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For financial adviser use only

## Generation Life Investment Bonds

LifeBuilder | ChildBuilder | FuneralBond  
FY20 - FY24

Investment option	Tax aware level	Tax aware level since <sup>1</sup>	Average tax paid <sup>2</sup>	Code	Generation Life APIR code
AB Managed Volatility Equities Fund	 Tax Enhanced	20/04/2022	7.7%	UF64	ALL5090AU
Ardea Real Outcome Fund	 Tax Advantage	28/04/2021	10.0%	UF37	ALL0815AU
Barrow Hanley Global Share Fund	 Tax Enhanced	27/10/2020	23.5%	UF17	ALL0012AU
Bennelong Concentrated Australian Equities Portfolio	 Tax Optimised	20/05/2025	9.7%	UF38	ALL7316AU
Dimensional Global Bond Sustainability Trust	 Tax Enhanced	20/04/2022	8.8%	UF69	ALL4846AU
Dimensional Global Small Company Trust	 Tax Enhanced	27/10/2020	19.4%	UF09	ALL0015AU
Dimensional Sustainability World Allocation 70/30 Trust	 Tax Enhanced	28/04/2021	8.8%	UF50	ALL7937AU
Dimensional World 30/70 Portfolio	 Tax Optimised	20/04/2022	14.1%	UF62	ALL4096AU
Dimensional World 50/50 Portfolio	 Tax Optimised	28/04/2021	9.8%	UF40	ALL1871AU
Dimensional World 70/30 Portfolio	 Tax Optimised	28/04/2021	12.0%	UF24	ALL0030AU
Dimensional World Equity Portfolio	 Tax Optimised	28/04/2021	10.7%	UF28	ALL8615AU
DNR Capital Australian Emerging Companies Portfolio	 Tax Optimised	27/10/2020	9.0%	UF20	ALL0024AU
EQT Mortgage Income Fund	 Tax Advantage	27/10/2020	30.0%	UF25	ALL0029AU
Evergreen Responsible Growth Model	 Tax Optimised	28/04/2021	12.1%	UF27	ALL9827AU
Evidentia Balanced Portfolio	 Tax Optimised	20/05/2025	N/A*	UF59	ALL3176AU
Evidentia Growth Portfolio	 Tax Optimised	20/05/2025	N/A*	UF45	ALL0247AU
Evidentia High Growth Portfolio	 Tax Optimised	20/05/2025	N/A*	UF77	ALL2721AU
Generation Global Share Fund	 Tax Enhanced	20/04/2022	18.0%	UF66	ALL3911AU
Generation Life Tax Effective Australian Share Fund	 Tax Optimised	27/10/2020	0.0%	UF35	ALL3779AU
Generation Life Tax Effective Global Share Fund	 Tax Optimised	20/05/2025	N/A*	UF87	ALL8341AU
Generation Life Tax Effective Growth Fund	 Tax Optimised	25/08/2023	14.3%	UF10	ALL0014AU
Generation Life Term Deposit Fund	 Tax Advantage	27/10/2020	30.0%	UF14A	ALL0028AU
GMO Systematic Global Macro Trust	 Tax Advantage	28/04/2021	22.5%	UF47	ALL1297AU
GQG Partners Global Equity Fund	 Tax Enhanced	19/04/2024	28.7%	UF68	ALL8930AU
Hyperion Global Growth Companies Portfolio	 Tax Optimised	20/05/2025	0.0%	UF53	ALL4510AU
Invesco Senior Secured Income Fund	 Tax Enhanced	20/05/2025	N/A*	UF58	ALL6144AU
Investors Mutual Australian Share Portfolio	 Tax Optimised	13/09/2022	9.7%	UF06	ALL0006AU
Investors Mutual Future Leaders Fund	 Tax Enhanced	27/10/2020	4.3%	UF07	ALL0003AU
iShares Hedged International Equity Index Fund	 Tax Enhanced	27/10/2020	16.7%	UF12	ALL0020AU
iShares Physical Gold Fund	 Tax Enhanced	20/05/2025	N/A*	UF80	ALL0085AU
iShares S&P/ASX20 ETF Portfolio	 Tax Enhanced	28/04/2021	4.1%	UF14	ALL0002AU
iShares Wholesale Australian Bond Index Fund	 Tax Enhanced	27/10/2020	24.0%	UF12A	ALL0025AU
iShares Wholesale Australian Equity Index Fund	 Tax Enhanced	27/10/2020	6.6%	UF11	ALL0019AU
iShares Wholesale Australian Listed Property Index Fund	 Tax Enhanced	27/10/2020	24.3%	UF12B	ALL0026AU
iShares Wholesale International Equity Index Fund	 Tax Enhanced	27/10/2020	24.6%	UF11A	ALL0033AU
Kapstream Absolute Return Income Fund	 Tax Enhanced	27/10/2020	30.0%	UF10A	ALL8139AU

Investment option	Tax aware level	Tax aware level since <sup>1</sup>	Average tax paid <sup>2</sup>	Code	Generation Life APIR code
L1 Capital Long Short Fund	 Tax Enhanced	28/04/2021	8.7%	UF06A	ALL0527AU
Macquarie Dynamic Bond Fund	 Tax Optimised	20/05/2025	30.0%	UF54	ALL0819AU
Macquarie Global Listed Real Estate Fund	 Tax Enhanced	27/10/2020	13.6%	UF05A	ALL0021AU
Macquarie Treasury Fund	 Tax Advantage	27/10/2020	30.0%	UF01	ALL0004AU
Magellan Global Portfolio	 Tax Optimised	27/10/2020	18.6%	UF08	ALL0005AU
Magellan Infrastructure Portfolio	 Tax Optimised	13/09/2022	20.9%	UF05B	ALL0031AU
Martin Currie Emerging Markets Fund	 Tax Enhanced	27/10/2020	5.5%	UF36	ALL7777AU
Martin Currie Equity Income Fund	 Tax Optimised	27/10/2020	5.4%	UF23	ALL0027AU
Martin Currie Real Income Fund	 Tax Enhanced	27/10/2020	14.4%	UF05	ALL0018AU
Mercer Future Wealth Balanced Portfolio	 Tax Optimised	27/07/2023	16.4%	UF60	ALL6968AU
MetLife Global Bond Fund	 Tax Enhanced	28/04/2021	0.0%	UF49	ALL0565AU
MFS Concentrated Global Equity Portfolio	 Tax Optimised	23/05/2024	26.0%	UF08A	ALL0146AU
MLC Active Balanced Portfolio	 Tax Optimised	23/05/2024	19.8%	UF22	ALL0022AU
MLC Active Conservative Portfolio	 Tax Optimised	23/05/2024	14.7%	UF32	ALL6780AU
MLC Active High Growth Portfolio	 Tax Optimised	23/05/2024	21.1%	UF34	ALL5569AU
MLC Active Moderate Portfolio	 Tax Optimised	23/05/2024	19.9%	UF33	ALL1421AU
Morningstar Balanced Model	 Tax Optimised	28/02/2023	25.1%	UF55	ALL8831AU
Morningstar Growth Model	 Tax Optimised	28/10/2022	23.2%	UF56	ALL8970AU
Morningstar High Growth Model	 Tax Optimised	28/10/2022	21.9%	UF57	ALL4014AU
Mutual ADI/Bank Securities	 Tax Advantage	27/10/2020	30.0%	UF14B	ALL0032AU
Pendal Sustainable Australian Share Fund	 Tax Enhanced	27/10/2020	18.9%	UF39	ALL9466AU
Pendal Sustainable Balanced Fund	 Tax Enhanced	27/10/2020	9.4%	UF41	ALL1639AU
Perpetual Australian Share Portfolio	 Tax Optimised	27/10/2020	15.0%	UF15	ALL0009AU
Perpetual Balanced Growth Fund	 Tax Enhanced	27/10/2020	17.1%	UF19	ALL0010AU
Perpetual Conservative Growth Fund	 Tax Enhanced	27/10/2020	11.1%	UF26	ALL3019AU
Perpetual ESG Australian Share Fund	 Tax Enhanced	27/10/2020	3.4%	UF21	ALL0023AU
Perpetual Geared Australian Share Fund	 Tax Enhanced	27/10/2020	12.0%	UF16	ALL0011AU
PIMCO Wholesale Australian Bond Fund	 Tax Enhanced	27/10/2020	12.0%	UF02	ALL0016AU
PIMCO Wholesale Global Bond Fund	 Tax Optimised	23/05/2024	23.5%	UF04	ALL0008AU
Schroder Absolute Return Income Fund	 Tax Enhanced	27/10/2020	18.5%	UF13	ALL0007AU
Schroder Real Return Fund	 Tax Enhanced	27/10/2020	13.9%	UF10B	ALL9085AU
Stewart Investors Worldwide All Cap Fund	 Tax Enhanced	28/04/2021	15.8%	UF29	ALL5665AU
VanEck MSCI International Quality Fund	 Tax Enhanced	20/05/2025	N/A*	UF67	ALL7289AU
Vanguard All Growth Portfolio	 Tax Optimised	20/05/2025	N/A*	UF46	ALL1510AU
Vanguard Balanced Portfolio	 Tax Optimised	27/10/2020	13.1%	UF31	ALL4532AU
Vanguard Conservative Portfolio	 Tax Optimised	27/10/2020	17.4%	UF12C	ALL0034AU
Vanguard Growth Portfolio	 Tax Optimised	27/10/2020	15.8%	UF12D	ALL0035AU
Vanguard High Growth Portfolio	 Tax Optimised	27/10/2020	20.7%	UF30	ALL6521AU
Walter Scott Global Equity Fund (Hedged)	 Tax Enhanced	28/04/2021	18.0%	UF52	ALL5980AU
Yarra Enhanced Income Fund	 Tax Enhanced	23/05/2024	7.7%	UF03	ALL0017AU

<sup>1</sup> Reflects the date the investment option's tax aware level was launched or upgraded to its current tax aware level.

<sup>2</sup> The average tax paid is the 5-year average of annual tax paid net of tax credits against taxable fund income for the period from financial year 2020 to financial year 2024 (or the latest available data).

\* Indicates new investment option commenced after financial year 2024.

## Generation Life Tax Effective Equity Income Fund

FY21 - FY24

Investment option	Average tax paid <sup>3</sup>	Generation Life APIR code
Generation Life Tax Effective Equity Income Fund Wholesale Class A	3.5%	ALL2027AU
Generation Life Tax Effective Equity Income Fund Wholesale Class D	3.5%	ALL1167AU
Generation Life Tax Effective Equity Income Fund Retail Class	3.5%	ALL8669AU

<sup>3</sup> Average tax paid is the 4-year average of annual tax paid net of tax credits against taxable fund income for the financial year 2021 to financial year 2024.

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### Adviser services

Phone: 1800 333 657

Email: [advisers@genlife.com.au](mailto:advisers@genlife.com.au)

[www.genlife.com.au](http://www.genlife.com.au)

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