



Generation Life Investment Bonds

Average rate of tax paid FY15 - FY19 | For financial adviser use only

Investment option	Average tax paid ¹	Code	Generation Life APIR code	Investment option	Average tax paid ¹	Code	Generation Life APIR code
AMP Capital Global Property Securities Fund	25.6%	UF05A	ALL0021AU	MLC Horizon 4 Balanced Portfolio	19.8%	UF22	ALL0022AU
Bennelong Concentrated Australian Equities Fund ²	0.1%	UF38	ALL7316AU	MLC Horizon 6 Share Portfolio ²	17.3%	UF34	ALL5569AU
Dimensional Global Small Company Trust	23.8%	UF09	ALL0015AU	MLC Wholesale IncomeBuilder™	10.1%	UF23	ALL0027AU
Dimensional World Allocation 50/50 Trust ²	23.4%	UF40	ALL1871AU	Mutual 50 Leaders Australian Share Fund	9.5%	UF14	ALL0002AU
Dimensional World Allocation 70/30 Trust	18.2%	UF24	ALL0030AU	Mutual ADI/Bank Securities	30.0%	UF14B	ALL0032AU
Ellerston Australian Market Neutral Fund ²	12.2%	UF06A	ALL0527AU	Pendal Enhanced Credit Fund	28.0%	UF03	ALL0017AU
EQT Wholesale Mortgage Income Fund	30.0%	UF25	ALL0029AU	Pendal Sustainable Australian Share Fund ²	7.2%	UF39	ALL9466AU
Generation Life Tax Effective Australian Share Fund ²	0.0%	UF35	ALL3779AU	Pendal Sustainable Balanced Fund ²	14.3%	UF41	ALL1639AU
Generation Life Term Deposit Fund	30.0%	UF14A	ALL0028AU	Perpetual Wholesale Australian Share Fund	7.1%	UF15	ALL0009AU
Investors Mutual Australian Shares Fund	12.4%	UF06	ALL0006AU	Perpetual Wholesale Balanced Growth Fund	20.1%	UF19	ALL0010AU
Investors Mutual Future Leaders Fund	14.5%	UF07	ALL0003AU	Perpetual Wholesale Conservative Growth Fund ²	21.8%	UF26	ALL3019AU
iShares Hedged International Equity Index Fund	23.4%	UF12	ALL0020AU	Perpetual Wholesale Ethical SRI Fund	14.0%	UF21	ALL0023AU
iShares Wholesale Australian Bond Index Fund	30.0%	UF12A	ALL0025AU	Perpetual Wholesale Geared Australian Share Fund	6.4%	UF16	ALL0011AU
iShares Wholesale Australian Equity Index Fund	9.8%	UF11	ALL0019AU	Perpetual Wholesale Industrial Share Fund	6.8%	UF20	ALL0024AU
iShares Wholesale Australian Listed Property Index Fund	27.8%	UF12B	ALL0026AU	Perpetual Wholesale International Share Fund	25.4%	UF17	ALL0012AU
iShares Wholesale International Equity Index Fund ²	17.8%	UF11A	ALL0033AU	PIMCO Wholesale Australian Bond Fund	29.9%	UF02	ALL0016AU
Kapstream Absolute Return Income Fund ²	30.0%	UF10A	ALL8139AU	PIMCO Wholesale Global Bond Fund	30.0%	UF04	ALL0008AU
Legg Mason Martin Currie Emerging Markets Fund ²	14.5%	UF36	ALL7777AU	Russell Investments Balanced Fund	17.9%	UF10	ALL0014AU
Legg Mason Martin Currie Real Income Fund	28.4%	UF05	ALL0018AU	Schroder Absolute Return Income Fund	29.0%	UF13	ALL0007AU
Macquarie Treasury Fund	30.0%	UF01	ALL0004AU	Schroder Real Return CPI Plus 5% Fund ²	12.9%	UF10B	ALL9085AU
Magellan Global Fund	28.0%	UF08	ALL0005AU	Vanguard Balanced Index Fund ²	21.2%	UF31	ALL4532AU
Magellan Infrastructure Fund	27.9%	UF05B	ALL0031AU	Vanguard Conservative Index Fund ²	22.2%	UF12C	ALL0034AU
MFS Concentrated Global Equity Trust ²	25.6%	UF08A	ALL0146AU	Vanguard Growth Index Fund ²	21.9%	UF12D	ALL0035AU
MLC Horizon 2 Income Portfolio ²	23.2%	UF32	ALL6780AU	Vanguard High Growth Index Fund ²	20.8%	UF30	ALL6521AU
MLC Horizon 3 Conservative Growth Portfolio ²	23.3%	UF33	ALL1421AU				

¹ The average tax paid is the 5-year average of annual tax paid net of tax credits against taxable fund income for the period financial year 2015 to financial year 2019 (or the latest available data).

² Average tax paid based on latest available data since inception.

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