

# FuneralBond



A smart and  
considerate way to  
plan and save for your  
funeral costs



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## A smart and considerate way to plan and save for your funeral costs



### Providing peace of mind



Simple and tax-effective way to save for future funeral expenses



No annual tax reporting



Social security benefits apply (both income and assets tests)



Use as part of a pre-paid funeral arrangement



No health or age conditions



Range of investment options including access to term deposits.

### How a FuneralBond can help

FuneralBond has been specifically designed to help you meet the costs of your funeral.

#### Pre-planning a funeral

You can use your FuneralBond as part of a pre-paid funeral arrangement. Easily transfer your FuneralBond to your chosen funeral director.

#### Social security advantages

If you receive an age pension, service pension or other means-tested Government benefit, your level of benefits could be improved. The FuneralBond is exempt from the pension income and assets tests, up to certain limits (\$12,750 as at July 2017).

If you transfer the FuneralBond to a funeral director as part of a pre-paid funeral arrangement, there are no limits on the amount that's exempt from the pension income and assets tests.

### Tax advantages

A tax-effective way to save for your future funeral costs. There's no need to report investment returns in your annual personal tax return and no requirement to keep additional, ongoing paperwork.

### Savings plan

You can set up a regular savings plan to get started and take advantage of the power of compounding investment returns.

### Key features

- Minimum investment amount of \$1,000
- Nominate a funeral director as part of a pre-paid funeral arrangement
- Investment earnings are taxed at a maximum rate of 30%
- Regular savings plan
- 48 investment options to choose from, including access to term deposits
- No personal tax reporting
- No health or age based restrictions

### Need more information?

- Speak with your Financial Adviser
- Call us on 1800 806 362
- Email [enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)
- Visit [www.genlife.com.au](http://www.genlife.com.au)



[genlife.com.au](http://genlife.com.au)

#### About Generation Life

As the pioneer of Australia's first truly flexible investment bond, we have been at the forefront of providing innovative investment solutions for over 15 years. Today we are a leading specialist of tax effective investment solutions with more than \$1 billion invested with us to date. We are a regulated life insurance company and our parent company is listed on the Australian Stock Exchange. Our investment solutions are built on simplicity, innovation and value.

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