

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

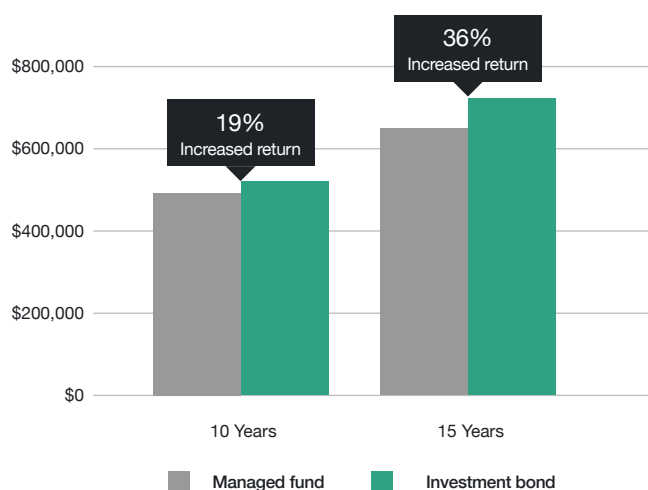


No caps on how much you can contribute



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.

What 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.
- Manage your income to improve pension entitlements, reduce aged-care resident fees and access other government benefits.

Need more information?

- Speak with your Financial Adviser
- Call us on 1800 806 362
- Email enquiry@genlife.com.au
- Visit www.genlife.com.au



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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