	1.39
Australia & New Zealand NCD 07/12/2011	2.58	NSWTC 01/04/2016	1.16	CSL	1.12	Amcor	1.25
Bendigo and Adelaide Bank Ltd NCD 25/10/2011	2.49	Westfarmers	1.12	QLDTC 14/06/2019	1.06	Rio Tinto GBP	1.25
Investment Holding classifications as at 31/09/11:							
■ Purple = Australian Cash		■ Black = Fixed Interest Securities		■ Green = Australian Equities			

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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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