

LifeBuilder



A flexible tax-effective
investment solution that
puts you in control



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Creating wealth with flexibility



Tax-effective wealth creation



Manage assessable income levels



Access to your funds, when you need them



Control when and how your wealth is passed on, with certainty

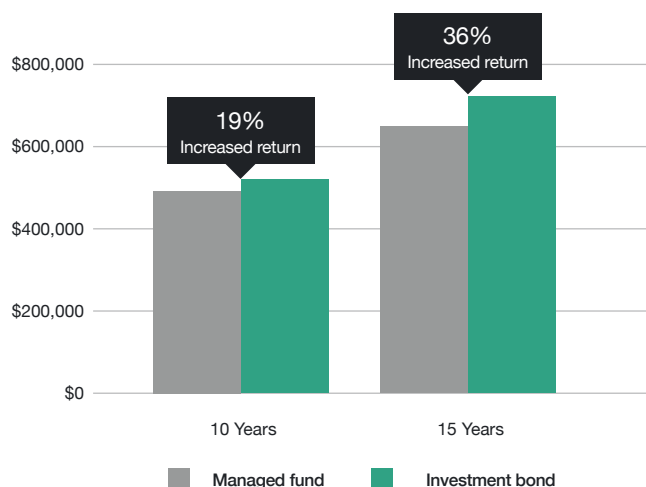


No caps on how much you can contribute



A range of professionally managed investment options

How much can an investment bond increase your return?



Assumes a pre-tax return of 7% p.a. for an investor on a marginal tax rate of 47%. Investment returns are for illustrative purposes only and do not represent any actual or future performance expectations. Increased return is calculated based on original investment of \$250,000.

Who is LifeBuilder suitable for?

Saving for retirement

A tax-effective investment solution with no restrictions such as contribution caps, age limits or 'work tests'. You can also access your funds before retirement age, with no restriction on how much you can access.

Smart, tax-effective investing for higher income earners

A tax-effective investment solution if you're on a marginal tax rate higher than 30%.

Transferring your wealth

A simple, easy and cost effective way to control how your investment is passed on to your family or others, with certainty. You choose when your wealth can be accessed and how much can be drawn down.

Manage income levels in private or family trusts

- A tax-effective solution to managing the level of distributable income generated by a trust.
- Assists pension benefits, aged-care fees and other government benefits.
- Manage your income to improve pension entitlements, reduce aged-care resident fees and access other government benefits.

Need more information?

Telephone

Investor services 1800 806 362
Adviser services 1800 333 657

Email

enquiry@genlife.com.au



genlife.com.au

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