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**LifeBuilder**

Putting you in control.



Outthinking today.

# LifeBuilder puts you in control

LifeBuilder is a flexible, tax-effective investment designed for all generations.

LifeBuilder is an investment bond with powerful tax advantages – especially for higher income earners. It is a tax-effective investment solution designed to meet your long-term investment objectives and covers a wide range of investment needs and life stages including wealth creation, tax planning, retirement savings, wealth transfer and estate planning.



## Key benefits of LifeBuilder

+ Maximum tax rate of 30%  
- three levels of tax-efficient investment options

+ No income or capital gains distributions

+ No restrictions on accessing your investment

+ Ability to transfer ownership tax-free

+ Wide range of investment options to choose from

+ No personal capital gains tax on switching investment options

+ No tax file number required

+ Estate planning features

+ Structure tax-free inheritances



## Discover tax-effective investing

LifeBuilder caters for a wide range of investment needs across all life stages without the complexities.

LifeBuilder is an investment bond which is a 'tax paid' investment where earnings are taxed at a maximum effective tax rate of 30%. A lower effective tax rate can apply depending on the investment options chosen and as a result of tax credits. Your investment's tax-efficiency is optimised once you hold your investment for at least 10 years with no personal tax payable on withdrawals after this period. This is known as the 10-year advantage period.

## The investment for tax-smart investors

LifeBuilder may be right for you if you're looking for a tax-effective investment. But that's just the start.

Generation Life offers a large range of investment options to choose from, each with varying levels of tax-efficiency with the ability to switch between investment options fee-free at any time. There is no personal capital gains tax when switching between investment options or if transferring the ownership of your investment to someone else at any time.

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## Who is LifeBuilder suitable for?

**Investing tax-effectively:** All earnings are taxed at a maximum rate of 30%. The effective tax rate can be significantly lower than 30% depending on the investment option you choose.

**Providing estate planning flexibility and certainty:** You can transfer wealth to future generations tax-free and with certainty and peace of mind with the LifeBuilder EstatePlanner feature.

**Looking for an alternative to superannuation:** There are no limits on how much and when you can contribute. You can access your funds at any time.

**Managing income levels in private trusts:** While your trust remains invested in the LifeBuilder investment bond there is no income for the trust to declare and distribute from its investment.

**Creating a tax-effective income stream:** There are no restrictions on when you can start your income stream, including if you are intending to retire early and access to superannuation is not available.

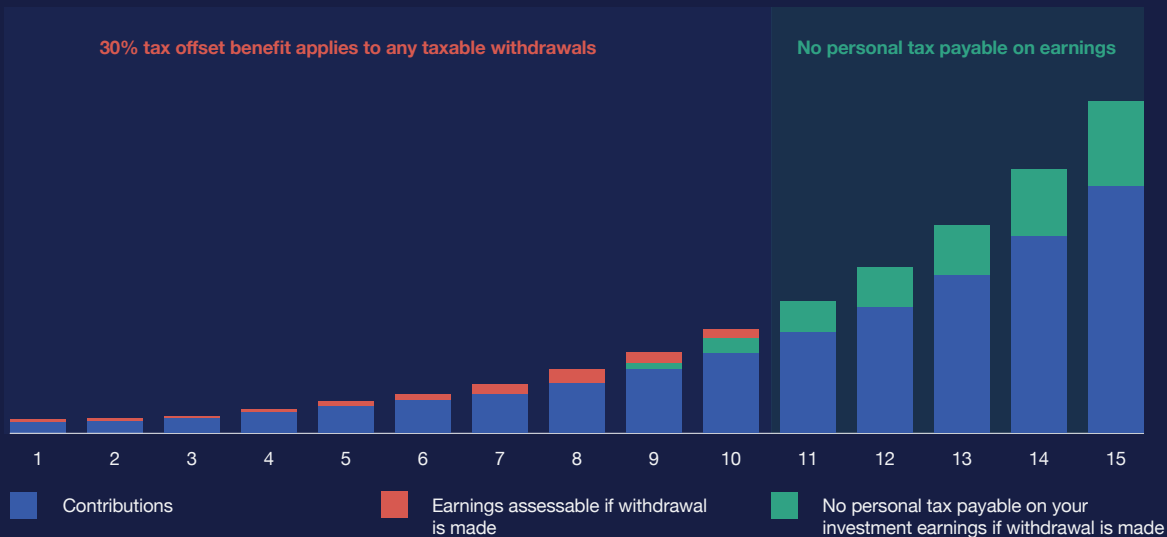
**People looking to qualify for or improve social security benefits:** To help manage or improve Government benefits and entitlements including by using LifeBuilder's Bonds Custodian Trust feature.

## Accelerate your investment potential

LifeBuilder gives you flexibility on how much you want to contribute to your investment. There are no limits on the amount you can contribute in your first investment year. You can make additional investments each year, either as a regular saving or one-off contribution, of up to 125% of your previous year's contributions without resetting your investment's 10-year advantage period. LifeBuilder's Regular Savings Plan feature also lets you automatically increase the level of regular savings contributions each year to take advantage of the 125% opportunity.

## Easy access to your investment

LifeBuilder gives you complete access to your funds, whenever you may need them. You can make a withdrawal at any time with no restrictions on how much you can withdraw. If you make a withdrawal within the 10-year period, you will receive a 30% tax offset to reduce your tax payable amount for the same financial year. If you make a withdrawal in years 9 or 10 of your investment, the tax payable by you is reduced by 1/3rd and 2/3rds respectively.





## Simplified estate planning

LifeBuilder's EstatePlanner feature allows you to plan tax-effective inheritances or the transfer of ownership of your investment, with the flexibility to choose whether it forms part of your will or legal estate. Using EstatePlanner provides you with control and certainty over how your investment is passed on to the right people, at the right time.

EstatePlanner provides two options to help manage future wealth transfer and estate planning, and avoids the complexities that can often be associated with using a will or testamentary trust, or where there are complex family arrangements to deal with.



## Future Event Transfer

Individuals, joint owners, and trusts can transfer their LifeBuilder ownership to intended recipients at a nominated future date, which can include the date of death of the LifeBuilder owner. The transfer of ownership happens tax-free for income and capital gains tax purposes, and the 10-year advantage period is not reset when the transfer occurs. There is also an option to set up a future regular income payment to an individual recipient after the transfer has occurred to provide a future set income stream.

You can also provide the flexibility to nominate someone to authorise additional one-off payments if required by the recipient in the future.



## Nominating a beneficiary

If you are an individual or joint investor you can nominate one or more beneficiaries (which can include individuals, companies, trusts and charities) to receive tax-free proceeds of the LifeBuilder investment on the passing of the nominated life insured. There is also the option to manage your nominations automatically should a nominated beneficiary pass away before the life insured using the joint survivorship or down-the-line nomination feature.



## Access to a wide range of investment options

Our range of investment options provide you with a choice of investment management styles and objectives to cater for different goals across many asset classes. You can choose from the following options:

- Single sector strategies focused on a particular asset class.
- Multi-asset strategies with access to multiple asset classes to cater for different investor risk profiles.
- Index strategies for a low-cost approach to investing.
- Responsible Investing strategies where Environmental, Social or Governance (ESG) issues are important to you when selecting your investment portfolio.

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## Tax Aware investment process

In addition to the tax-effectiveness of an investment bond generally, Generation Life builds on the tax-efficiency of the LifeBuilder investment bond through our Tax Aware investment process. Unique to Generation Life, this is designed to reduce the tax paid on earnings while invested to improve your after-tax returns.

The Generation Life Tax Aware series of investment options is offered across the broad investment menu for LifeBuilder and provides three levels of innovative, tax-efficient investment options to choose from.



Tax Optimised



Tax Enhanced



Tax Advantage



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## Outthinking today.

### **Generation Life – a trusted partner**

As the pioneer of Australia's first truly flexible investment bond, Generation Life has been at the forefront of providing innovative tax-effective investment solutions since 2004. \$3.3 billion has been invested with us to date.

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### **Your investment is secured at every step**

Generation Life is a life insurance company registered under the Life Insurance Act. Our parent company Generation Development Group (ASX:GDG) is listed on the Australian Securities Exchange.

Our products are governed under the Life Insurance Act 1995 and the Corporations Act 2001. The rules that underpin the operation of our investment bonds and investment options are approved by the Australian Prudential Regulation Authority (APRA).

Each investment option is held separately and distinctly from the other investment options and assets of Generation Life.

Importantly, this means each investment option is legally independent and is quarantined and protected from any potential adverse positions that may impact either Generation Life or any of the other investment options.



## Ideas for using LifeBuilder

Achieving your financial goals is not only satisfying, it also holds the key to your financial freedom. Whether you're looking to create wealth tax-effectively, save for retirement, transfer wealth with certainty or looking for an alternative to superannuation, Lifebuilder can assist in meeting your financial goals.



### Investing outside superannuation

- Looking for a tax-effective, flexible investment solution outside superannuation
- Allow for uncapped contributions with complete flexibility
- Create a tax-effective income stream for early retirement before superannuation preservation age
- Overcome superannuation's estate planning limitations

### Building wealth tax-effectively

- Building wealth in a tax-effective structure
- Maximise after tax returns
- Save for a specific life event

### Improving Government benefits in aged care

- Qualify for the Commonwealth seniors health card
- Increase pension entitlements by reducing the level of deemed income for Centrelink or Department of Veterans' Affairs purposes

### Private Trusts and alternative structures

- Looking for an alternative to private trusts and private investment companies
- Reduce or eliminate the level of distributable income inside a discretionary or family trust

### Estate Planning

- Passing on wealth outside of a will and estate
- Have full control and peace of mind over the transfer of wealth without any capital gains tax implications
- Transfer ownership with no personal tax or capital gains implications.
- Set a future transfer date or event Including the option to set a future regular income stream for a future owner
- Set up an inheritance outside your will and legal estate
- Simplify a complex will and blended family estate issues
- Setting up charitable bequests

### Loan & gearing strategies

- Using investment bonds as security against a loan



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## Contact details

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### Disclaimers:

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