generation life

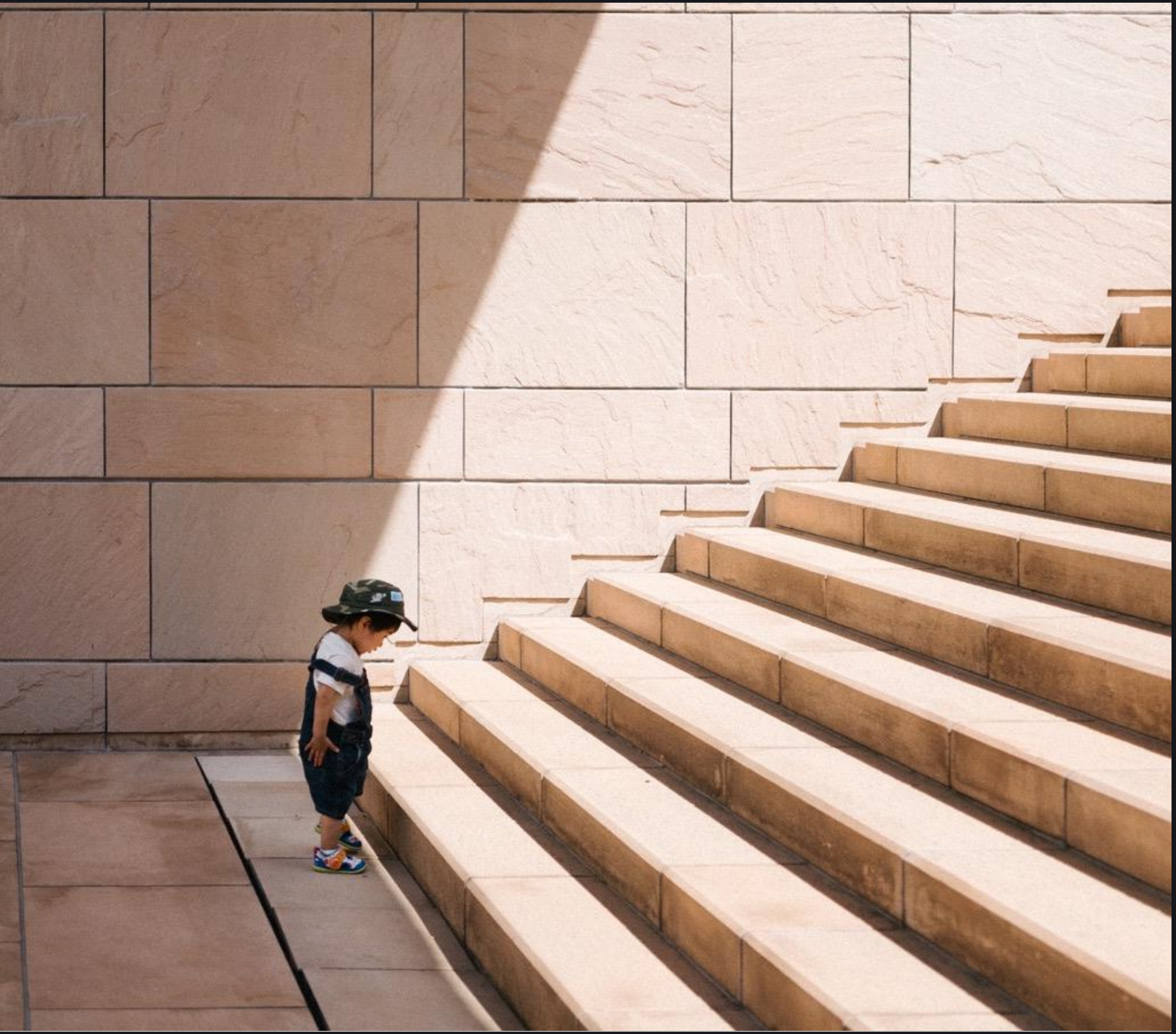
Outthinking today.

generation life

Don’t lose a client, gain generations.

Estate Planning

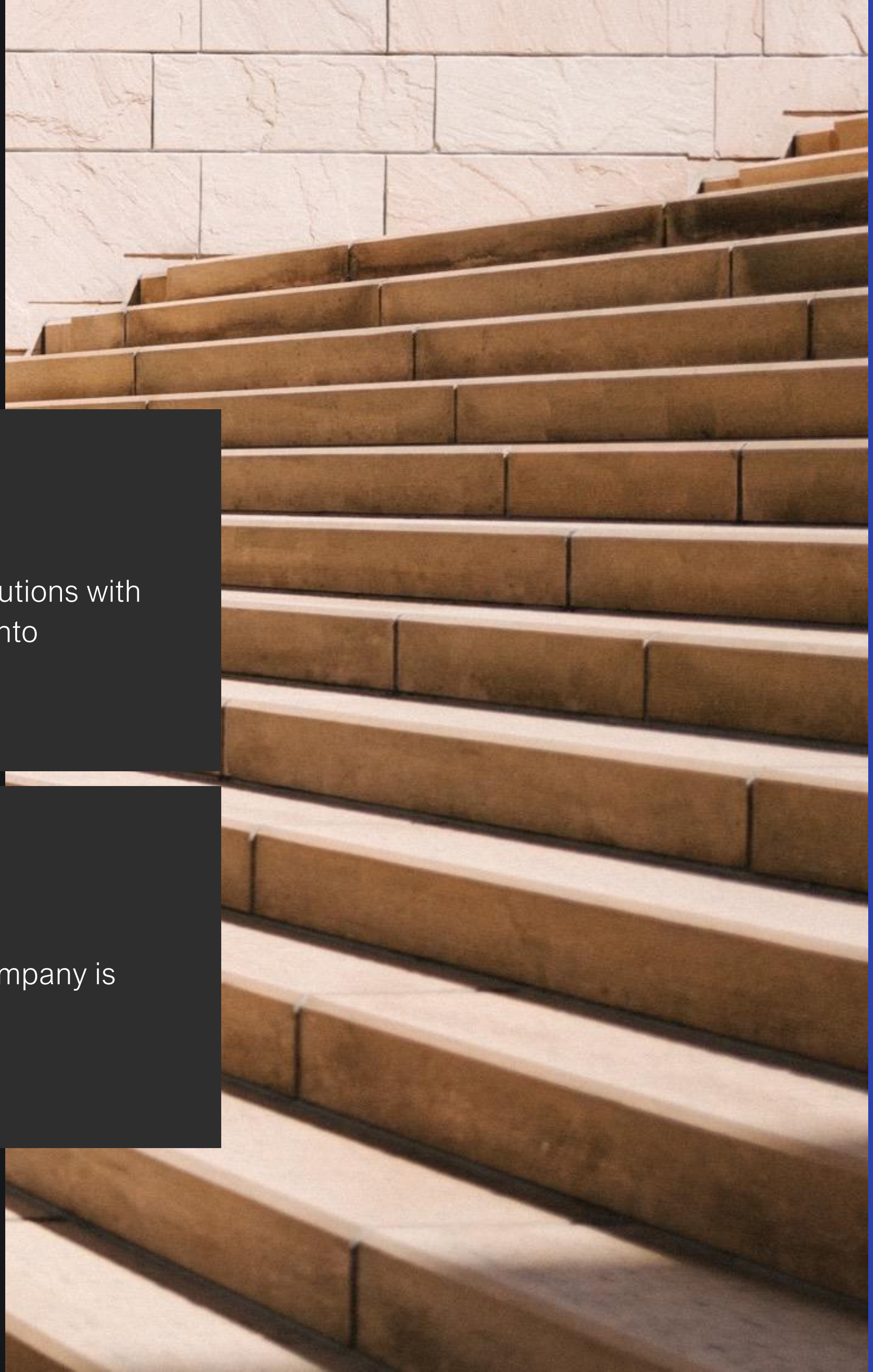
Your wealth | Your legacy | Your way



Discover Generation Life

Pioneer of Australia's first truly flexible investment bond. Over $2.8b invested with us to date.[1] Proud to be innovating the retirement income landscape with an investment-linked lifetime annuity.

1. As at 31 March 2023



Specialist provider

Investment bonds and investment-linked lifetime annuity

Market leader

#1 provider of investment bond solutions with 52% market share of total inflows into investment bonds[1]

Innovation focused

Tax aware investing, estate planning and retirement income landscape

Trusted

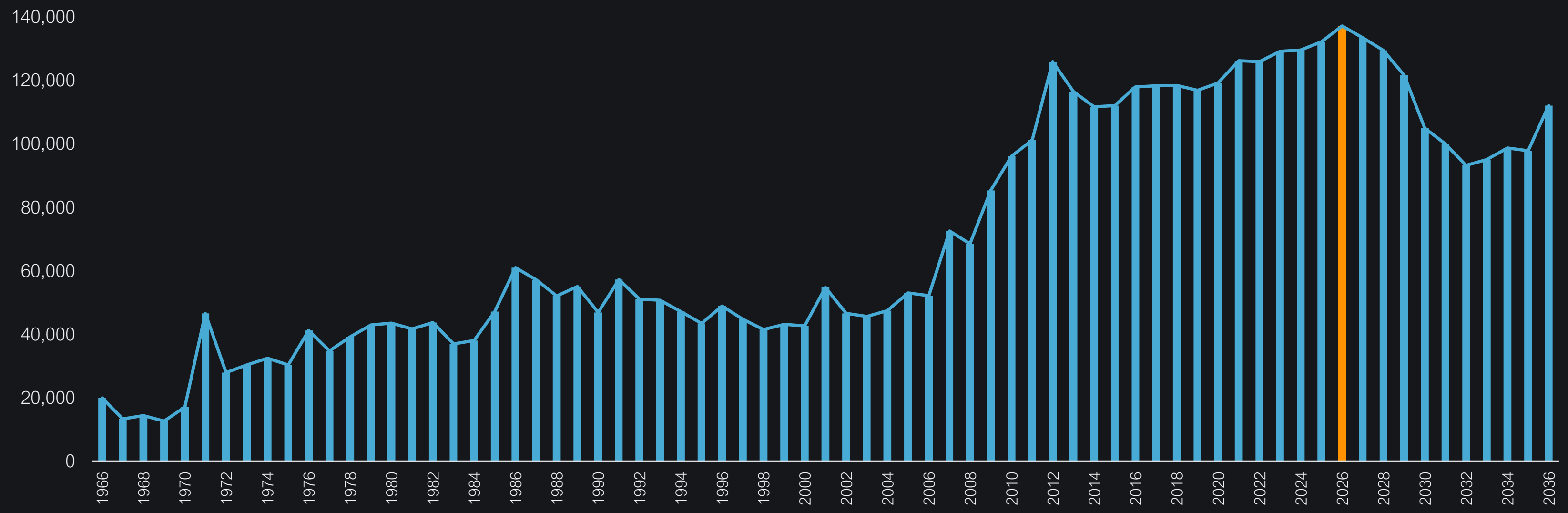
APRA regulated and our parent company is listed on the ASX

1. Plan for Life, Investment Bonds Market Report for period ended 31 March 2023

Opportunities and pain points

Surge in the retiree population is caused by the great baby boom of the 1950s

Boomer's retirement mountain: Net annual change in Australian population 65+



1990s

65-and-over population increased by an average of around 40,000 per year[1]

137,000 per year in 2026

65-and-over population passed 126,000 per year in 2021, expected to peak at 137,000 per year in 2026[1]

1. Salt, B, 2021, "Turning point: the 2020s baby boom retirement surge", published in Firstlinks on 24 March 2021, https://www.firstlinks.com.au/turning-point-2020s-baby-boom-retirement-surge

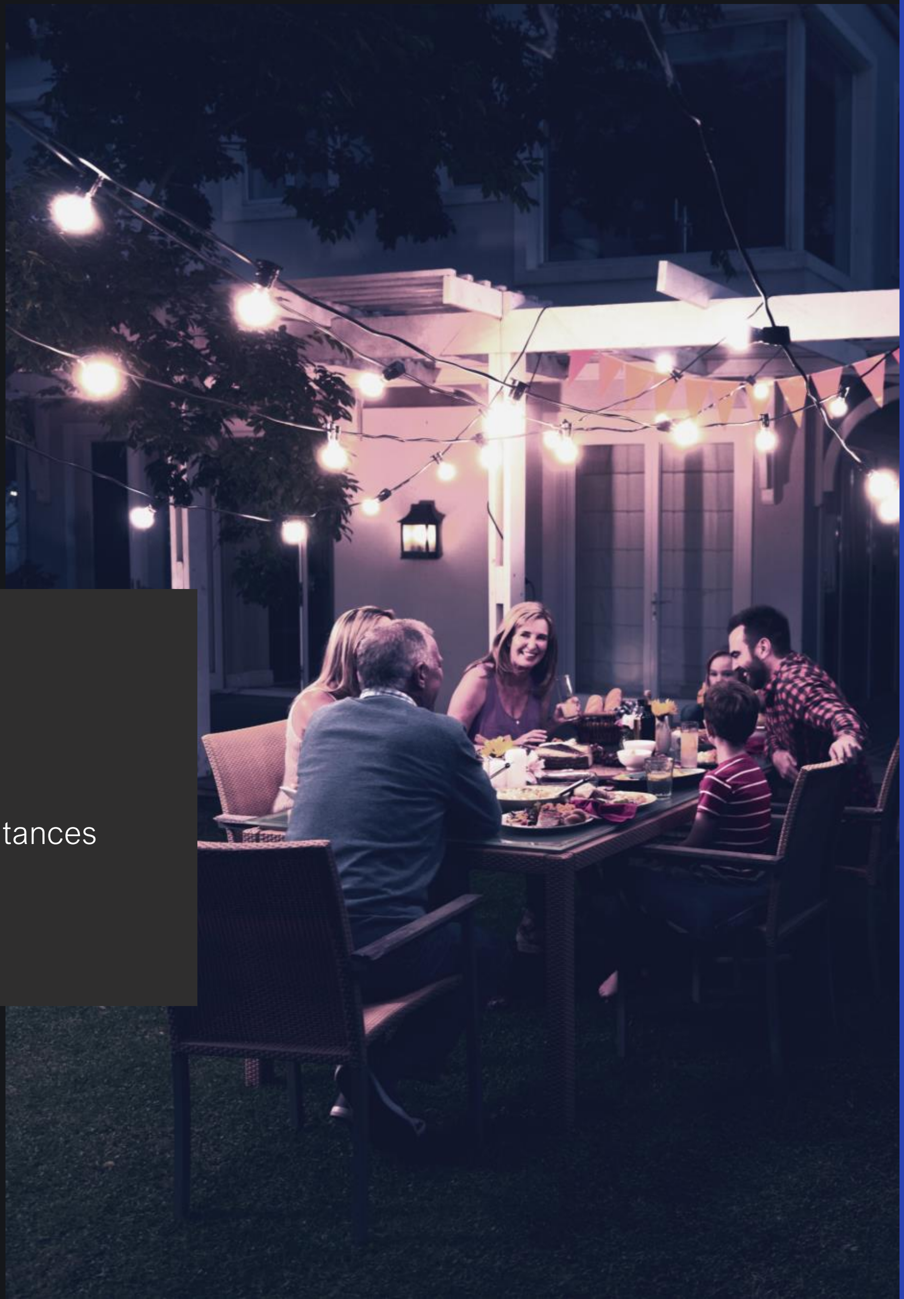
An opportunity to design a comprehensive estate plan for your clients.

$4.4 trillion[1]

Total inter-generational wealth opportunity with 18% of individuals holding an Average Net Investable Asset of $2.6 million

$224b

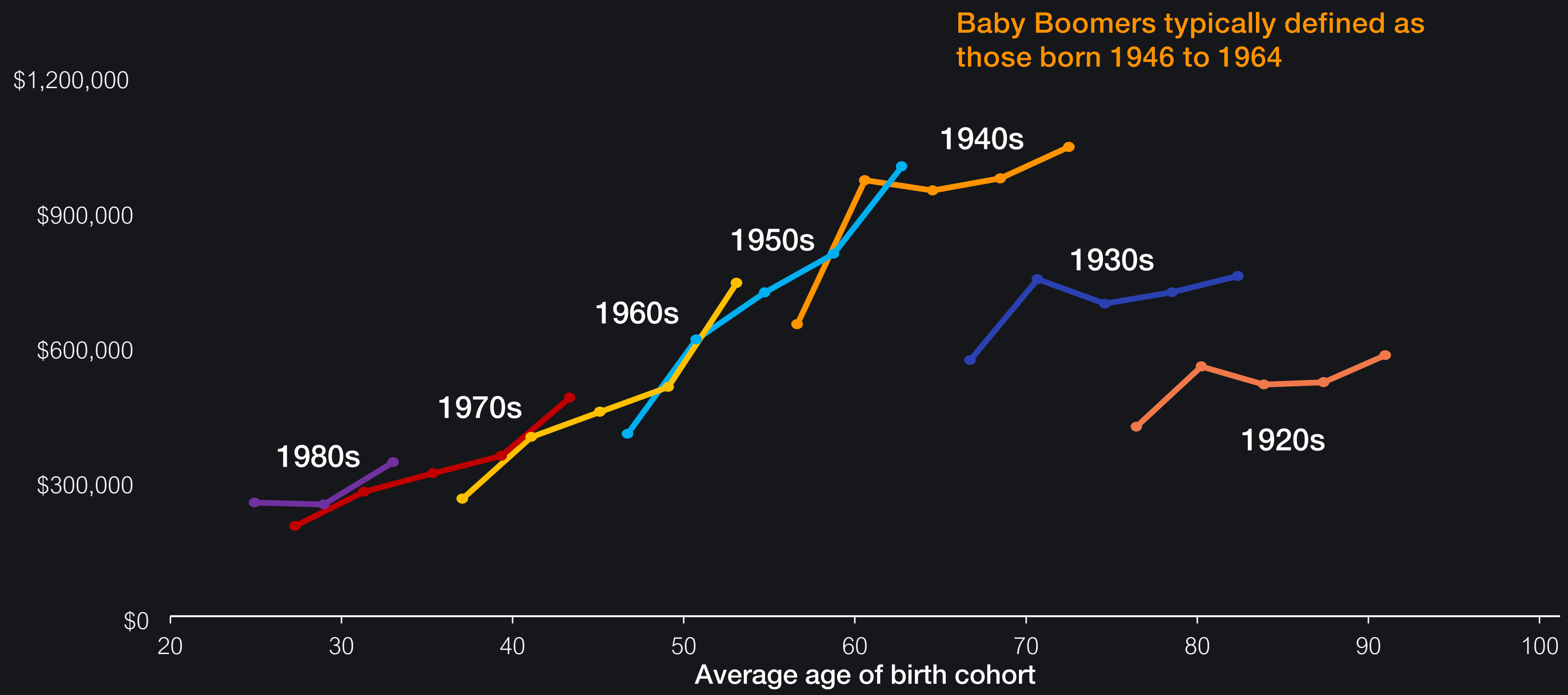
Estimated to pass each year in inheritances by 2050[2]



1. Generation Life – Locking In The Next Generation by Core Data 2022
2. Vickovich, A, 2021, “Baby Boomers to pass on $224b a year by 2050”, published in The Australian Financial Review on 7 December 2021

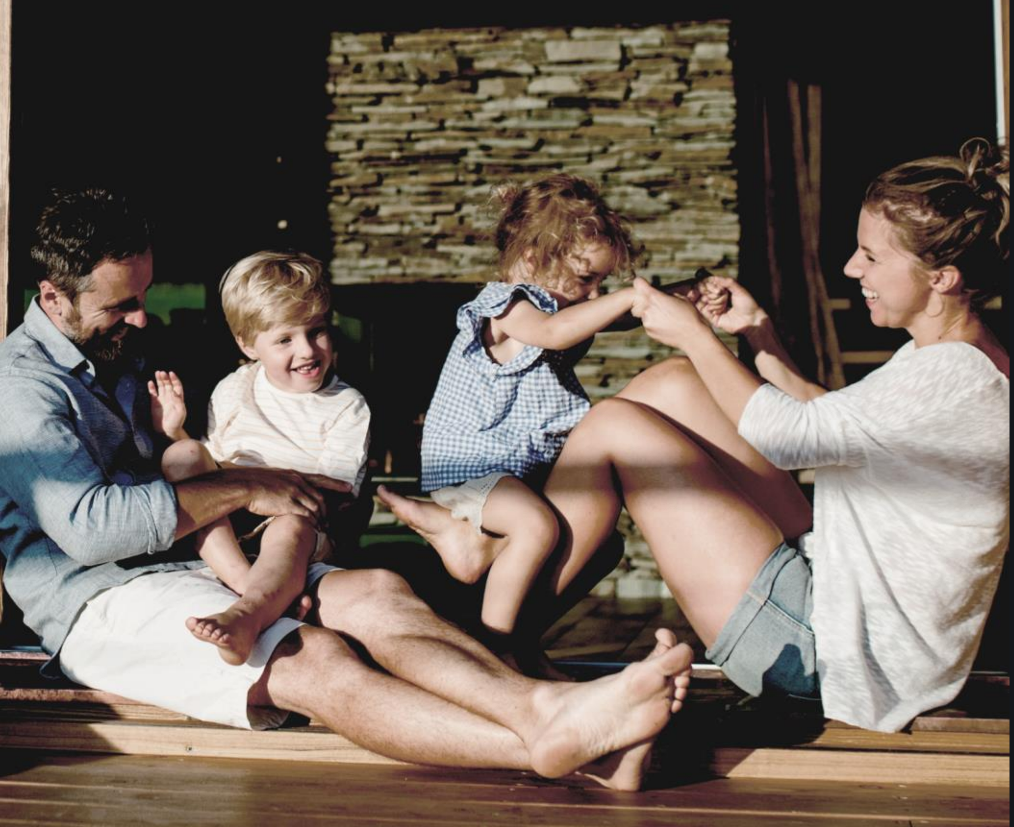
The Baby Boomers are far wealthier than previous generations

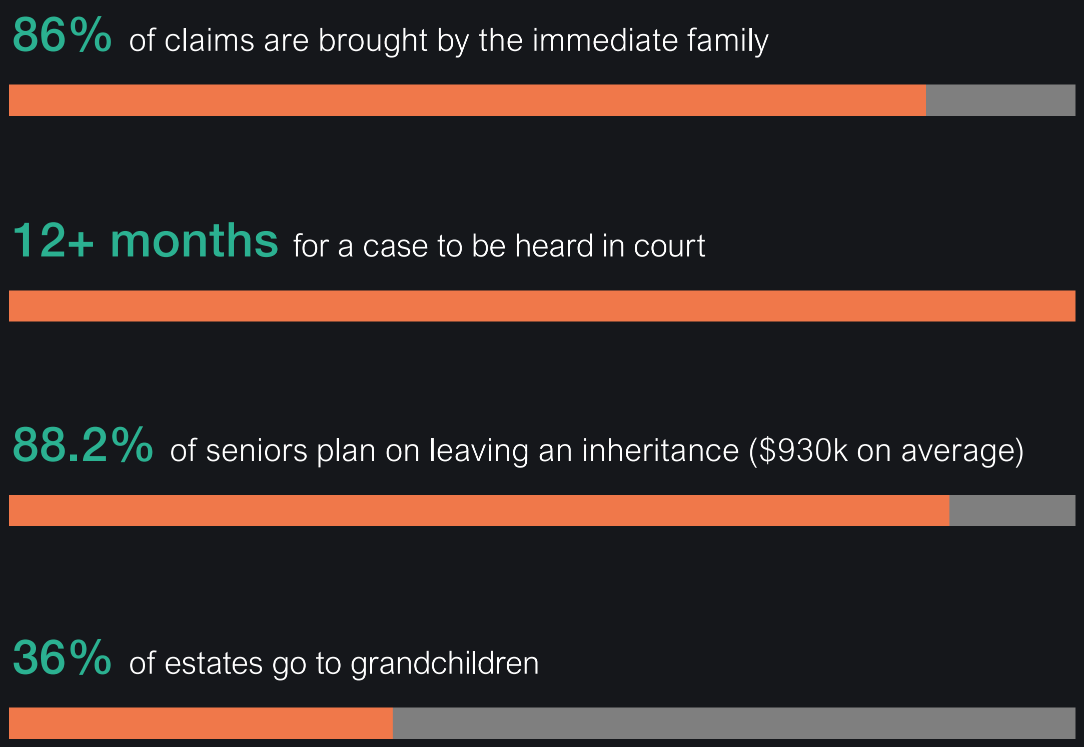
Equivalised wealth by age and birth decade



Source: Productivity Commission: Wealth Transfers and Their Economic Effects (2021, Figure 1.1). By Grattan Institute

Leaving an inheritance and the challenges of wills

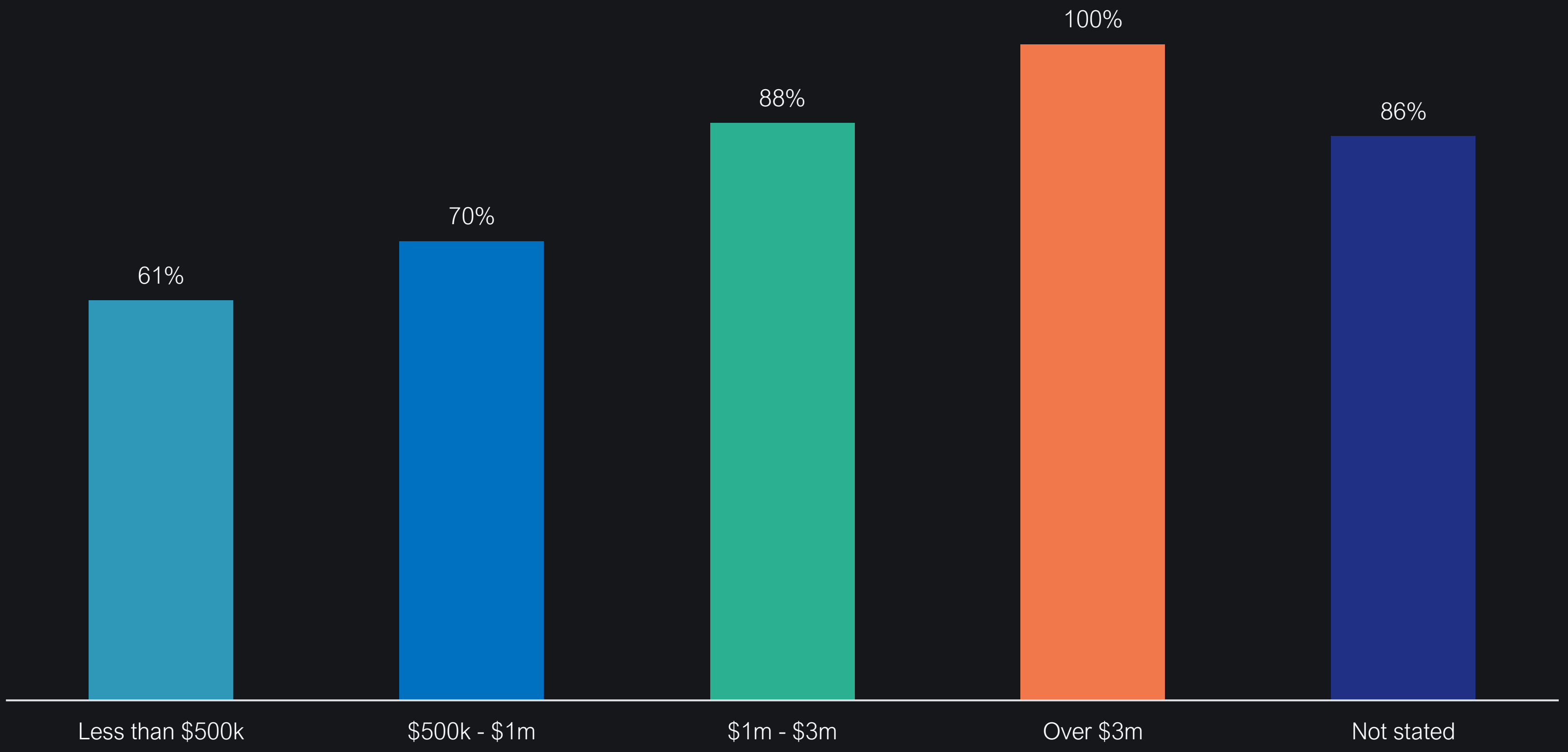




Source: Generation Life Estate Planning Research by Core Data 2020

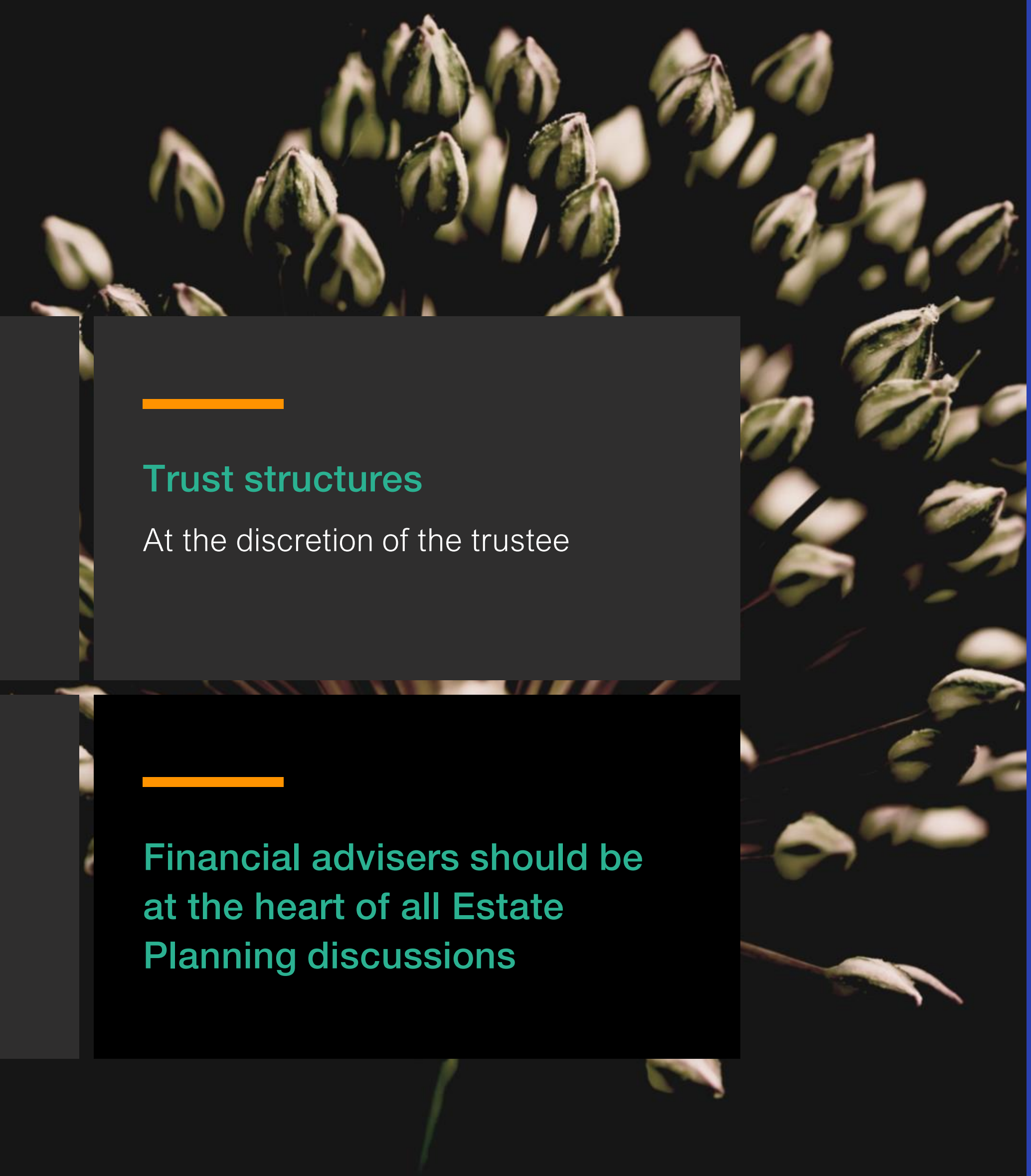
74% of estate claims are successful

Successful family provision claims by estate size



Source: UNSW Law Journal, Estate Contestation In Australia: An Empirical Study Of A Year Of Case Law, 2015

Complexities and uncertainties around estate planning



Wills and Estate

Constant maintenance and situation changes day by day

Managed by lawyers

Their focus/objectives are different to financial advisers

Trust structures

At the discretion of the trustee

Blended families

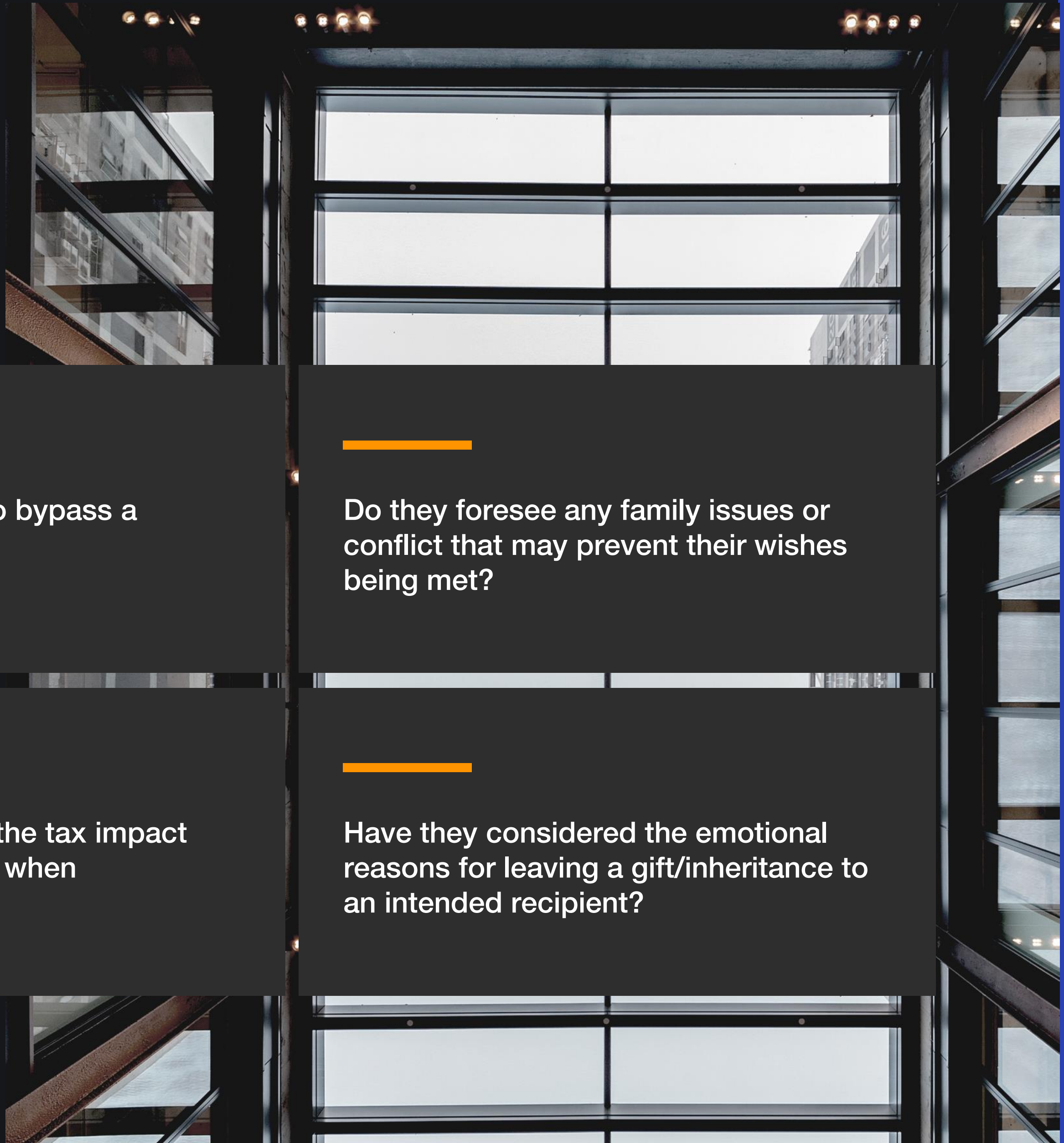
Seek certainty when passing on wealth

Improper Tax Planning

Underestimate the tax impact when transferring wealth

Financial advisers should be at the heart of all Estate Planning discussions

How do I start when discussing Estate Planning with a client?



What estate planning outcomes would your client like to achieve?

Is your client looking to bypass a generation?

Do they foresee any family issues or conflict that may prevent their wishes being met?

Do they have adult children who don't have children?

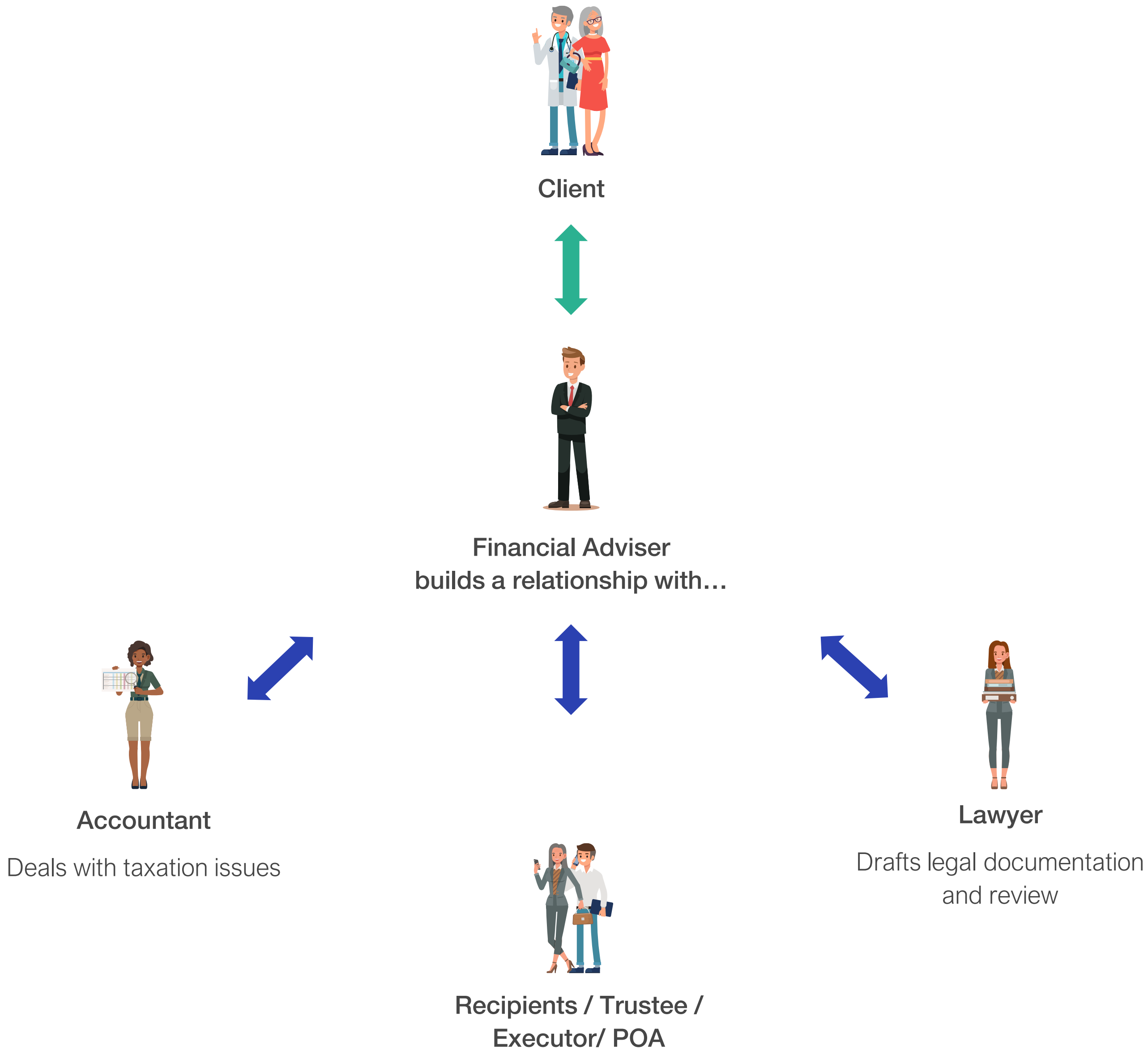
Have they considered the tax impact on the next generation when transferring wealth?

Have they considered the emotional reasons for leaving a gift/inheritance to an intended recipient?

Competence: Understanding structures for estate planning

	Superannuation	Discretionary trust	Wills / estate assets	Investment bonds
Estate planning	— Some estate planning Limited to SIS Act Limited beneficiary types	— Some estate planning Multiple beneficiary types	— Open to challenge and may create conflicts	✓ Strong estate planning Multiple beneficiary types Can manage personal conflicts
Set up	✓ Easy to set up	— Can be complex	— Can be complex	✓ Easy to set up
Cost-effective	✓ No additional costs	✗ Additional set-up and ongoing costs i.e. tax reporting, accounts	✗ Additional set-up and ongoing costs i.e. legal, trustee, probate costs	✓ No additional costs
Tax consequences to beneficiaries	— Non dependants may be subject to death tax. Different tax treatments depending if income stream or lump sum.	— Ongoing tax depends on beneficiaries	— Subject to estate wind up	✓ Tax-free to beneficiaries on death or opportunity of future event transfer
Accessibility upon death	— Subject to SIS Act	✓ Direction through trust deed	✗ May be subject to lengthy probate delays	✓ Typically, beneficiaries will receive funds within 7 business days of receiving documentation
Creditor protection	✓ Protected	✓ Protected	✗ Not protected	✓ Protected

Financial Advisers can know the clients’ personal situations better than any other professional.



Australians' key concerns when transferring wealth

44.9% Australians are worried about transferring wealth

42.2%

Concerned about the impact of tax when transferring wealth

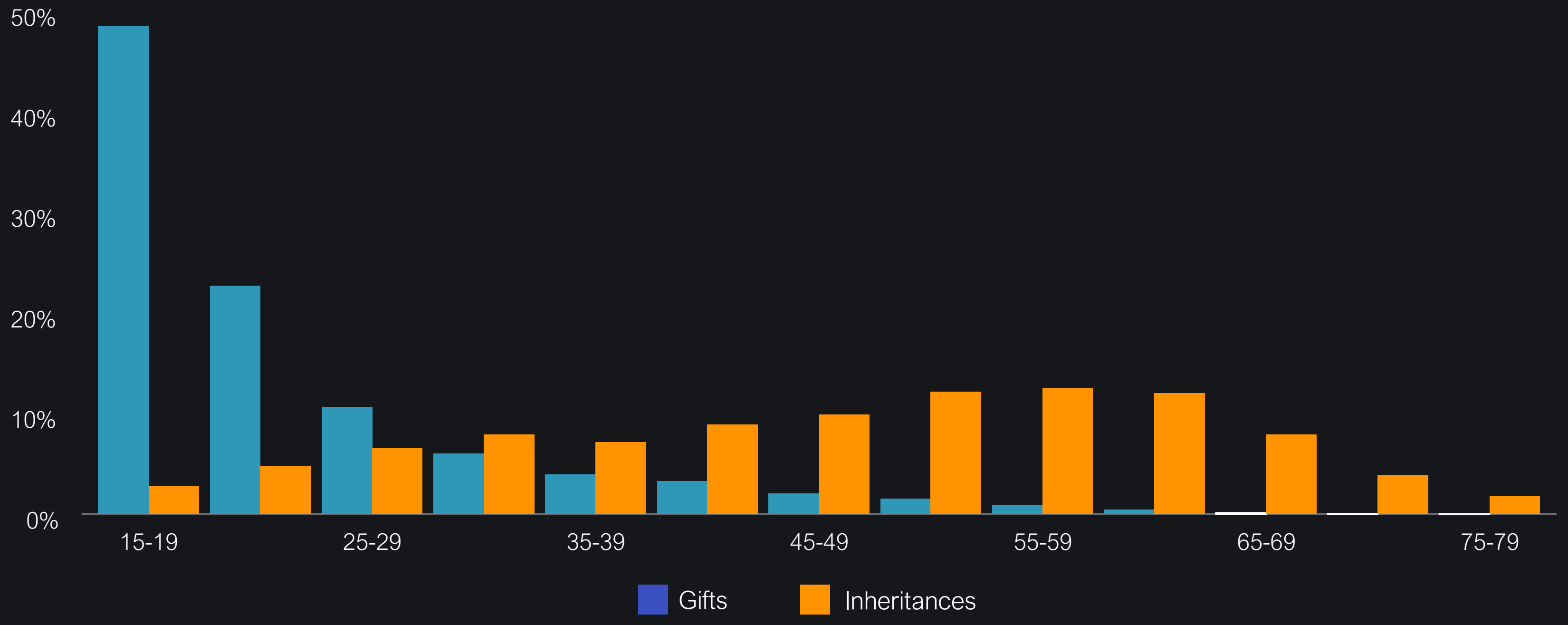
41.7%

Concerned about misuse or mismanagement

Source: Generation Life Estate Planning Research by Core Data 2020

Gifts overwhelmingly go to the young, while inheritances favour pre-retirees

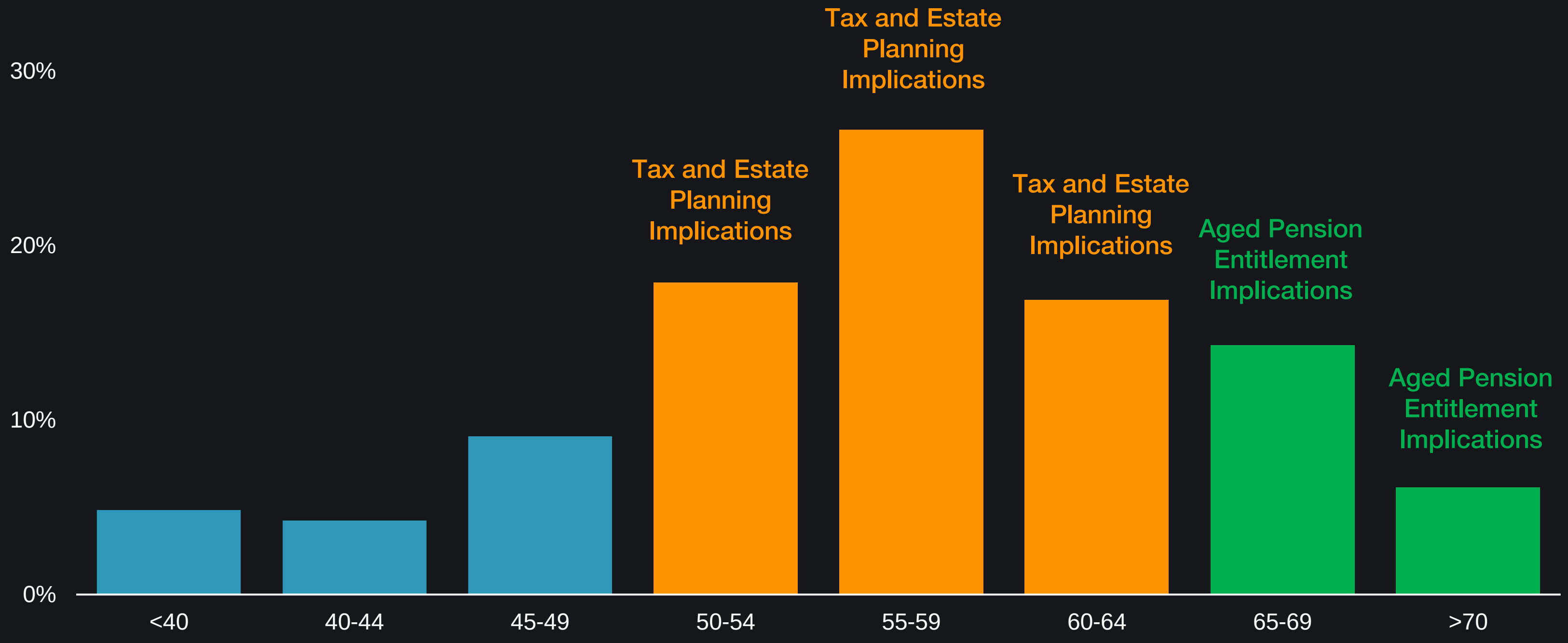
Percentage of recipients of gifts and inheritances by age group



Source: Productivity Commission: Wealth Transfers and Their Economic Effects (2021, Figure 3).

More than 80% of inheritance money flows to people aged 50 or older…

Proportion of inheritance money received by children of the deceased, by age band of recipient.



Notes: In probate data, the age of the recipient is only identifiable for children of the deceased, which represents three quarters of final estate money. Includes only estates where no bequest was made to a spouse. This will almost always correspond to 'final estates'; that is, estates of people without a surviving spouse.
Source: Grattan analysis of probate files, Victoria, 2016. By Grattan Institute.

Continuity – it's not just about advising one generation, but across multiple generations to maintain family unity

Start conversations early

- Youngest baby boomer is 58
- Life expectancy is 84 on average
- An adviser will lose on average 2/3rds of the FUA as it transitions to the next generation.

Imagine your business 1/3rds of current revenue

- What drives the future value of your business
- What plans and processes are in place and conversations around estate planning
- How are you retaining these funds

What was value, isn't value

- Different value propositions for different generations
- Millennials vs. baby boomers – one size doesn't fit all

Source: Generation Life – Locking In The Next Generation by Core Data 2022

This is not a new concept…
How are they modelling success in the UK?

Introducing the next generation conversations with all clients aged 50 and above and understanding their key drivers.

Building relationships with family and the next generation through annual planning meetings.

Building relationship webs for clients with accountants and lawyers.

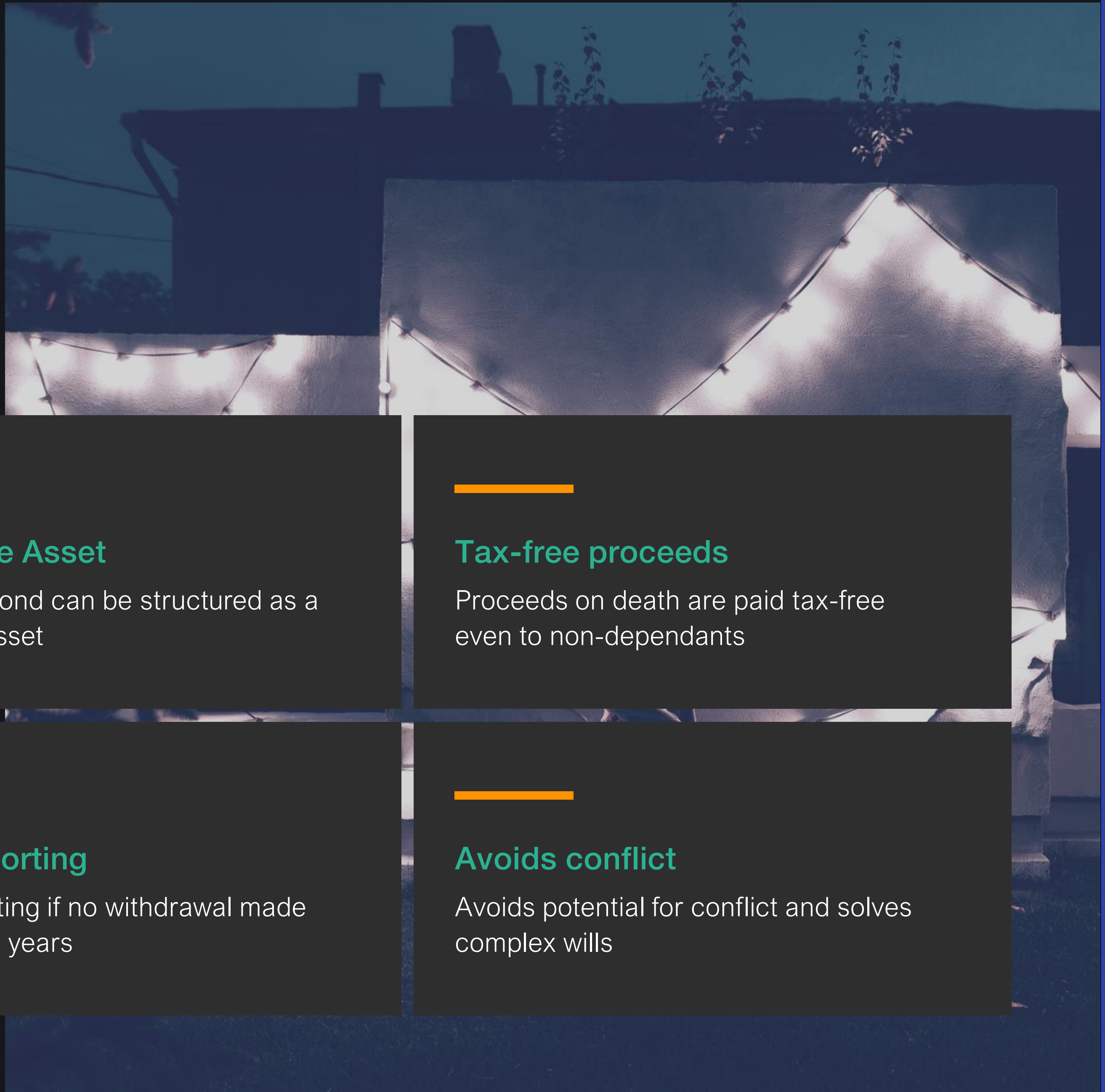
Building strategies to tax effectively transfer wealth for the next generation.

Source: Generation Life – Locking In The Next Generation by Core Data 2022

Strategy: Reimagine legacy

Reimagine legacy

Investment bond estate planning benefits



Life insured contract (Life Act)

A type of life insurance policy which is investment-based

Non-Estate Asset

Investment bond can be structured as a non-estate asset

Tax-free proceeds

Proceeds on death are paid tax-free even to non-dependants

Automatic transfer

Automatic transfer at specific ages, dates or on death

No tax reporting

No tax reporting if no withdrawal made in the first 10 years

Avoids conflict

Avoids potential for conflict and solves complex wills

Strategy: Reimagine legacy

Meet Margo…

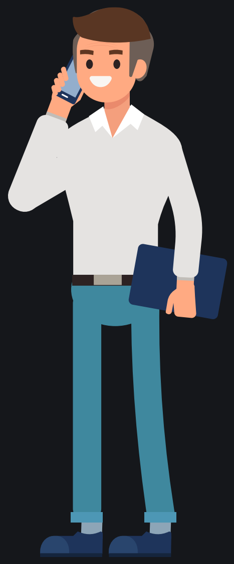
Margo is 77 years old.

Margo has 3 adult non-dependent children, Sarah, Jane and Sam.

Margo’s three children…

Sarah

- 51 years old and married
- Both on 47% MTR (including Medicare Levy)
- 3 young children
- On track to reach the proposed $3m super double taxation



Sam

- 46 years old and single
- Not good with money
- No stable job

Jane

- 42 years old and single mum
- Works part time and on 21% MTR (including Medicare Levy)
- 7-year-old twins

Margo's concern…

Sarah

- Confident that Sarah is good with money
- Concerned that this will burden Sarah with a huge tax liability

Sam

- Concerned that Sam may need income
- However, doesn't want a lump sum transferred due to the potential misuse of the funds

Jane

- Concerned that Jane needs support to help fund her grandchildren's high school education

Strategy: Reimagine legacy

Margo's current financial position ...

Home value	$2.5m
Cash at bank	$100,000
Superannuation balance	$2.1m 50% taxable component (she maximised non-concessional contributions at age 75)
Bank shares	$175,000 Weighted average price of $23.00 accumulated between 2006 and 2010
Fund Manager shares	$10,000 Capital loss of $10,000
Direct Growth ETF	$20,000 Bought 2 years ago, currently worth $22,500

Margo seeks financial advice to see how she can help structure her estate according to her wishes and deal with her concerns

Strategy: Reimagine legacy

Margo’s to restructure her assets as part of her estate plan…

Home value	**$2.5m**	**House to be sold on her death and distribute proceeds equally in accordance with the Will**
Cash at bank	**$100,000**	**Remain as cash at bank of $100,000**
Superannuation balance	**$2.1m** 50% taxable component (she maximised non-concessional contributions at age 75)	**Withdraws $1.3m from superannuation**
Bank shares	**$175,000** Weighted average price of $23 accumulated between 2006 and 2010	**Sells shares and ETF due to low asset price and minimises CGT liability**
Fund Manager shares	**$10,000** Capital loss of $10k	**Establishes 3 investment bonds from $1.3m superannuation withdrawal proceeds and the $200,000 from the sale of her shares and ETF.**
Direct Growth ETF	**$20,000** Bought 2 years ago, currently worth $22,500	

Margo’s investment bond structure

#1 Investment bond
$500,000

Sarah
Future event transferee

- Transfer ownership upon death
- Sarah the new owner
- No re-setting the 10-year period.

#2 Investment bond
$500,000

Sam
Future event transferee

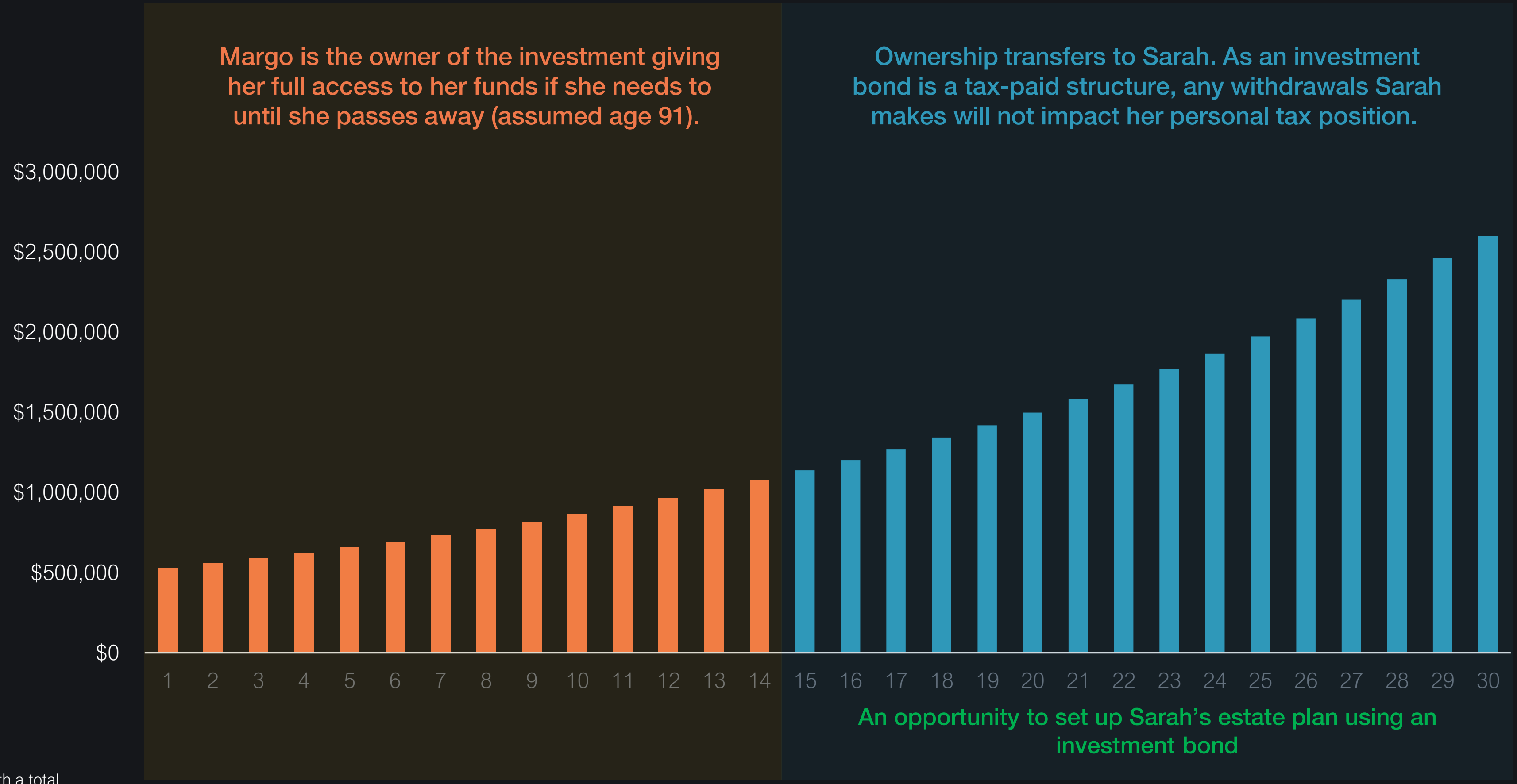
- Transfer ownership upon death
- Set up a future Regular Income
- Payment until funds run out or the death of Sam.
- Sarah becomes the Co-Signatory to make once-off emergency withdrawals for Sam

#3 Investment bond
$500,000

Jane
Future event transferee

- Transfer ownership to Jane in year 4
- Set up a future Regular Income Payment for a 6-year period
- Sarah becomes the Co-Signatory to make once-off emergency withdrawals for Jane

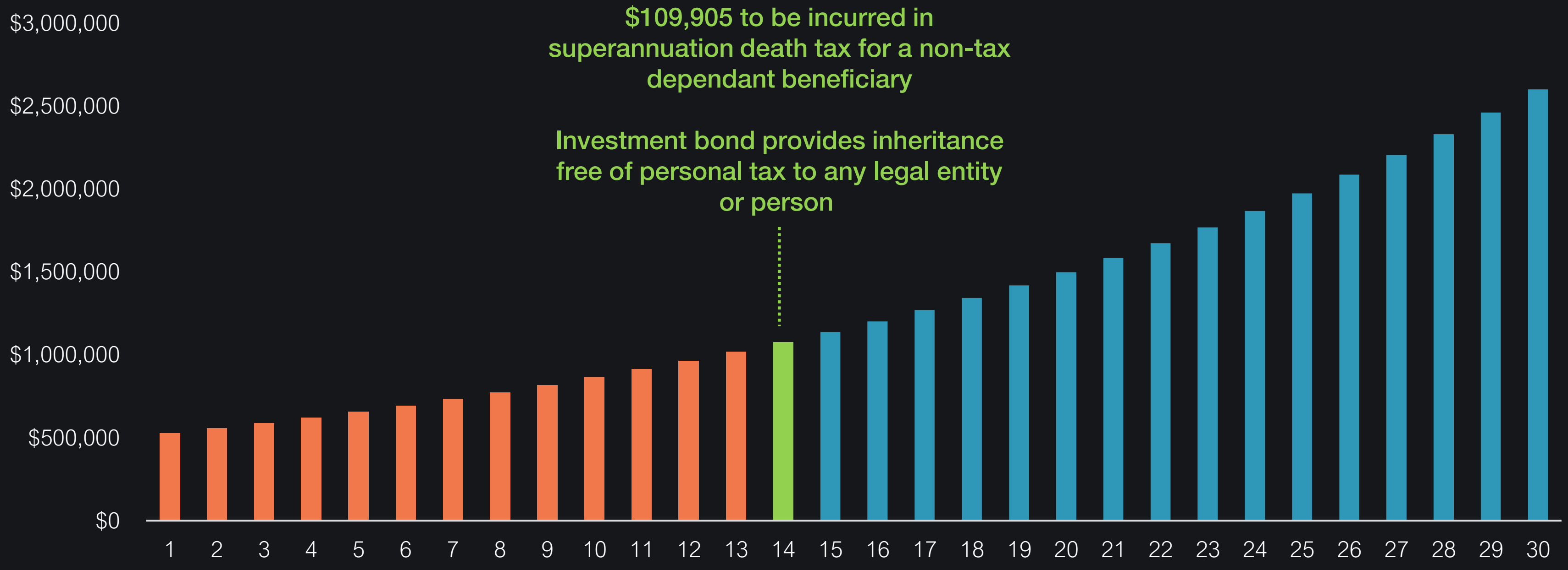
Let’s look at Margo’s investment bond for Sarah…



Assumption: Assuming an initial investment of $500,000 with a total annual after-tax investment return of 5.65% p.a. Estimated average fees and costs of 0.64% p.a. over investment term with an effective long-term average bond tax rate of 7.76%.

Strategy: Reimagine legacy

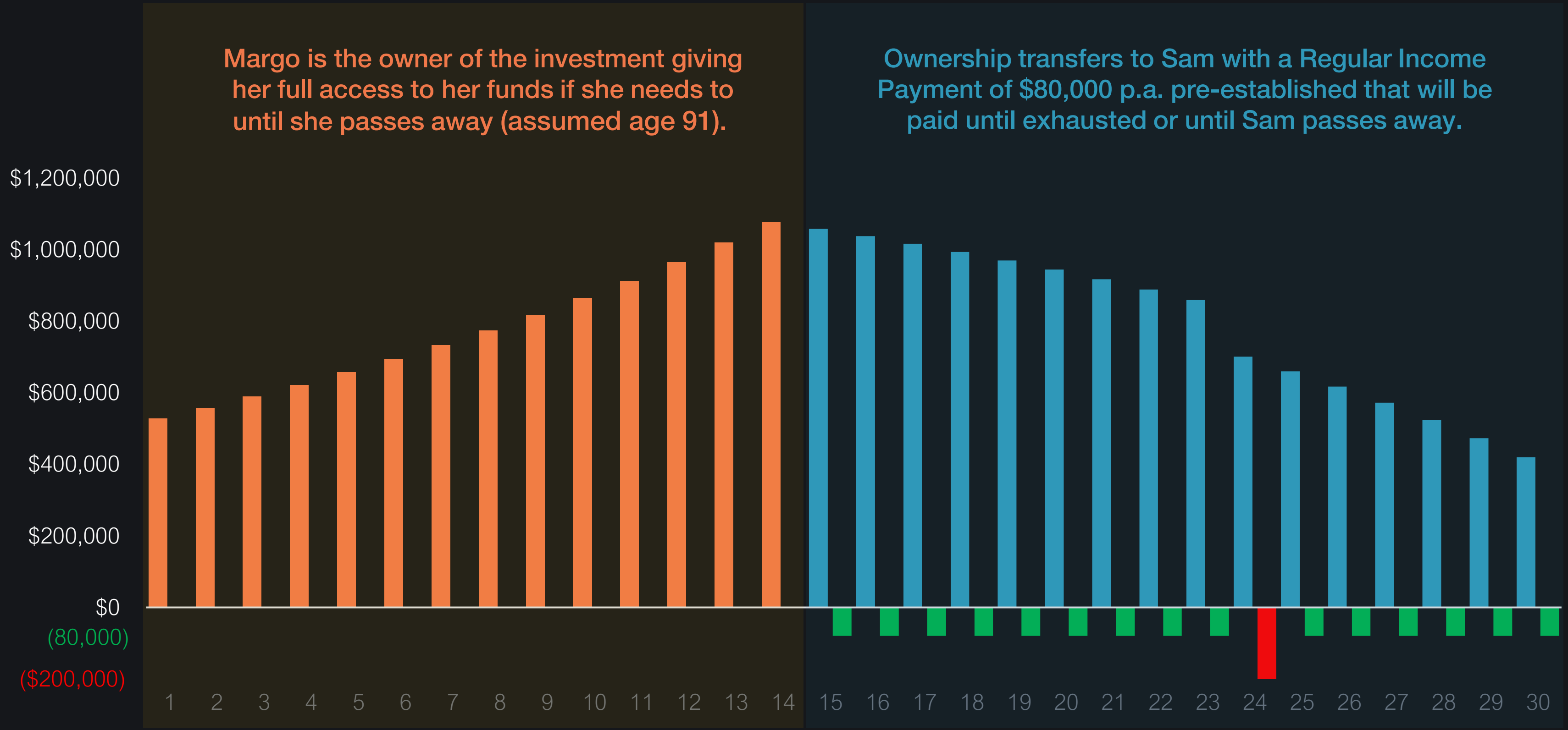
Let's look at Margo's investment bond for Sarah…



An opportunity to set up Sarah's estate plan using an investment bond

Assumption: Assuming an initial investment of $500,000 with a total annual after-tax investment return of 5.65% p.a. Estimated average fees and costs of 0.64% p.a. over investment term with an effective long-term average bond tax rate of 7.76%.

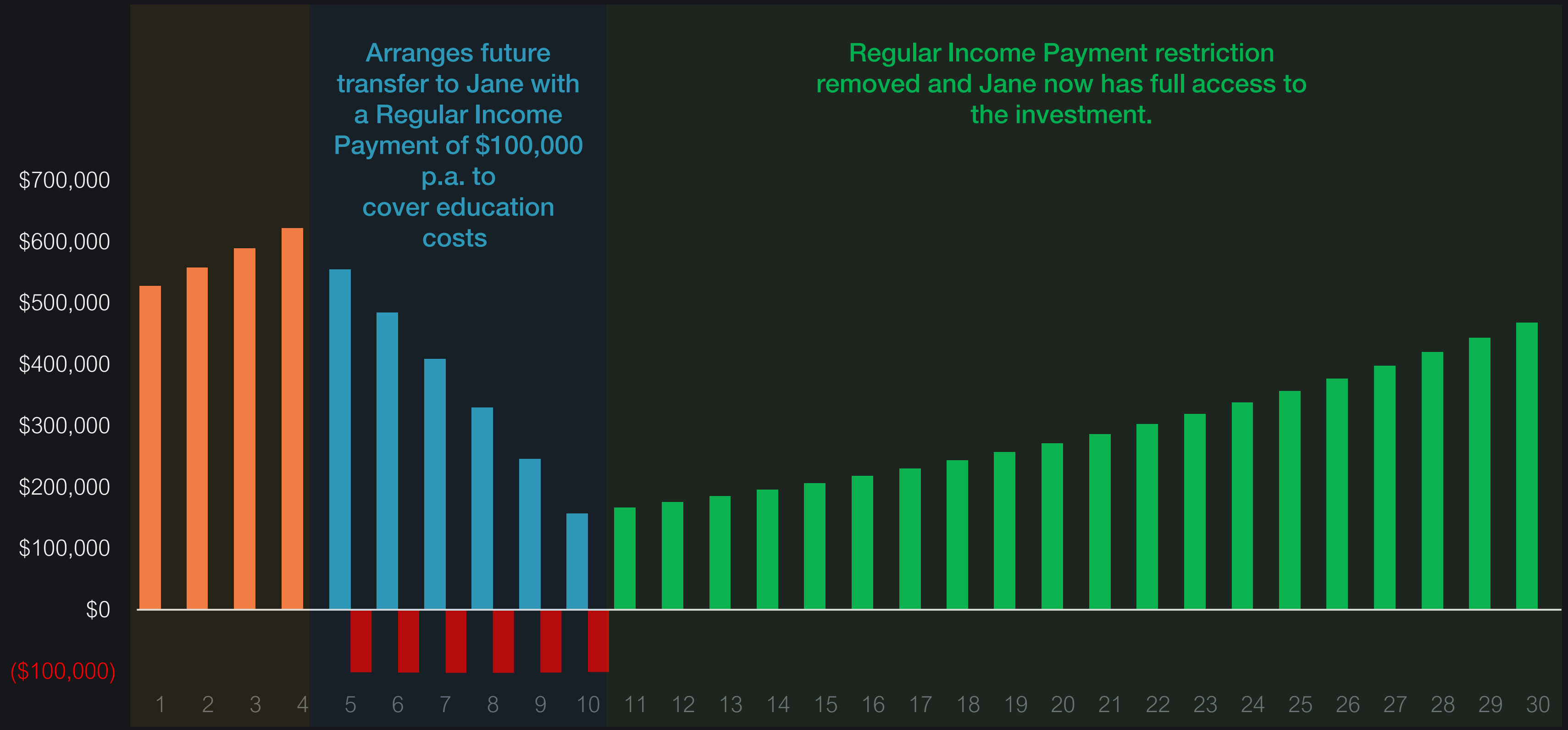
Let’s look at Margo’s investment bond for Sam…



As Sarah is the Co-Signatory to Sam's investment, she is able to authorise once-off withdrawals requested by Sam.

Assumption: Assuming an initial investment of $500,000 with a total annual after-tax investment return of 5.65% p.a. Estimated average fees and costs of 0.64% p.a. over investment term with an effective bond tax rate of 7.76%.

Let's look at Margo's investment bond for Jane…



Jane receives a full tax offset and a surplus tax offset of $14,070 over the 6 years.

Any withdrawals are tax-paid and any residual amount can be used to set up an estate plan

Assumption: Assuming an initial investment of $500,000 with a total annual after-tax investment return of 5.65% p.a. Estimated average fees and costs of 0.64% p.a. over investment term with an effective long-term average bond tax rate of 7.76%.

Strategy: Complementing superannuation to transfer wealth

Complementing superannuation to transfer wealth

Why the proposed changes to superannuation?

Objectives of super - Push to codify what super is for.

Treasury consultation paper proposes "to preserve savings to deliver income for a **dignified retirement**, alongside government support, **in an equitable and sustainable way**"

Dignified retirement

Enough to get by on comfortably (not to amass wealth)

Equitable

A fair system (progressive tax approach)

Sustainable way

Able to be afforded by Government (large deficit needs to be reigned in)

Strategy: Complementing superannuation to transfer wealth

Meet John…

John is a surgeon in his mid 60s, with a SMSF worth $5m and is not subject to preservation.

He has 2 kids in their mid 20s.

Strategy: Complementing superannuation to transfer wealth

John’s situation…

Due to the recent proposed changes to superannuation tax, John’s financial adviser proactively contacted him regarding changes to superannuation and recommends a restructure to John’s superannuation.

John invests $2m in two investment bonds and has $3m remaining in superannuation

	$5m invested under current super rules	$5m invested under new super rules	Alternative strategy: $3m invested under new super rules	Alternative strategy: $2m to commence two investment bonds
Gross value	$5,436,238	$5,436,238	$3,261,743	$2,164,023
Large balance tax	-	**-$29,324**	**-$3,150**	-
Net value after 12 months	$5,436,238	$5,406,913	$3,258,592	$2,164,023
Net value after 15 years	$17,734,817	$15,806,320	$9,870,884	$7,853,890
Total net value after 15 years	**$17,734,817**	**$15,806,320**	**$17,080,077**	

Assumptions

Income	4.83%
Growth	3.62%
Total Return	8.45%
Franking	81.40%

Strategy: Complementing superannuation to transfer wealth

Outcome for John...

Easy, convenient and effective way to pass on wealth

Each investment bond can be transferred tax-free as part of John's estate planning wishes to his children

John has access to funds whenever he needs them and can set up tax-paid regular withdrawals before his passing

Children may not have any assessable income to declare on withdrawals if the transfers occur after 10 years of John's original investment

Lifetime annuities reimaged

Introducing Generation Life LifeIncome

An innovative investment-linked lifetime annuity offering certainty and peace of mind with an income guaranteed for life.

Key features of Generation Life LifeIncome

Investment-linked lifetime annuity

Single or reversionary

Investment Menu

29 options with the ability to switch at anytime[1]

0% tax environment

Investment earnings are tax-free

Dollar-cost averaging

Progressively investment

Reversionary beneficiary

Money available to support spouse or loved one[2] between ages of 50 and 95

LifeBooster

More income sooner

LifeIncome Flex

Increase starting income by choosing a reduction income when you or your reversionary passes away

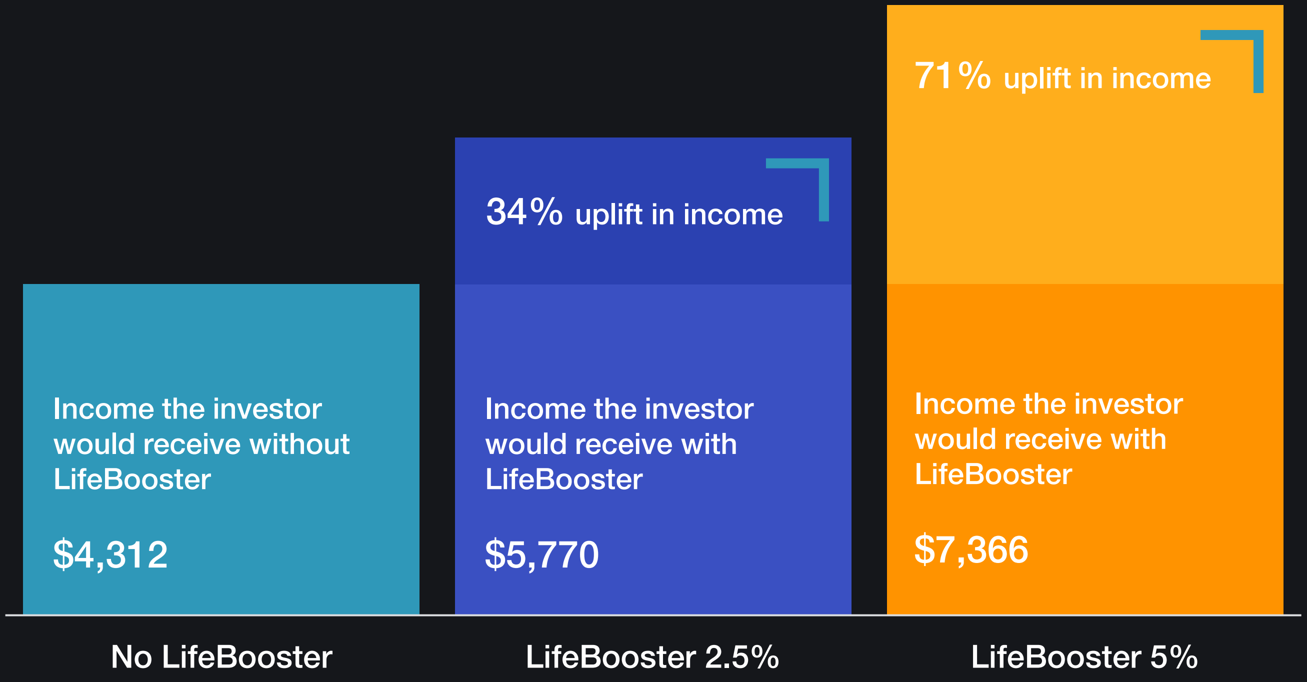
Death Benefit & 6 month Cooling Off period[3]

Test drive before you buy

1. Brief exclusion period applies – refer to the Product Disclosure Statement
2. If you are commencing LifeIncome with superannuation money, you can only nominate your spouse to receive your income after you pass away. If you are commencing LifeIncome with non-superannuation money you can nominate your spouse or any other person such as your child or sibling.
3. The amount paid back will be the investment amount adjusted for movements in the unit price of the investment option(s) chosen less any taxes and duties not recoverable by Generation Life, and after deducting income payments already made. Generation Life's management and administration fees and insurance expenses will only be refunded for cancellations within the regulatory 14-day cooling-off period – refer to the Product Disclosure Statement.

More income, sooner with LifeBooster

Comparing first year income



Starting income is not as high but potential for future growth is greater

Starting income is higher but future growth is potentially more modest

- A much higher starting income than if no LifeBooster was applied
- Investment paid back in the form of cumulative income sooner
- More income in the early years of retirement when a retiree is more active and able to enjoy it

Assumptions: 67-year-old male, $100,000 investment, LifeBooster rate 5% and 2.5%.

Centrelink treatment of LifeIncome

LifeIncome is defined as an 'Asset-tested income stream (lifetime)' product for social security purposes. Centrelink and the Department of Veterans' Affairs entitlements are determined using two 'means' tests: an assets test and an income test.

Means tested asset value

Under the assets test, only 60% of your investment amount is assessed. From age 84, subject to a minimum of 5 years from the date of investment, only 30% is assessed.

Year 1 means tested income

Only 60% of your LifeIncome annual income, which changes each year, is assessed under the income test.

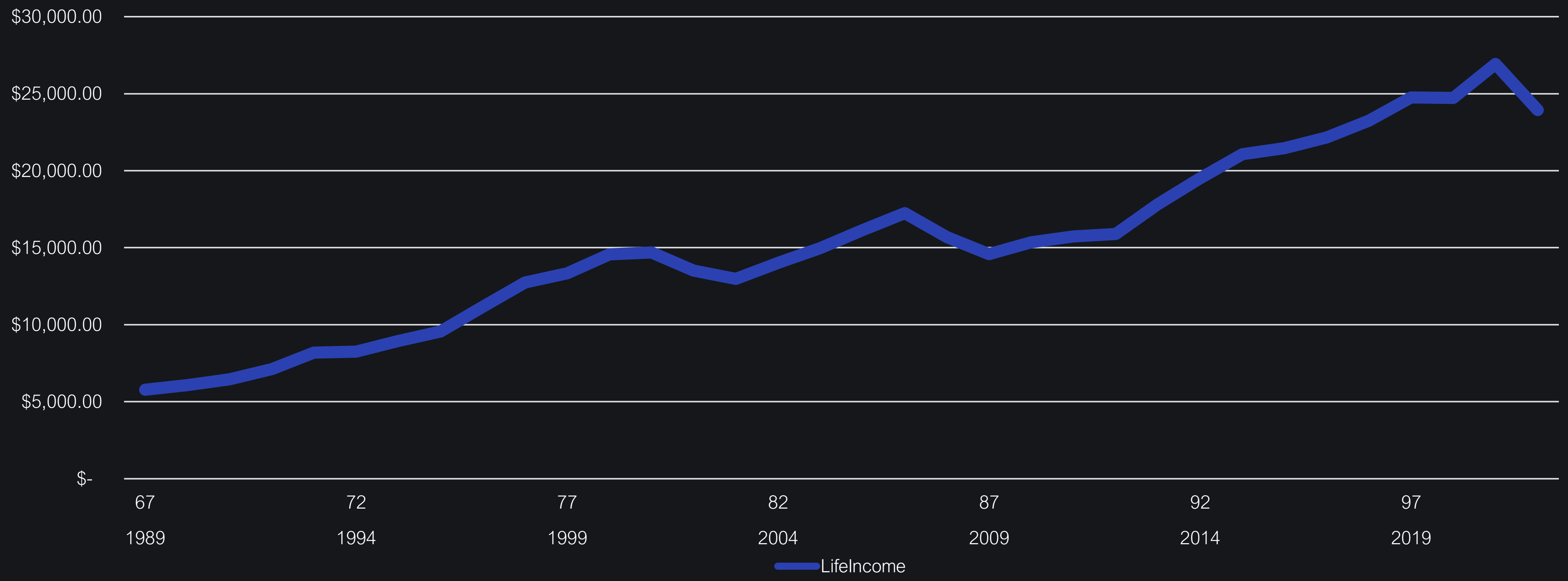
For every $200,000 invested in LifeIncome, assessable assets reduce by $80,000.

This equates to an increase in Age Pension benefits of $6,240* a year (assuming eligibility). That's an equivalent risk-free return of 3.12%.

All decisions regarding social security benefits for individuals who purchase LifeIncome will be made by Centrelink or the Department of Veterans' Affairs officers based on social security law and the circumstances of the individual at the time of claim.
*Based on current social security law, reducing Age Pension by $3 for every $1,000 of assets over lower threshold.

Can an account-based pension last for life?

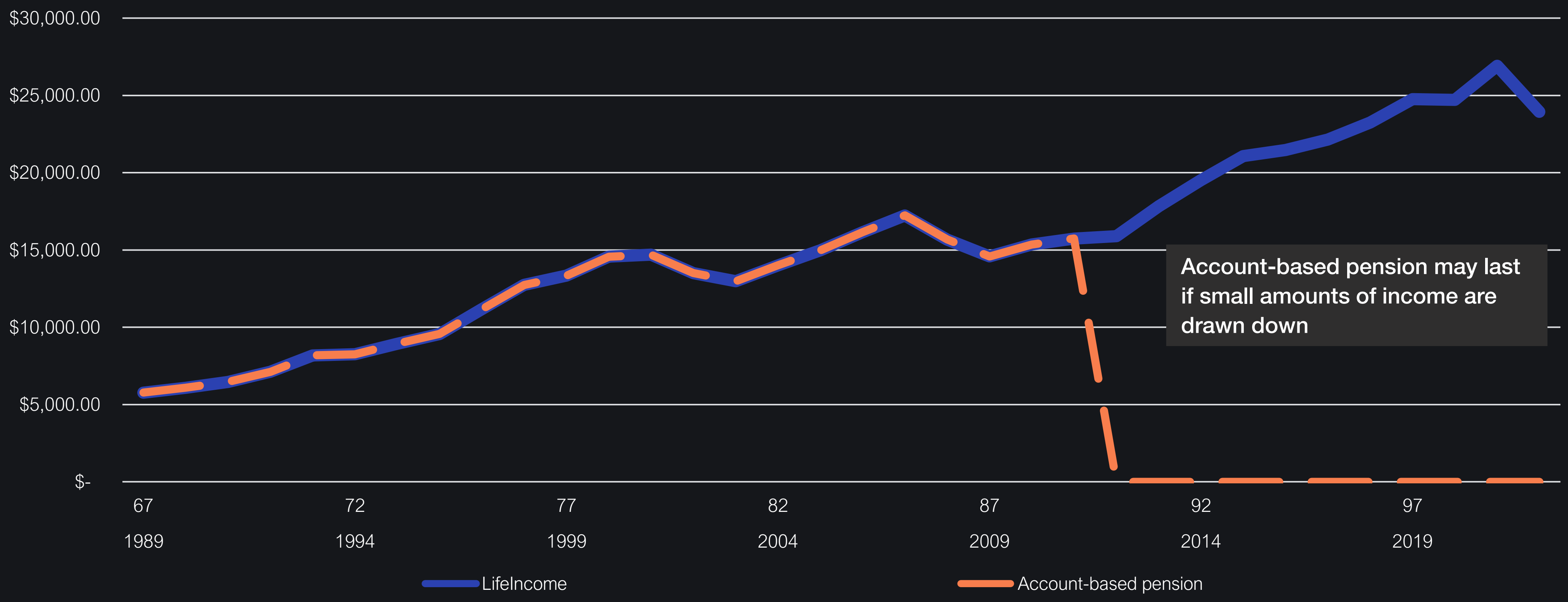
Drawing the same income payable using the returns from the Balanced Composite Index



Assumptions: Starting income is based on a 67-year-old male commencing LifeIncome with $100,000 and a LifeBooster 2.5% rate. Estimated fees, expenses and costs of 0.92% p.a. and discounted by the LifeBooster rate. Account-based pension fees assumed at 0.60%. Past performance is no indication of future performance. This illustrates until age 100 only, however LifeIncome will pay your client, and their spouse if they choose, an income for life. Balanced Composite Index comprises of (weight/index): 20% S&P/ASX300 Index, 14.5% MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars, 9% MSCI World ex-Australia Index (with net dividends reinvested) hedged to Australian dollars, 3.5% MSCI World ex-Australia Small Cap Index (with net dividends reinvested) in Australian dollars, 3% MSCI Emerging Markets Index (with net dividends reinvested) in Australian dollars, 15% Bloomberg AusBond Composite 0+ Yr Index, 35% Bloomberg Global Aggregate Float-Adjusted and Scaled Index hedged to Australian dollars.

Can an account-based pension last for life?

Drawing the same income payable using the returns from the Balanced Composite Index



Assumptions: Starting income is based on a 67-year-old male commencing LifeIncome with $100,000 and a LifeBooster 2.5% rate. Estimated fees, expenses and costs of 0.92% p.a. and discounted by the LifeBooster rate. Account-based pension fees assumed at 0.60%. Past performance is no indication of future performance. This illustrates until age 100 only, however LifeIncome will pay your client, and their spouse if they choose, an income for life. Balanced Composite Index comprises of (weight/index): 20% S&P/ASX300 Index, 14.5% MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars, 9% MSCI World ex-Australia Index (with net dividends reinvested) hedged to Australian dollars, 3.5% MSCI World ex-Australia Small Cap Index (with net dividends reinvested) in Australian dollars, 3% MSCI Emerging Markets Index (with net dividends reinvested) in Australian dollars, 15% Bloomberg AusBond Composite 0+ Yr Index, 35% Bloomberg Global Aggregate Float-Adjusted and Scaled Index hedged to Australian dollars.

Strategy: Accessing Age Pension

Meet John and Judy

John is 76 years old, and Judy is 70 years old.

They are both part pensioners and own their own home.

They are seeking financial advice for the first time in their lives.

Strategy: Accessing Age Pension

John and Judy's situation

John and Judy recently received an inheritance of $200,000 from John's brother Jimmy, who recently passed away.

They currently have account-based pension (ABP) balance of $400,000, Term Deposit balance of $200,000, cash balance of $150,000, $10,000 home contents and a $30,000 car.

Strategy: Accessing Age Pension

John and Judy's concern

Due to the inheritance from Jimmy, John and Judy no longer qualify for the Age Pension, losing their additional income stream and ancillary benefits.

John and Judy's current situation

John and Judy sought advice from their financial adviser around where to invest the inheritance of $200,000 to enable them to qualify for the Age Pension.

TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000
Bank Account Drawdown	$35,200
Total	$68,000

John and Judy’s solution one

TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000
Bank Account Drawdown	$35,200
Total	$68,000

What if…

John commenced LifeIncome with $200,000 using LifeBooster 5%, with Judy as the Reversionary Beneficiary

TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000
Bank Account Drawdown	$14,759
LifeIncome	$14,500
Age Pension	$5,941
Total	$68,000
Age Pension uplift	$5,941

Assumptions: Starting income for LifeIncome is based on a 74-year-old male commencing LifeIncome using LifeBooster 5% rate, with a 70-year-old female Reversionary Beneficiary. Social security rates and thresholds are effective as at July 2023.

John and Judy's solution two

What if…
John and Judy establish a LifeIncome of $170,000, and FuneralBonds of $15,000 each

TD (4.4% income)	$8,800	TD (4.4% income)	$8,800	TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000	ABP (6% drawdown)	$24,000	ABP (6% drawdown)	$24,000
Bank Account Drawdown	$35,200	Bank Account Drawdown	$14,759	Bank Account Drawdown	$15,385
		LifeIncome	$14,500	LifeIncome	$12,470
		Age Pension	$5,941	Age Pension	$7,345
Total	$68,000	Total	$68,000	Total	$68,000
		Age Pension uplift	$5,941	Age Pension uplift	$7,345

Assumptions: Starting income for LifeIncome is based on a 74-year-old male commencing LifeIncome using LifeBooster 5% rate, with a 70-year-old female Reversionary Beneficiary. Social security rates and thresholds are effective as at July 2023.

John and Judy's outcome

TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000
Bank Account Drawdown	$35,200
Total	$68,000

TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000
Bank Account Drawdown	$14,759
LifeIncome	$14,500
Age Pension	$5,941
Total	$68,000
Age Pension uplift	$5,941

TD (4.4% income)	$8,800
ABP (6% drawdown)	$24,000
Bank Account Drawdown	$15,385
LifeIncome	$12,470
Age Pension	$7,345
Total	$68,000
Age Pension uplift	$7,345

Outcome for solution 1:

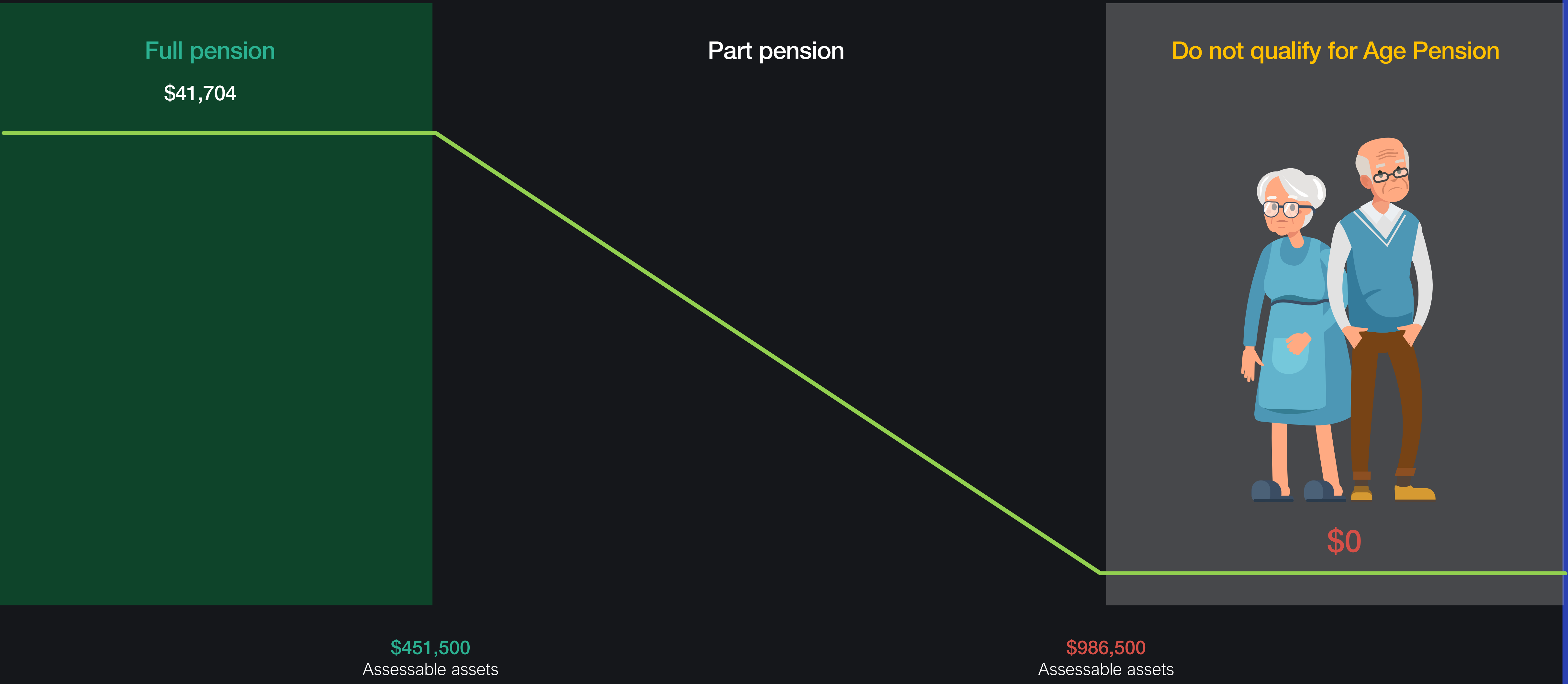
John and Judy will now qualify for the Age Pension. However, they would still like to cover their funeral costs.

Outcome for solution 2:

John and Judy will receive more Age Pension, cover their funeral cost and maintain their income needs with more certainty.

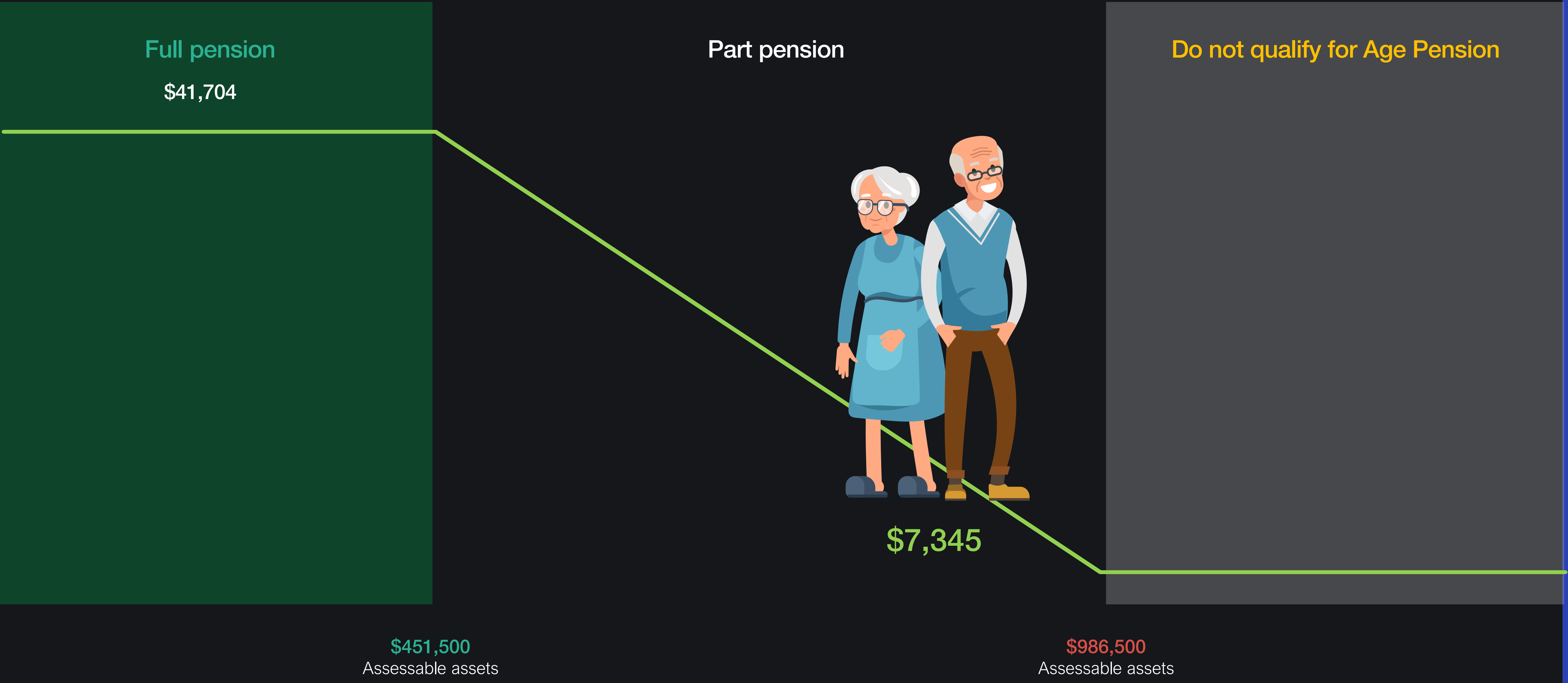
Assumptions: Starting income for LifeIncome is based on a 74-year-old male commencing LifeIncome using LifeBooster 5% rate, with a 70-year-old female Reversionary Beneficiary. Social security rates and thresholds are effective as at July 2023.

John and Judy’s situation after the inheritance



Assumptions: Social security rates and thresholds are effective as at July 2023.

John and Judy’s outcome



Assumptions: Social security rates and thresholds are effective as at July 2023.

Strategy: More income for you and your loved ones

Meet Michael and Jane

Michael and Jane are both 67 years old.

They are homeowners and are on the cusp of retirement.

They are seeking financial advice as they are unsure how to approach their retirement with so many factors at play.

Strategy: More income for you and your loved ones

Michael and Jane have…

Michael's Superannuation	$400,000
Jane's Superannuation	$400,000
Car and contents	$100,000

Michael and Jane’s options

Due to the social security benefits associated with purchasing a lifetime annuity like LifeIncome, Michael and Jane decide to weigh up the following options:

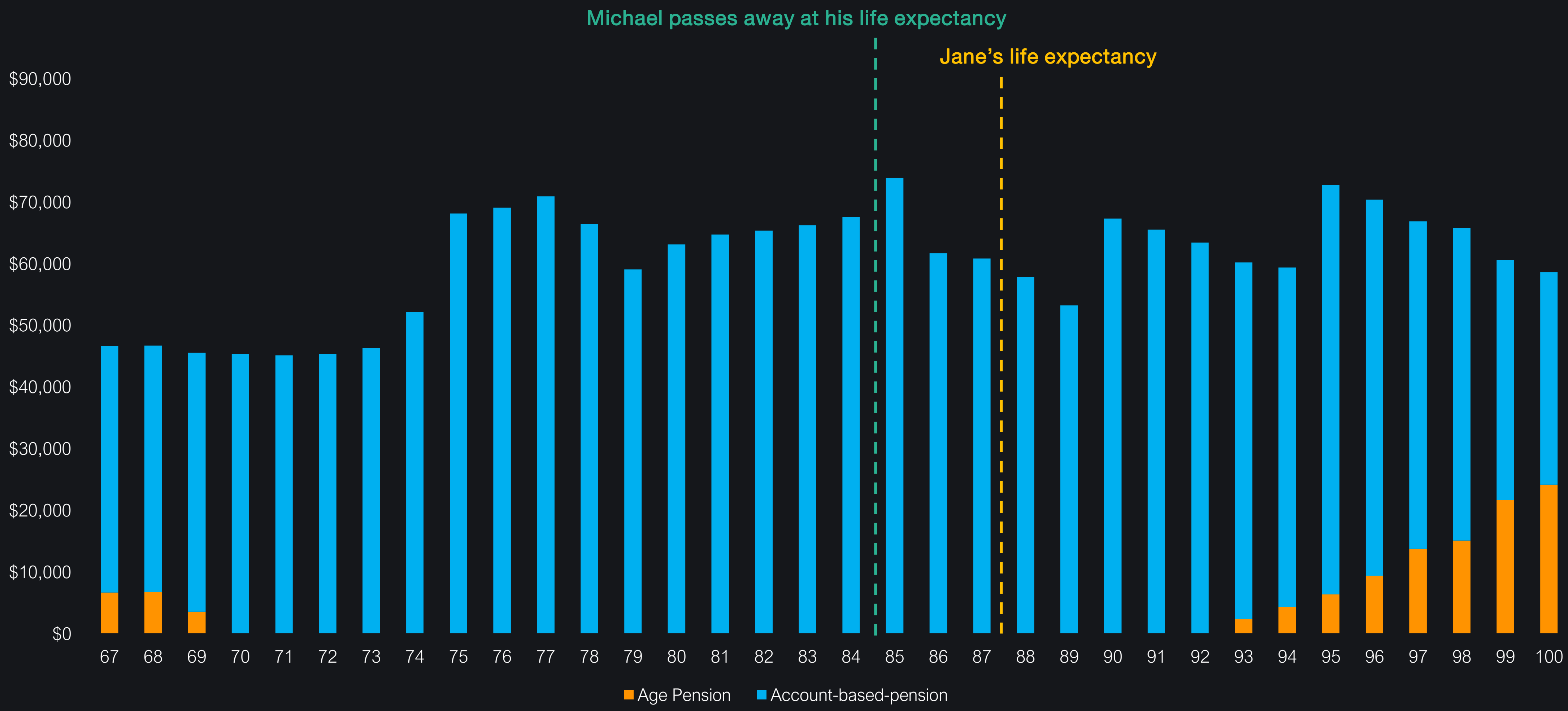
Option 1:
Place the full $800k of superannuation into an account-based pension

Option 2:
Allocate 40% of their superannuation to LifeIncome and the rest into an account-based pension

Investment portfolio for both LifeIncome and account-based pension:

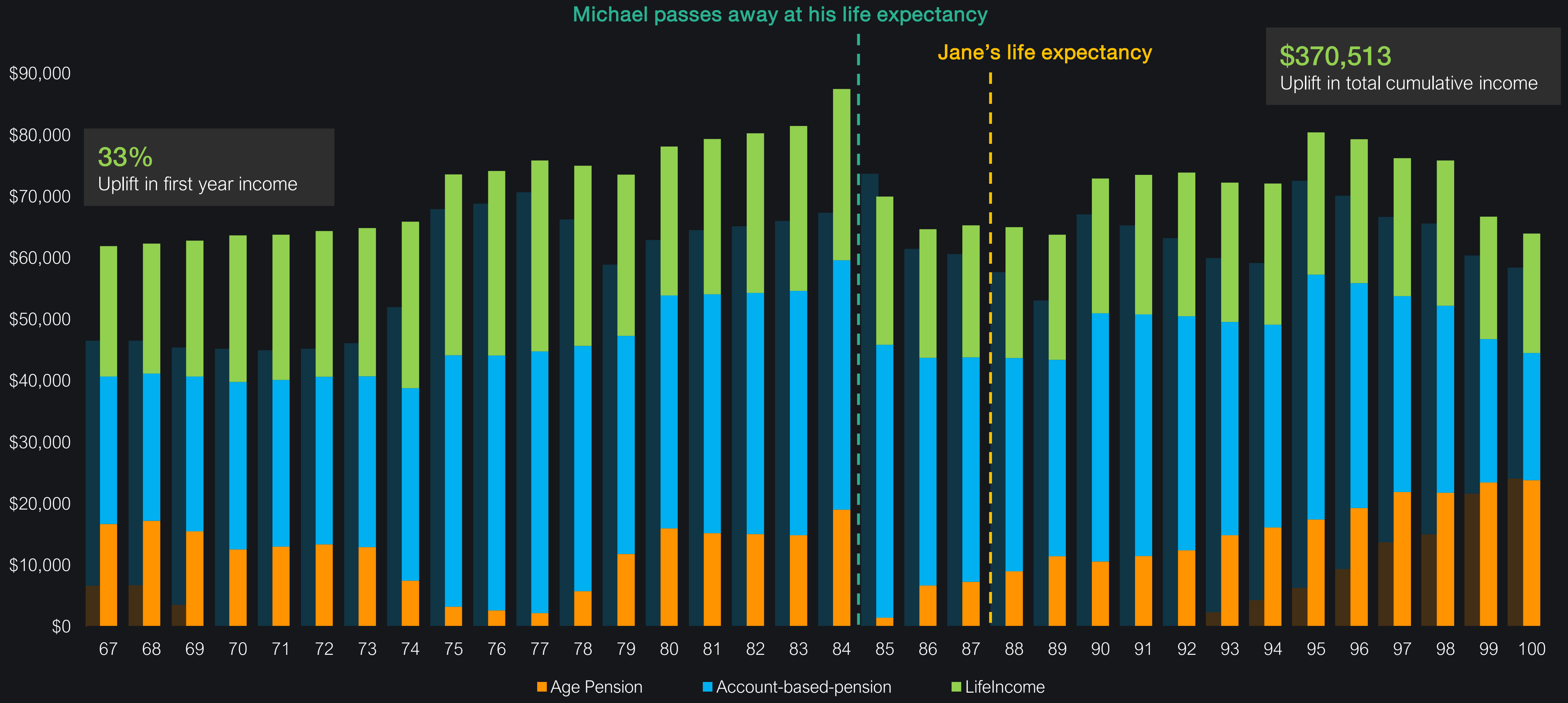
PIMCO Wholesale Global Bond Fund	25%
iShares Wholesale Australian Equity Index Fund	25%
iShares Wholesale International Equity Index Fund	25%
MCP Wholesale Investments Trust	25%

Michael and Jane without LifeIncome



Assumptions: Account-based pension starting balance of $800,000, drawing down income at the minimum rate, fee of 0.30%pa. Income is shown in real dollars. Upon Michael's death Jane inherits what was Michael's share of their assets and is now assessed as a single for the Age Pension. Past performance is no indication of future performance. Social security rates and thresholds are current at July 2023. Investment returns are based on the past performance of the investment portfolio commencing 1st July 1990.

Michael and Jane with LifeIncome



Assumptions: Starting income is based on a 67-year-old male commencing a $320,000 LifeIncome, Reversionary policy with LifeBooster 5%. Income is shown in real dollars. Estimated fees, expenses and costs of 0.92% p.a. for LifeIncome and 0.30% for the account-based pension. Account-based pension starting balance of $480,000, drawing down income at the minimum rate. Upon Michael's death Jane inherits what was Michael's share of their assets and is now assessed as a single for Age Pension. Past performance is no indication of future performance. Social security rates are current at July 2023. Investment returns are based on the past performance of the investment portfolio commencing 1st July 1990.

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2022 Plan For Life Longevity Cover Excellence Awards – Lifetime Investment Linked – WINNER

2022 Plan For Life Investment Bond Excellence Awards – Overall Excellence – WINNER

2022 Plan For Life Investment Bond Excellence Awards – Bond - Estate Planning – WINNER

2022 Plan For Life Investment Bond Excellence Awards – Bond - Child Policy – WINNER

2022 Plan For Life Investment Bond Excellence Awards – Funeral Bond – WINNER

WINNER Money Magazine Awards 2022 – Investment Bond Provider of the Year

Research ratings

Superior SQM Research – LifeIncome

Zenith HIGHLY RECOMMENDED – Investment Bonds

Highly Recommended Lonsec Research – Investment Bonds LifeBuilder

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Thank you.

Outthinking today.

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