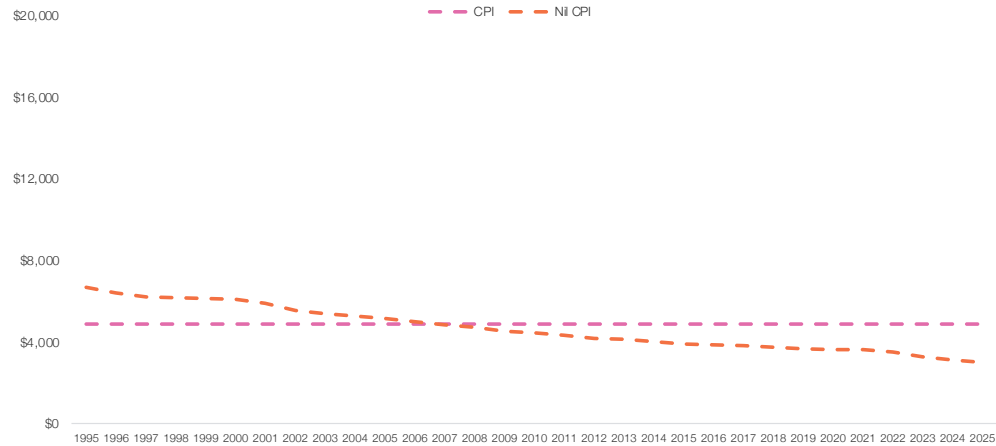
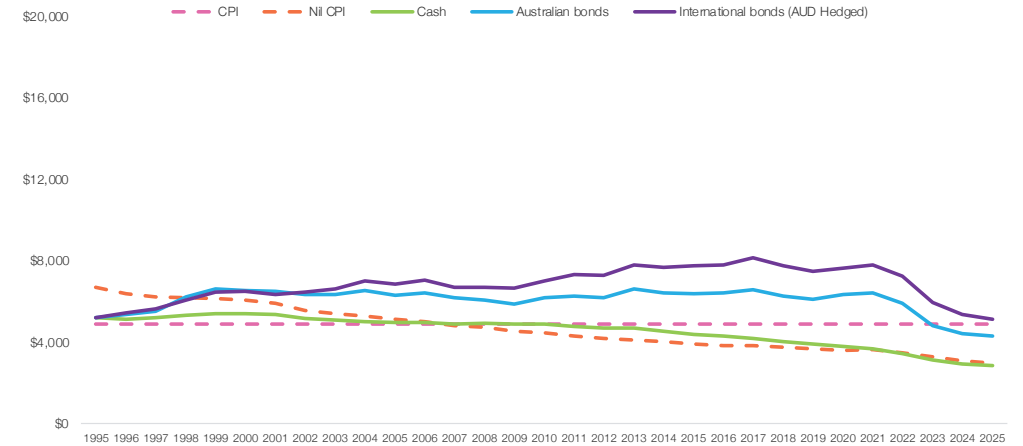


## Generation Life LifeIncome : Annual income comparison across various asset classes

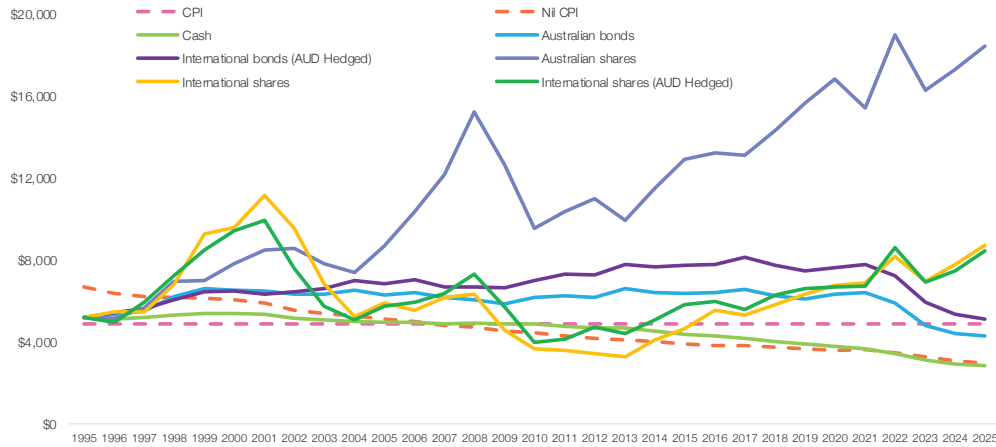
### CPI and Flat



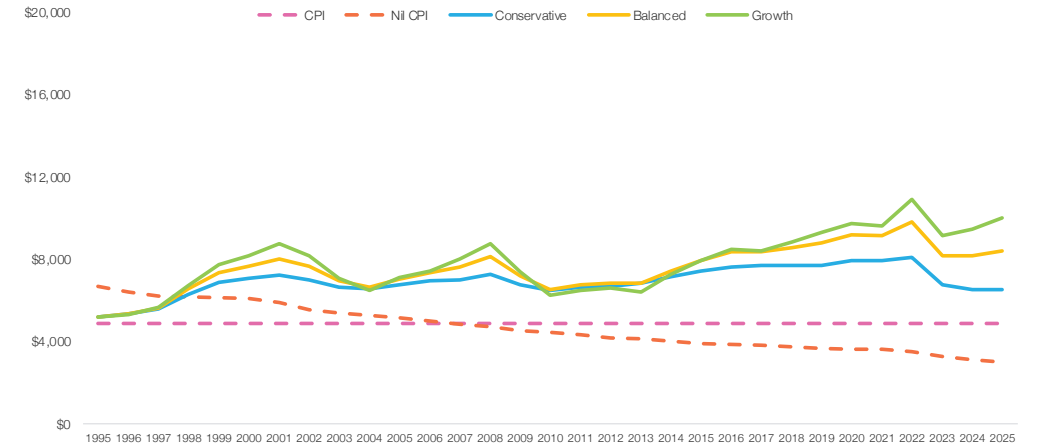
### CPI, Flat and Defensive Assets



### All Asset classes



### Diversified Portfolios



## Cumulative Real Annual Income – All Asset Classes

	CPI	Nil CPI	Cash	Australian Bonds	International Bonds (AUD Hedged)	Australian Shares	International Shares	International Shares (Hedged)
First year	\$4,869	\$6,677	\$5,182	\$5,182	\$5,182	\$5,182	\$5,182	\$5,182
10 years	\$24,345	\$31,572	\$26,203	\$28,834	\$28,793	\$29,969	\$32,200	\$31,844
15 years	\$48,690	\$59,730	\$52,200	\$61,029	\$61,688	\$70,069	\$74,563	\$69,610
20 years	\$97,380	\$104,965	\$100,355	\$123,440	\$132,598	\$181,533	\$121,173	\$123,019
30 years	\$146,070	\$140,970	\$138,042	\$183,026	\$205,469	\$335,537	\$185,471	\$189,727

## Cumulative Real Annual Income - Diversified Portfolios

	CPI	Nil CPI	Conservative	Balanced	Growth
First year	\$4,869	\$6,677	\$5,182	\$5,182	\$5,183
10 years	\$24,345	\$31,572	\$29,259	\$30,037	\$30,548
15 years	\$48,690	\$59,730	\$63,687	\$66,928	\$69,152
20 years	\$97,380	\$104,965	\$132,122	\$138,564	\$140,810
30 years	\$146,070	\$140,970	\$207,440	\$225,059	\$232,655

### Assumptions for “CPI and Flat”, “CPI, Flat and Defensive Assets” and “All Asset classes”:

Starting income is based on a 65-year-old female commencing LifeIncome with \$100,000 and a LifeBooster rate of 2.5%. The graphs illustrate the performance of a LifeIncome policy based on the historical performance of various asset classes over the displayed period. In this example, income in the first Financial year (or part thereof) has fees and costs. Estimated fees, expenses and costs of LifeIncome are 1.01% p.a. No fees have been taken into account on the CPI-linked or fixed rate annuity. Past performance is no indication of future performance. These illustrations are until age 95 only, however LifeIncome will pay your client an income for life. The starting incomes of the CPI and Nil CPI traditional annuities are based on the rates as at 06/01/2025 commencing with \$100,000. Performance of the CPI Linked Annuity is based on historical CPI of the respective period. All income is discounted by CPI of the respective period. Performance of the Nil CPI annuity is not linked to investment returns, and its annual income remains unchanged each year.

### Assumptions for “Diversified Portfolios”:

Starting income is based on a 65-year-old female commencing LifeIncome with \$100,000 and a LifeBooster rate of 2.5%. This graph illustrates the performance of a LifeIncome policy based on the historical performance of various diversified portfolios over the displayed period. In this example, income in the first Financial year (or part thereof) has fees and costs. Estimated fees, expenses and costs of LifeIncome are 1.01% p.a. No fees have been taken into account on the CPI-linked or fixed rate annuity. Past performance is no indication of future performance. These illustrations are until age 95 only, however LifeIncome will pay your client an income for life. The starting incomes of the CPI and Nil CPI traditional annuities are based on the rates as at 06/01/2025 commencing with \$100,000. Performance of the CPI Linked Annuity is based on historical CPI of the respective period. All income is discounted by CPI of the respective period. Performance of the Nil CPI annuity is not linked to investment returns, and its annual income remains unchanged each year.

### Disclaimers:

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