

Average rate of tax paid

For financial adviser use only

Generation Life Investment Bonds

LifeBuilder | ChildBuilder | FuneralBond
FY21 - FY25

Investment option	Tax aware level	Tax aware level since ¹	Average tax paid ²	Code	Generation Life APIR code
AB Managed Volatility Equities Fund	 Tax Enhanced	20/04/2022	9.2%	UF64	ALL5090AU
Ardea Real Outcome Fund	 Tax Advantage	28/04/2021	7.5%	UF37	ALL0815AU
Barrow Hanley Global Share Fund	 Tax Enhanced	27/10/2020	25.3%	UF17	ALL0012AU
Benelong Concentrated Australian Equities Portfolio	 Tax Optimised	20/05/2025	11.1%	UF38	ALL7316AU
Dimensional Global Bond Sustainability Trust	 Tax Enhanced	20/04/2022	6.6%	UF69	ALL4846AU
Dimensional Global Small Company Trust	 Tax Enhanced	27/10/2020	23.5%	UF09	ALL0015AU
Dimensional Sustainability World Allocation 70/30 Trust	 Tax Enhanced	28/04/2021	8.3%	UF50	ALL7937AU
Dimensional World 30/70 Portfolio	 Tax Optimised	20/04/2022	16.4%	UF62	ALL4096AU
Dimensional World 50/50 Portfolio	 Tax Optimised	28/04/2021	9.3%	UF40	ALL1871AU
Dimensional World 70/30 Portfolio	 Tax Optimised	28/04/2021	11.9%	UF24	ALL0030AU
Dimensional World Equity Portfolio	 Tax Optimised	28/04/2021	11.3%	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	14.7%	UF27	ALL9827AU
Evidentia Balanced Portfolio	 Tax Optimised	20/05/2025	23.7%	UF59	ALL3176AU
Evidentia Growth Portfolio	 Tax Optimised	20/05/2025	22.8%	UF45	ALL0247AU
Evidentia High Growth Portfolio	 Tax Optimised	20/05/2025	22.8%	UF77	ALL2721AU
Generation Global Share Fund	 Tax Enhanced	20/04/2022	20.9%	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	0.0%	UF87	ALL8341AU
Generation Life Tax Effective Growth Fund	 Tax Optimised	25/08/2023	14.4%	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	18.0%	UF47	ALL1297AU
GQG Partners Global Equity Fund	 Tax Enhanced	19/04/2024	28.0%	UF68	ALL8930AU
Hyperion Global Growth Companies Portfolio	 Tax Optimised	20/05/2025	7.4%	UF53	ALL4510AU
Invesco Senior Secured Income Fund	 Tax Enhanced	20/05/2025	30.0%	UF58	ALL6144AU
Investors Mutual Australian Share Portfolio	 Tax Optimised	13/09/2022	8.7%	UF06	ALL0006AU
Investors Mutual Future Leaders Fund	 Tax Enhanced	27/10/2020	5.2%	UF07	ALL0003AU
iShares Hedged International Equity Index Fund	 Tax Enhanced	27/10/2020	22.7%	UF12	ALL0020AU
iShares Physical Gold Fund	 Tax Enhanced	20/05/2025	0.00%	UF80	ALL0085AU
iShares S&P/ASX 20 ETF Portfolio	 Tax Enhanced	28/04/2021	5.8%	UF14	ALL0002AU
iShares Wholesale Australian Bond Index Fund	 Tax Enhanced	27/10/2020	18.0%	UF12A	ALL0025AU
iShares Wholesale Australian Equity Index Fund	 Tax Enhanced	27/10/2020	7.8%	UF11	ALL0019AU
iShares Wholesale Australian Listed Property Index Fund	 Tax Enhanced	27/10/2020	25.5%	UF12B	ALL0026AU
iShares Wholesale International Equity Index Fund	 Tax Enhanced	27/10/2020	24.9%	UF11A	ALL0033AU
Kapstream Absolute Return Income Fund	 Tax Enhanced	27/10/2020	30.0%	UF10A	ALL8139AU

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L1 Capital Long Short Fund	 Tax Enhanced	28/04/2021	15.0%	UF06A	ALL0527AU
Macquarie Dynamic Bond Fund	 Tax Optimised	20/05/2025	15.0%	UF54	ALL0819AU
Macquarie Global Listed Real Estate Fund	 Tax Enhanced	27/10/2020	11.4%	UF05A	ALL0021AU
Macquarie Treasury Fund	 Tax Advantage	27/10/2020	30.0%	UF01	ALL0004AU
Magellan Global Portfolio	 Tax Optimised	27/10/2020	18.4%	UF08	ALL0005AU
Magellan Infrastructure Portfolio	 Tax Optimised	13/09/2022	14.9%	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	8.9%	UF23	ALL0027AU
Martin Currie Real Income Fund	 Tax Enhanced	27/10/2020	15.8%	UF05	ALL0018AU
Mercer Future Wealth Balanced Portfolio	 Tax Optimised	27/07/2023	19.5%	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	26.1%	UF08A	ALL0146AU
MLC Active Balanced Portfolio	 Tax Optimised	23/05/2024	21.1%	UF22	ALL0022AU
MLC Active Conservative Portfolio	 Tax Optimised	23/05/2024	20.2%	UF32	ALL6780AU
MLC Active High Growth Portfolio	 Tax Optimised	23/05/2024	22.0%	UF34	ALL5569AU
MLC Active Moderate Portfolio	 Tax Optimised	23/05/2024	21.1%	UF33	ALL1421AU
Morningstar Balanced Model	 Tax Optimised	28/02/2023	24.6%	UF55	ALL8831AU
Morningstar Growth Model	 Tax Optimised	28/10/2022	22.6%	UF56	ALL8970AU
Morningstar High Growth Model	 Tax Optimised	28/10/2022	21.4%	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	14.9%	UF39	ALL9466AU
Pendal Sustainable Balanced Fund	 Tax Enhanced	27/10/2020	19.8%	UF41	ALL1639AU
Perpetual Australian Share Portfolio	 Tax Optimised	27/10/2020	8.8%	UF15	ALL0009AU
Perpetual Balanced Growth Fund	 Tax Enhanced	27/10/2020	14.3%	UF19	ALL0010AU
Perpetual Conservative Growth Fund	 Tax Enhanced	27/10/2020	16.9%	UF26	ALL3019AU
Perpetual ESG Australian Share Fund	 Tax Enhanced	27/10/2020	14.1%	UF21	ALL0023AU
Perpetual Geared Australian Share Fund	 Tax Enhanced	27/10/2020	3.4%	UF16	ALL0011AU
PIMCO Wholesale Australian Bond Fund	 Tax Enhanced	27/10/2020	6.0%	UF02	ALL0016AU
PIMCO Wholesale Global Bond Fund	 Tax Optimised	23/05/2024	12.0%	UF04	ALL0008AU
Schroder Absolute Return Income Fund	 Tax Enhanced	27/10/2020	23.6%	UF13	ALL0007AU
Schroder Real Return Fund	 Tax Enhanced	27/10/2020	19.7%	UF10B	ALL9085AU
Stewart Investors Worldwide All Cap Fund	 Tax Enhanced	28/04/2021	11.1%	UF29	ALL5665AU
VanEck MSCI International Quality Fund	 Tax Enhanced	20/05/2025	26.1%	UF67	ALL7289AU
Vanguard All Growth Portfolio	 Tax Optimised	20/05/2025	21.4%	UF46	ALL1510AU
Vanguard Balanced Portfolio	 Tax Optimised	27/10/2020	13.3%	UF31	ALL4532AU
Vanguard Conservative Portfolio	 Tax Optimised	27/10/2020	8.7%	UF12C	ALL0034AU
Vanguard Growth Portfolio	 Tax Optimised	27/10/2020	15.7%	UF12D	ALL0035AU
Vanguard High Growth Portfolio	 Tax Optimised	27/10/2020	14.6%	UF30	ALL6521AU
Walter Scott Global Equity Fund (Hedged)	 Tax Enhanced	28/04/2021	22.3%	UF52	ALL5980AU
Yarra Enhanced Income Fund	 Tax Enhanced	23/05/2024	17.6%	UF03	ALL0017AU

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

² 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 2021 to financial year 2025 (or the latest available data). Where the return period is less than 5 years, the longest available return period has been used.

Generation Life Tax Effective Equity Income Fund

FY21 - FY25

Investment option	Average tax paid ³	Generation Life APIR code
Generation Life Tax Effective Equity Income Fund Wholesale Class A	5.8%	ALL2027AU
Generation Life Tax Effective Equity Income Fund Wholesale Class D	5.8%	ALL1167AU
Generation Life Tax Effective Equity Income Fund Retail Class	5.8%	ALL8669AU

³ Average tax paid is the 5-year average of annual tax paid net of tax credits against taxable fund income for the financial year 2021 to financial year 2025.

Adviser services

Phone: 1800 333 657

Email: advisers@genlife.com.au

www.genlife.com.au

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