

ChildBuilder



A smart way to provide
a child a financial head
start in life



ChildBuilder

A smart way to provide a child a financial head start in life

Providing a helping hand



Tax-effective way to give a child a financial head start



No restriction on what your funds can be used for



No caps on how much you can contribute



Access to your funds when you need them, for your own purpose

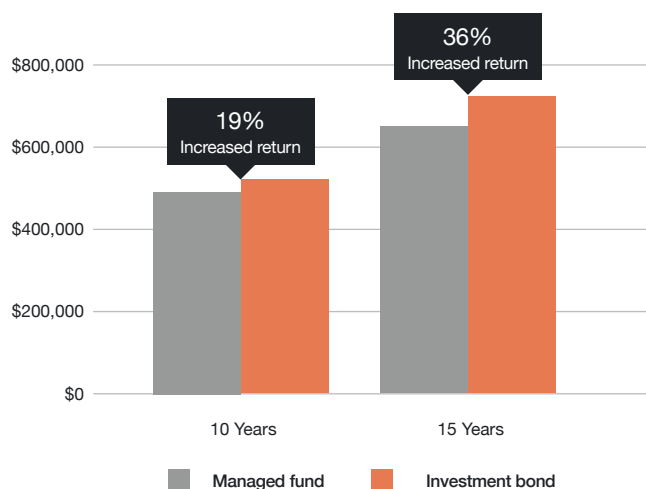


Can be used to pass on your wealth, with certainty



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 ChildBuilder suitable for?

Education costs

A tax-effective investment solution to help save and pay for a child's education costs.

The cost of educating a child can be significant. Starting to save earlier and using the power of compounding investment returns can help. Using a regular savings plan and increasing the level of contributions each year can help ease the financial burden in future years.

Home deposits

Helping a child get into the property market and achieve home ownership can be a significant concern for parents and grandparents. ChildBuilder can help you provide for a child's life events, such as a first home deposit, in a tax-effective environment.

Any use or expense

Unexpected life events can upset the best laid plans. You have the flexibility to access funds for other uses, including your own use if required.

Transferring your wealth with certainty

You may want to gift a child your wealth to help them in future years. ChildBuilder lets you simply and cost-effectively pass on your investment to a child, with certainty.

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.

Disclaimer: Generation Life Limited AFSL 225408 ABN 68 092 843 902 is the issuer of investment bonds (IB). This information has been prepared without taking into account any person's objectives, financial situation or needs and before acting on it, you should consider its appropriateness. You should obtain the relevant Product Disclosure Statement and consider its contents before making any decision about whether to acquire an IB.