generation life

Beyond super

Lunch and Learn 2026

The information in this presentation is based on Federal Budget 2026-27 measures announced on 12 May 2026 and the Federal Budget 2026-27 fact sheets issued. The announcements may be subject to change and final legislation enacted.

Outthinking today.

Discover Generation Life

Generation Life is the market leader and innovator in tax-aware investing, intergenerational wealth transfer, succession planning, and retirement income solutions.

As a wholly owned subsidiary of Generation Development Group, we are proud to be part of the Group that includes Lonsec Research and Ratings, and Evidentia Group.

>$5.95b

in FUM[1]

#1 provider of investment bond

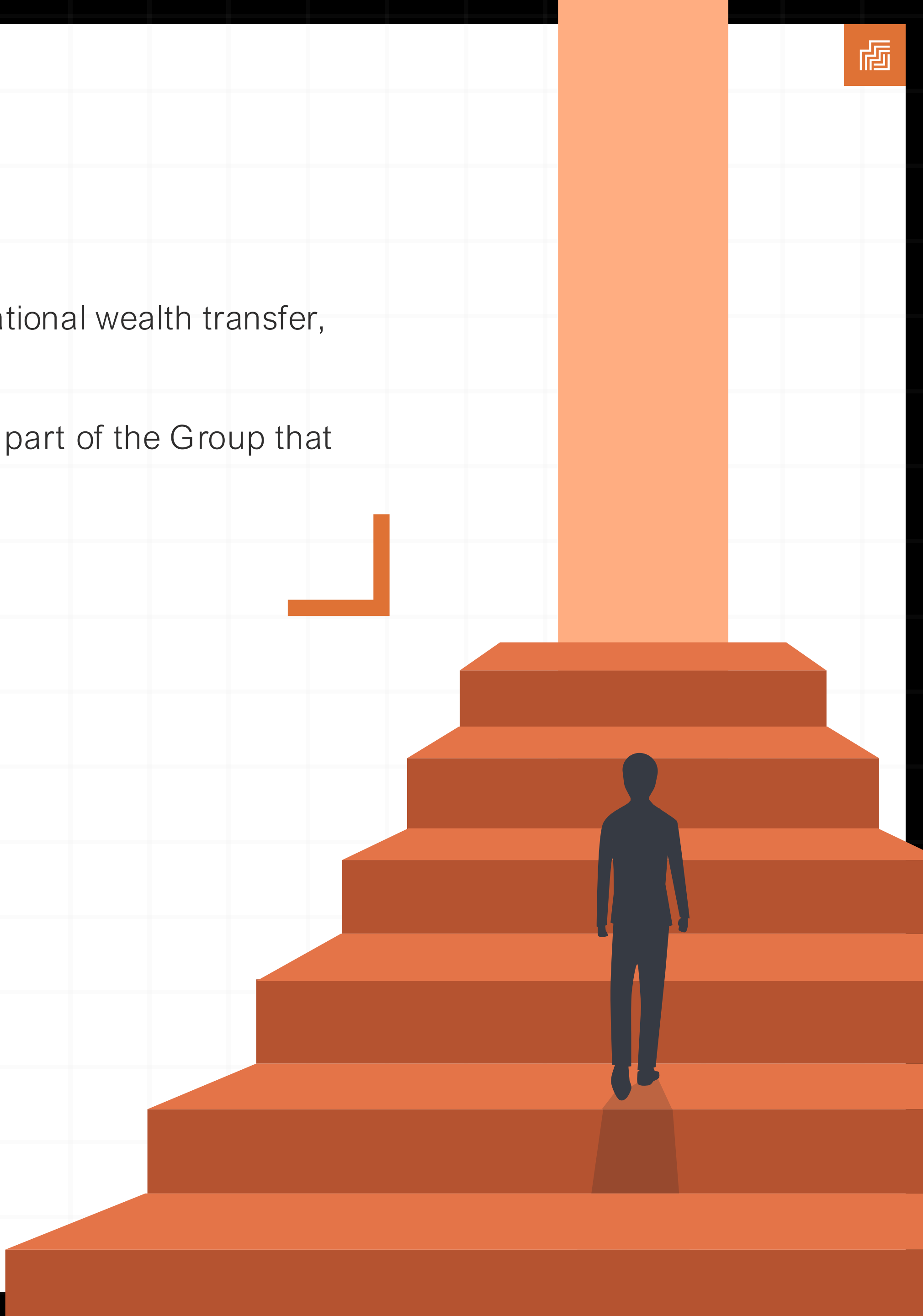
59% market share of annual investment bond inflows[2]

Innovating retirement landscape

with estate planning and lifetime income solutions

Trusted and APRA regulated

Parent company ASX 200 listed[3]



1. As at 30 June 2026
2. Plan for Life, Investment Bonds Market Report for period ended 31 March 2026.
3. ASX 200 inclusion on the 24th of April 2025.

Today's session…

01 **Post Federal Budget update**
Division 296, CGT changes, trust taxation and what's coming next

02 **What does this mean for your clients?**
Planning frameworks, investment behaviour and how to have the conversation

03 **Case studies**
Family trust dilemma, gearing solutions and Division 296 estate planning

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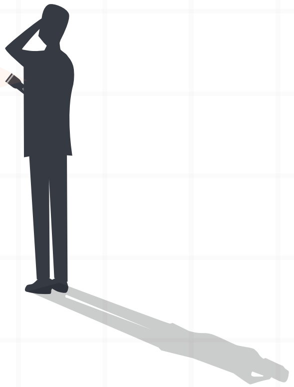


9 key features of investment bonds

Life Insurance and Tax Act

1.

Maximum tax rate of 30%
Tax Optimised generally ranges between 10% - 15%[1]

2.

No distributions and access to funds at anytime

3.

Tax paid - no personal tax after no 10 year reset
- tax advantages within 10 years

4.

125% advantage

5.

Portability and tax-free transfers

6.

No personal capital gains tax on investment switching

7.

No tax file number required

8.

Creditor protection[2]

9.

Can be appropriately structured as a **non-estate asset**

1. Indicative effective average tax rates representing the estimated average annual tax as a percentage of earnings for each 12-month period over a future period of 15 years. Actual tax amounts payable are not guaranteed and may vary from year to year based on, amongst other things, the earnings of an investment option.
2. Creditor protection applies where the investment bond is appropriately structured and the client's intention is not to defeat creditors.

8 common misconceptions of investment bonds

Myth 1:

You can't access your money for 10 years

Myth 2:

They're old fashioned and inflexible

Myth 3:

They're tax-heavy

Myth 4:

They have limited investment options

Fact 1:

Access funds at any time

Greater tax benefits the longer invested

Fact 2:

New tax management processes

Enhanced estate planning flexibility

Fact 3:

Tax Optimised

Effective tax rates payable generally ranging between 10-15%[1]

Fact 4:

Wide range of investment options

Across all major asset classes

1. Indicative effective average tax rates represent the estimated average annual tax as a percentage of earnings for each 12-month period over a future period of 15 years. Actual tax amounts payable are not guaranteed and may vary from year to year based on, amongst other things, the earnings of an investment option. Past performance is not a reliable indicator of future performance.

8 common misconceptions of investment bonds

Myth 5:

There are limits on how much you can invest

Myth 6:

They’re expensive

Myth 7:

They produce poor returns

Myth 8:

Super is the best and only investment option for retirement

Fact 5:

125% rule designed to maximise tax benefits

Fact 6:

Administration fees are comparable to modern day platforms

Fact 7:

Returns are linked to the investment options chosen

From low-risk cash to high-risk geared options

Fact 8:

Tax-effective alternative to super if subject to caps

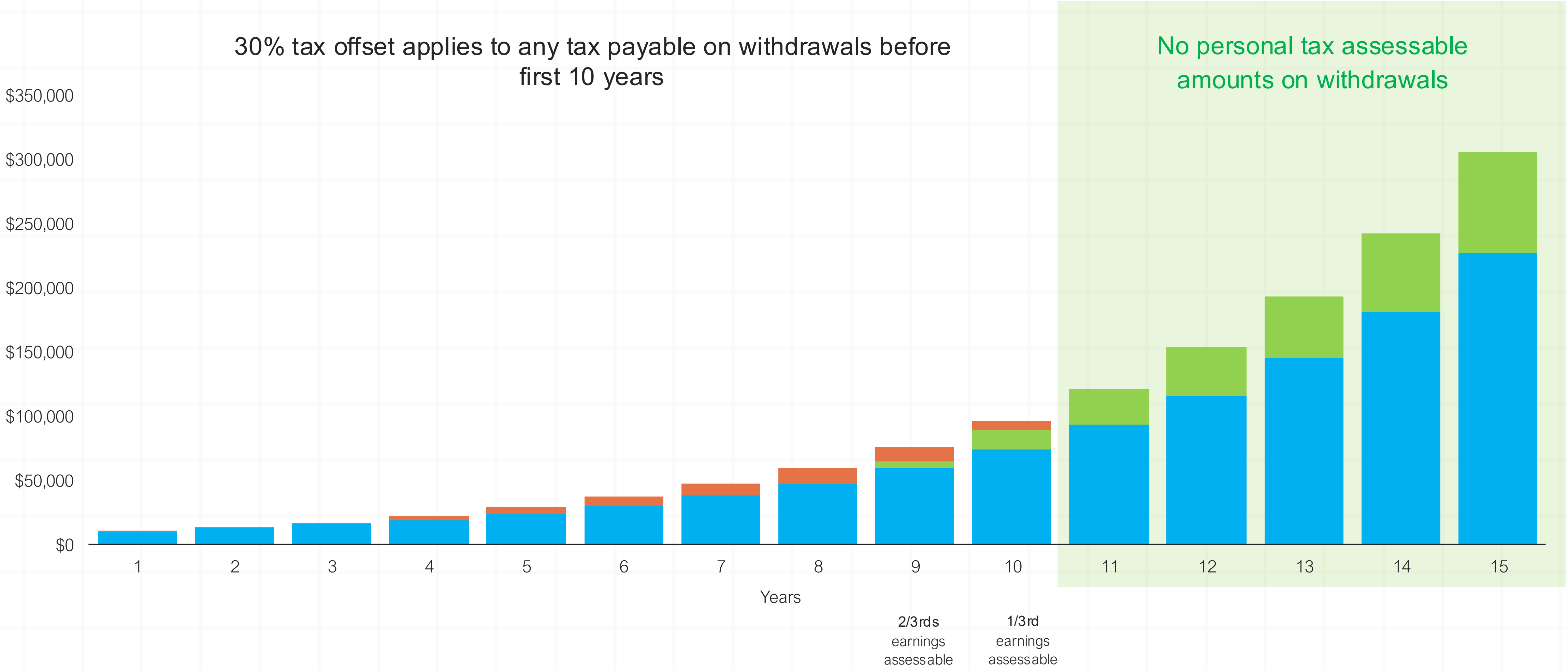
No death benefits tax

Manage proposed Division 296 tax

Tax Optimisation

Generation Life Investment Bonds

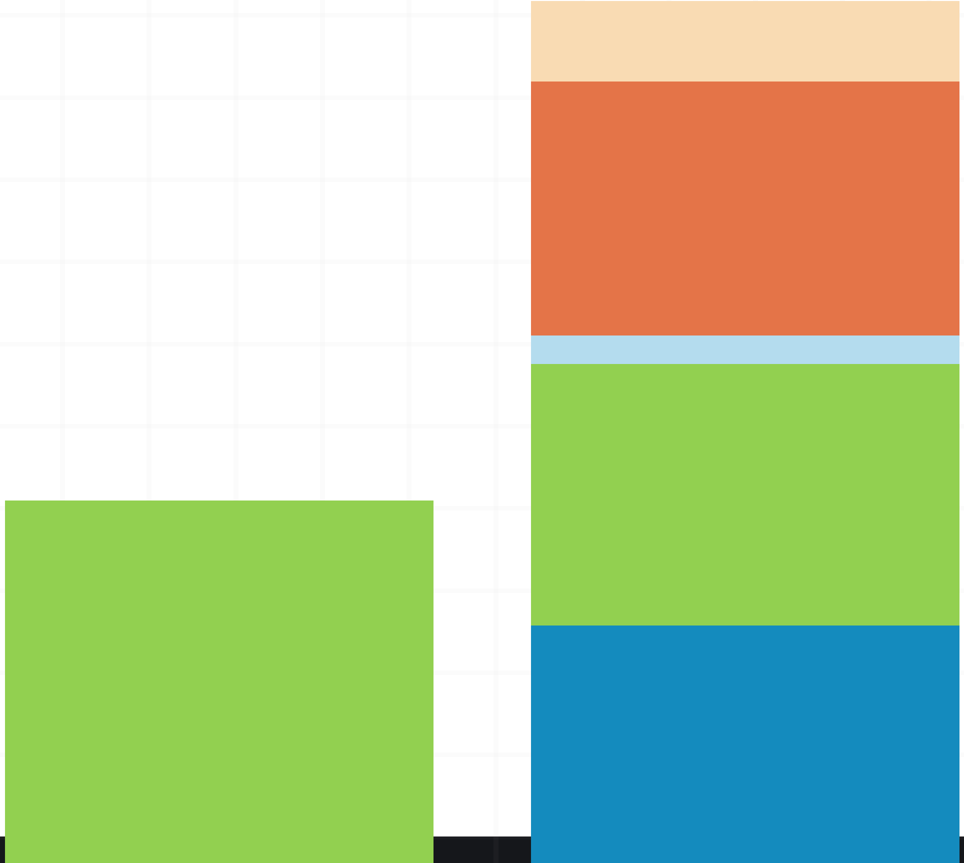
Understanding the investment bond 10-year rule and 125% advantage



Investment returns are for illustrative purposes only and do not represent any actual or future performance expectations.

Tax management strategies within the investment bond structure?

Lowering the long-term effective tax rate to 10-15%[1]



Income Management - Add backs are passed on directly to investors. E.g. franking credits, respecting the 45-days trading rules etc.

Capital Management - Investment bond can offset realised capital losses against income[2]. No tax is paid on unrealised capital gains.

Operational Efficiency - Netting of trades and tax parcelling.

1. Indicative effective average tax rates represent the estimated average annual tax as a percentage of earnings for each 12-month period over a future period of 15 years. Actual tax amounts payable are not guaranteed and may vary from year to year based on, amongst other things, the earnings of an investment option.
2. Capital gains or losses refer to gains or losses realised on the disposal of a fund's investments which are treated as a revenue gain or loss for tax purposes.

Our track record on delivering tax alpha…

Performance comparison of Generation Life Tax Effective Australian Share Fund

As at 30 June 2026

	Headline investment return	Tax Optimised gross after-tax return	47% individual MTR after-tax return	39% individual MTR after-tax return	Company investor after-tax return	Tax Optimised after-tax return (after fees)
1 Year	6.07%	4.18%	2.99%	3.41%	3.89%	3.68%
2 Year p.a.	9.87%	9.40%	6.67%	7.22%	7.00%	8.90%
3 Year p.a.	10.58%	10.07%	7.51%	8.13%	7.92%	9.57%
4 Year p.a.	11.57%	10.45%	8.78%	9.51%	9.31%	9.95%
5 Year p.a.	7.70%	7.18%	4.77%	5.28%	5.54%	6.68%

*Headline and individual after-tax returns for the comparative fund are based on the performance of an equivalent S&P/ASX 200 Index ETF. Past performance is no indicator of future performance.

For assumptions, please refer to the Tax Optimised brochure: https://genlife.com.au/tax-optimised-brochure

Our track record on delivering tax alpha…

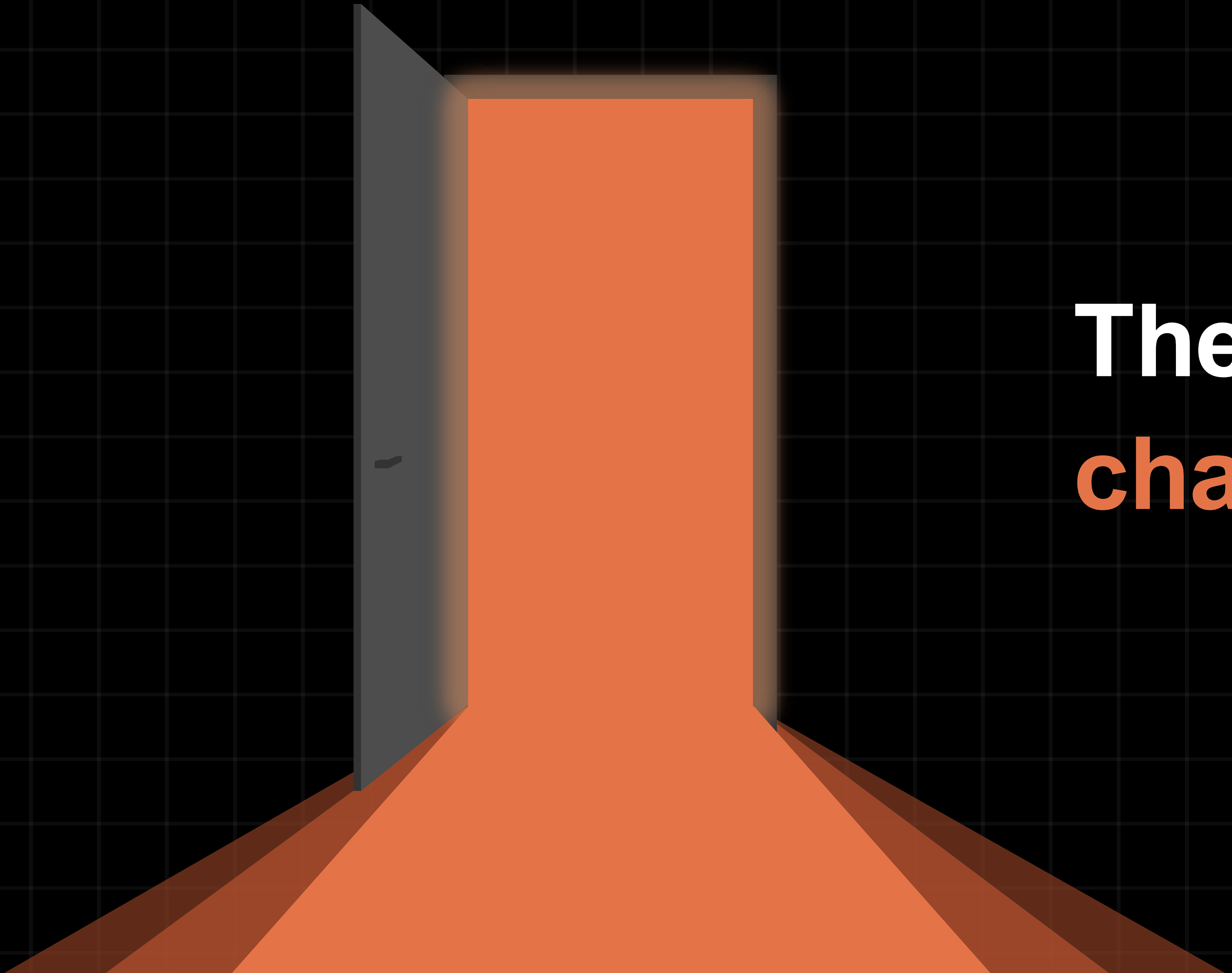
Performance comparison of Generation Life Tax Effective Global Share Fund

As at 30 June 2026

	Headline investment return	Tax Optimised gross after-tax return	47% individual MTR after-tax return	39% individual MTR after-tax return	Company investor after-tax return	Tax Optimised after-tax return (after fees)
1 Year	14.96%	18.56%	7.66%	8.81%	9.99%	18.06%

*Headline and individual after-tax returns for the comparative fund are based on the performance of an equivalent S&P/ASX 200 Index ETF. Past performance is no indicator of future performance.

For assumptions, please refer to the Tax Optimised brochure: https://genlife.com.au/tax-optimised-brochure



The next chapter…

30%

Tax at 30¢ in the dollar is the new normal

The new tax reality

Based on Federal Budget 2026-27 measures announced on 12 May 2026

Current uncertainty…

Tax-efficient investment opportunities are narrowing.

Already legislated…

Capital gains tax

- **Cost base indexation** – inflation adjusted – including pre-1985 assets
- **30% minimum tax** on taxable capital gains
- **All assets – not just property**
- **Commencing 1 July 2027** – grandfathering available
- **Superannuation/SMSFs** - not impacted

Superannuation

- **Division 296 tax a reality**
- **30% tax** on earnings for balances above $3m
- **Further 10% tax** on earnings for balances above $10m
- **Commencing 1 July 2026**

Discretionary Trusts

- **30% minimum tax** on taxable earnings
- This **limits the benefit of income streaming**
- **Impacts all trust beneficiaries**
- **30% non-refundable tax credit** available (except for corporate beneficiaries)
- **Potential double taxation** for corporate beneficiaries
- **Commencing 1 July 2028**

Based on Federal Budget 2026-27 measures announced on 12 May 2026

Comparing current position and proposed changes

Individual beneficiaries

	Current rules			New proposed changes		
	Beneficiary 1	Beneficiary 2	Total	Beneficiary 1	Beneficiary 2	Total
Other taxable income	Nil	$190,000		Nil	$190,000	
Distribution received (net of tax)	$50,000	$50,000	$100,000	$35,000	$35,000	$70,000
Share of trust taxable income	$50,000	$50,000	$100,000	$50,000	$50,000	$100,000
Personal tax on trust taxable income	$5,520	$22,500	$28,020	$5,520	$22,500	$28,020
Tax credit used	-	-	-	$5,520	$15,000	$30,000
Tax payable on trust income	$5,520	$22,500	$28,020	$0	$7,500	$7,500
Net of tax distribution received	$44,480	$27,500	$72,248	$35,000	$27,500	$62,500
Effective tax paid	11.0%	45.0%	28.0%	30.0%	45.0%	37.50%

Proposed changes assumptions

- Trust earns $100,000
- Income only with no CGT
- No franking credits
- Trust pays tax at 30%
- Distributes income after tax of $70,000
- Reports $30,000 tax paid/tax credit to beneficiaries
- 50% income streamed to each beneficiary
- MTR rates excluding Medicare Levy for FY 27-28

Based on Federal Budget 2026-27 measures announced on 12 May 2026

Comparing current position and proposed changes

Corporate beneficiary

	Current rules	New proposed changes
Distribution received	$100,000	$70,000
Tax on trust taxable income	$30,000	$30,000
Tax credit	-	-
Tax payable on distribution	$30,000	$30,000
Net of tax distribution received	**$70,000**	**$40,000**
Effective tax paid	**30.0%**	**60.0%**

Proposed changes assumptions

- Trust earns $100,000
- $70,000 income distributed to corporate beneficiary
- $30,000 tax credit not available to corporate beneficiary
- Corporate beneficiary taxable income of $100,000, 30% tax rate and no tax offset

Based on Federal Budget 2026-27 measures announced on 12 May 2026

Other tax considerations

Negative gearing

Who is impacted

Investors negatively gearing established residential property purchased/contracted after 12 May 2026.

Individuals, partnerships, companies and most trusts – widely held trusts and super funds excluded.

Considerations

Property adding to housing stock exempted

Rental income losses quarantined and can only be offset in future against other residential income and capital gains

Other investment solutions or asset classes as alternatives to leverage and accumulate wealth

Super death tax

Who is impacted

Super death benefits paid to non-dependants attract a 15% tax on the taxable component

Considerations

Recontribution strategies may be limited depending on client position.

Income tax cuts

Who is impacted

The reduction in the second marginal tax rate tier from 16% to 15% from 1 July 2026, and to 14% from 1 July 2027

Complemented with proposed $250 Working Australian Tax Offset and a $1,000 instant tax deduction

Considerations

No plan by government to index marginal tax rates – budget constraints will determine affordability

Negative gearing, CGT reform and income tax measures legislated via Royal Assent 26 June 2026. Division 296 legislated 10 March 2026, effective 1 July 2026.

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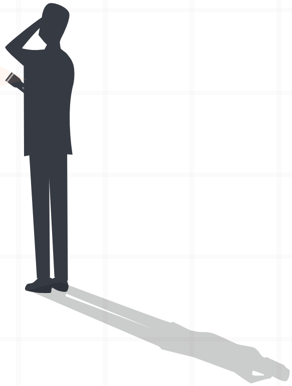
02 **What does this mean for your clients?**
Planning frameworks, investment behaviour and how to have the conversation

03 **Case studies**
Family trust dilemma, gearing solutions and Division 296 estate planning



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Key Concepts

- The tax changes are very large, but change is normal, and well-advised investors adapt
- Need a single framework to understand all the changes, and to bring conversations back to
- Treasurer has targeted every mainstream strategy for reducing high personal taxes
- Target is minimum tax payments of 30%
- Capital gains still have major advantages over income
  - Delaying realization of capital gains is now even more important
  - Leveraging investment in shares becomes more important
- Advisors need to remake client’s whole strategy
  - Types of assets, with more growth assets
  - Which assets are held in which structures
  - Amount and type of borrowing to invest

Planning for Australia's high personal taxes

1 Low-tax structures

2 CGT advantages

3 Income splitting & smoothing

Planning for Australia's high personal taxes

1 Low-tax structures

- Super — 30% — Div 296
- Family trust — 30% — Minimum distribution tax
- Corporations — 30%
- Person — 47%
- Investment bonds — 30%

2 CGT advantages

- CGT discount — No discount — Inflation indexation
- Delaying realization — Tried to kill
- Turning income into delayed cap gains — No negative gearing of residential

3 Income splitting & smoothing

- Family trust — Minimum distribution tax
- Testamentary trust — Tried to tax
- Corporation — No offset for corporate beneficiary
- Person — 30% — Minimum tax of 30% on *real* capital gains

1 Low-tax structures

Super

Accumulation

	Income	Cap Gains
< $3M	15%	10%
$3M – $10M	30%	20%
> $10M	40%	26.7%

Pension

	Income	Cap Gains
< $3M	0%	0%
$3M – $10M	15%	10%
> $10M	25%	16.7%

Family trust, Corporations, Person, Investment bonds

	Family trust	Corporations	Person	Investment bonds
Income	30%	30%	47%	30%
Cap Gains	30%	30%	47%	30%
	Withholding tax, with offset, on income & capital gains	No offset of minimum trust distributions tax Effectively ends the use of corporate beneficiaries	Inflation indexed Minimum 30% tax on *real* capital gains	

Super	Family trust	Corporations	Person	Investment bonds
Contribution limits	No limit	No limit	No limit	No limit
Preservation age	No constraint	No constraint	No constraint	Tax-paid after 10 years
Final Tax	+ Top-up tax	+ Top-up tax	Final Tax	Final Tax
	Discretionary		Discretionary	

Planning for Australia's high personal taxes

1 Low-tax structures

2 CGT advantages

CGT discount

Delaying realization

Turning income into delayed cap gains

3 Income splitting & smoothing

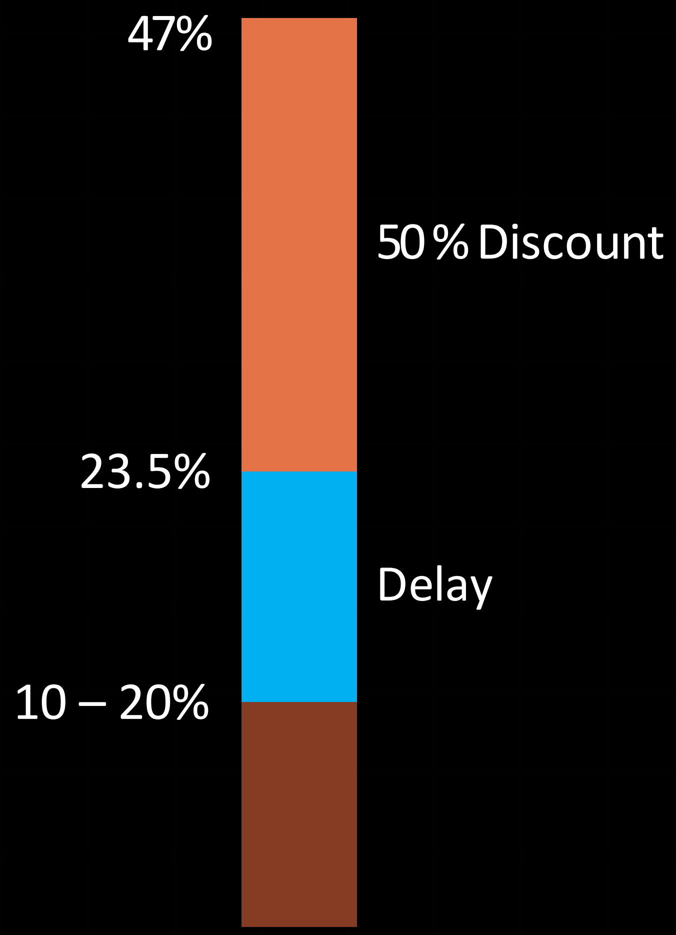
Delaying realization

1 Low-tax structures

2 CGT advantages

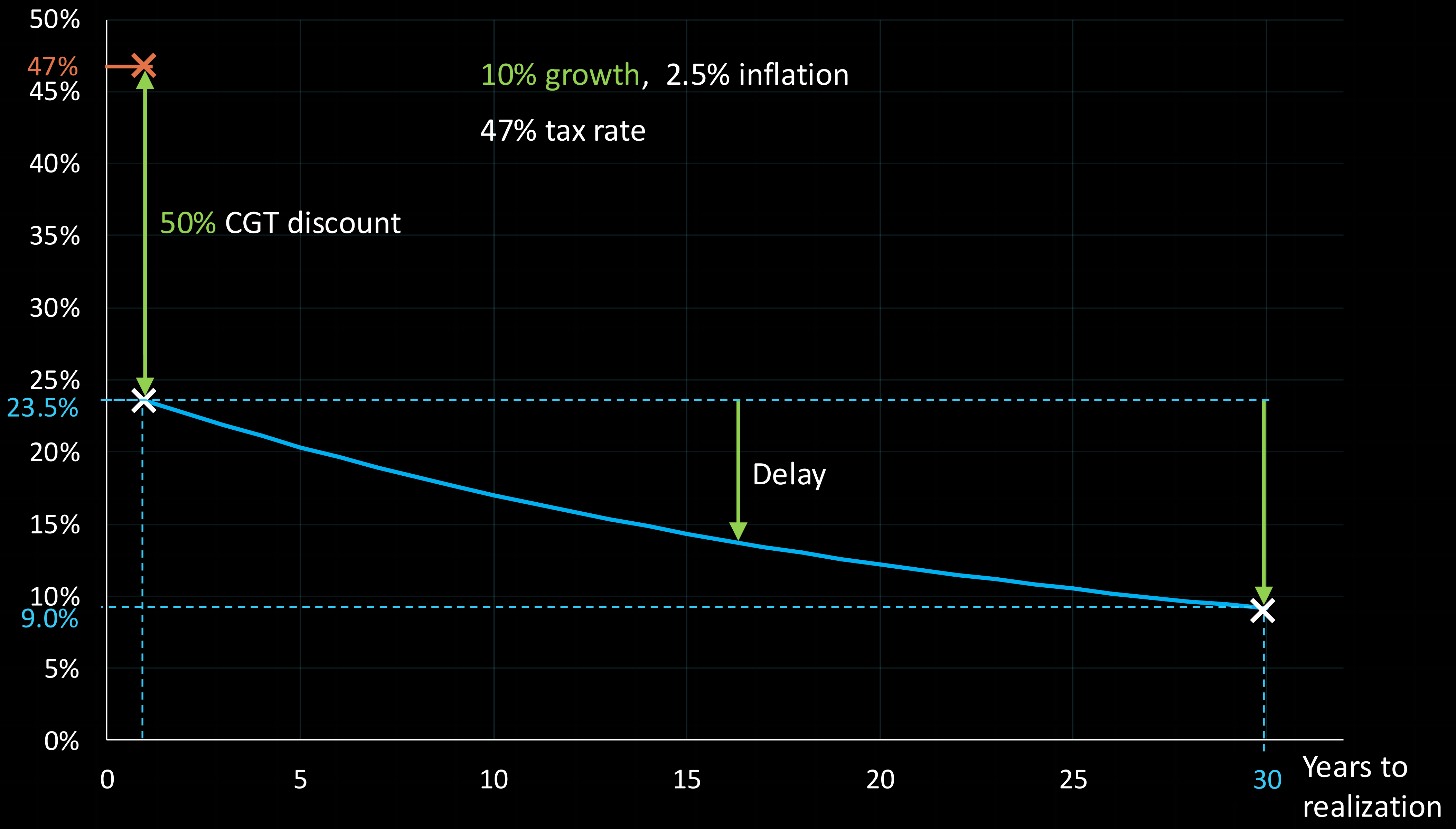
3 Income splitting & smoothing

Effective CGT

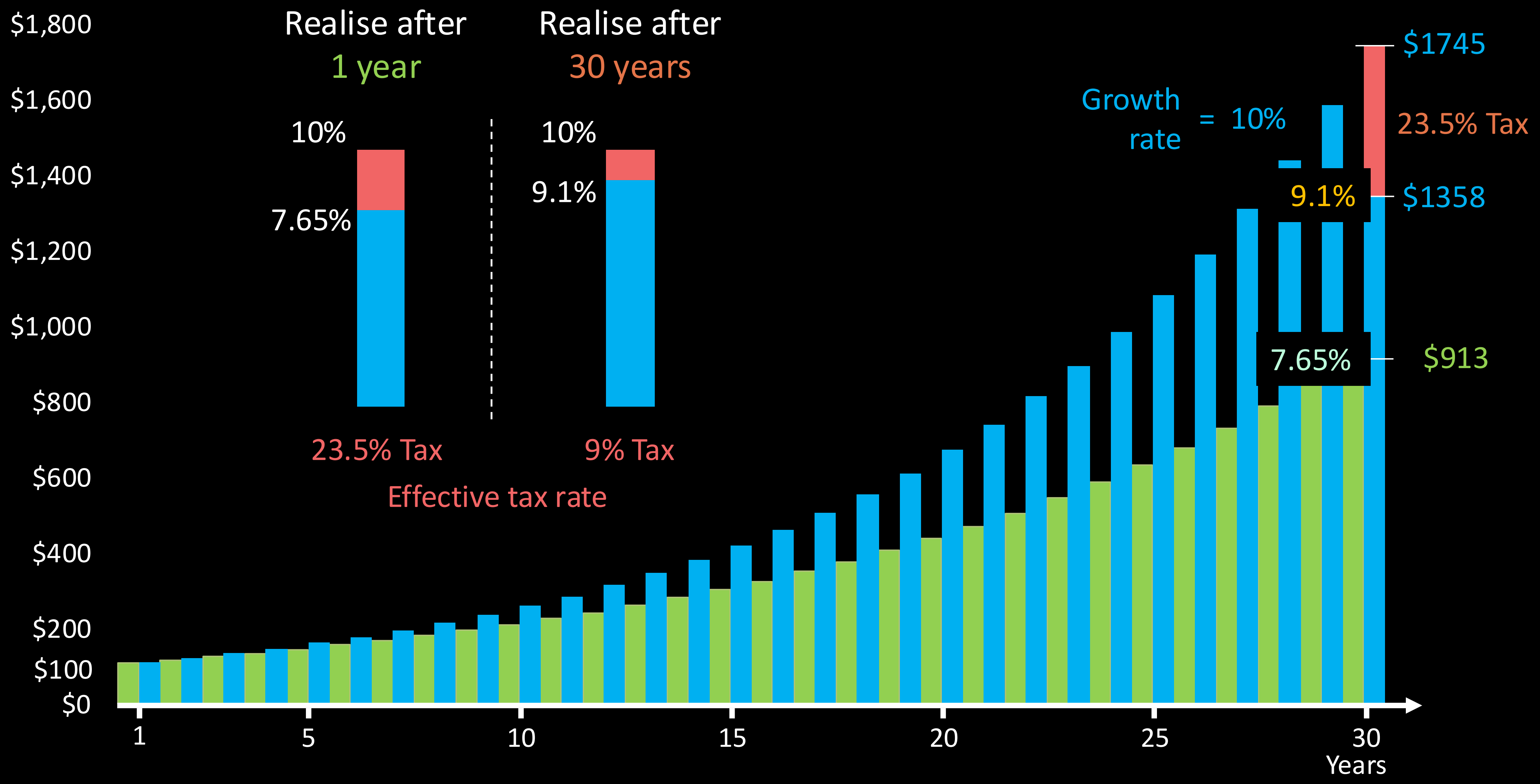


The *effective* CGT rate is the percentage of an investor's return that is taken as tax

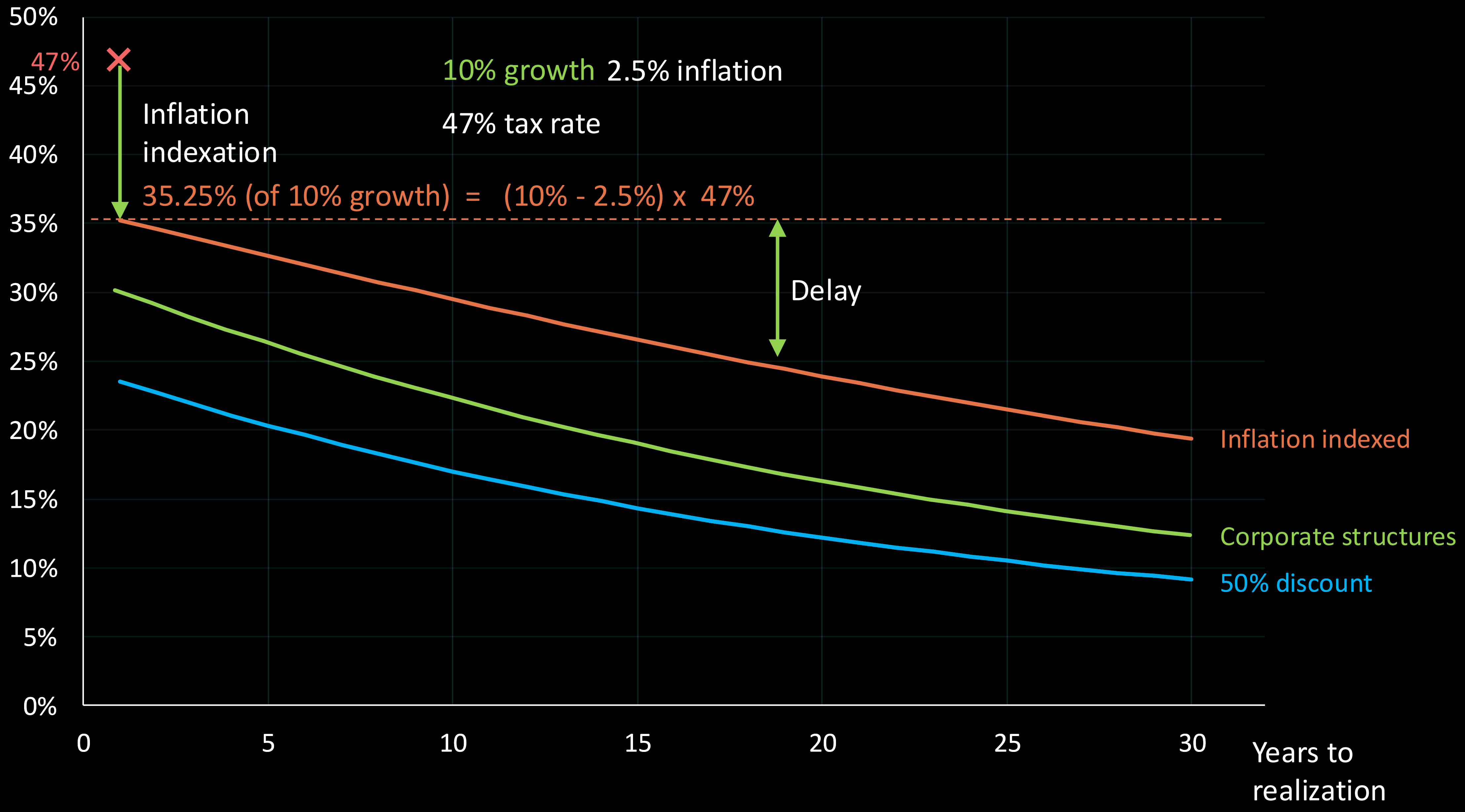
Effective Capital Gains Tax Rate



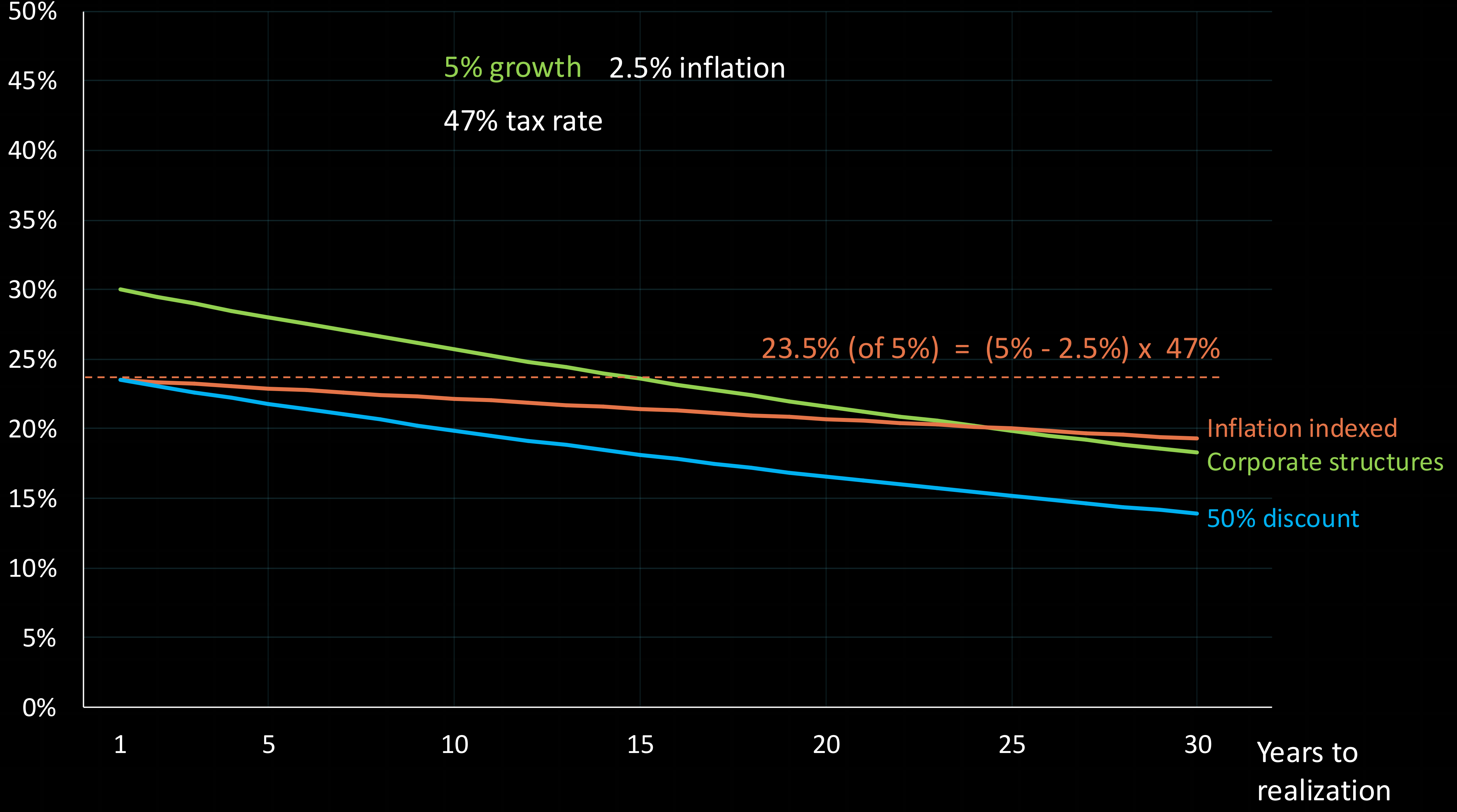
Delaying Realization of Capital Gains



Effective Capital Gains Tax Rate



Effective Capital Gains Tax Rate



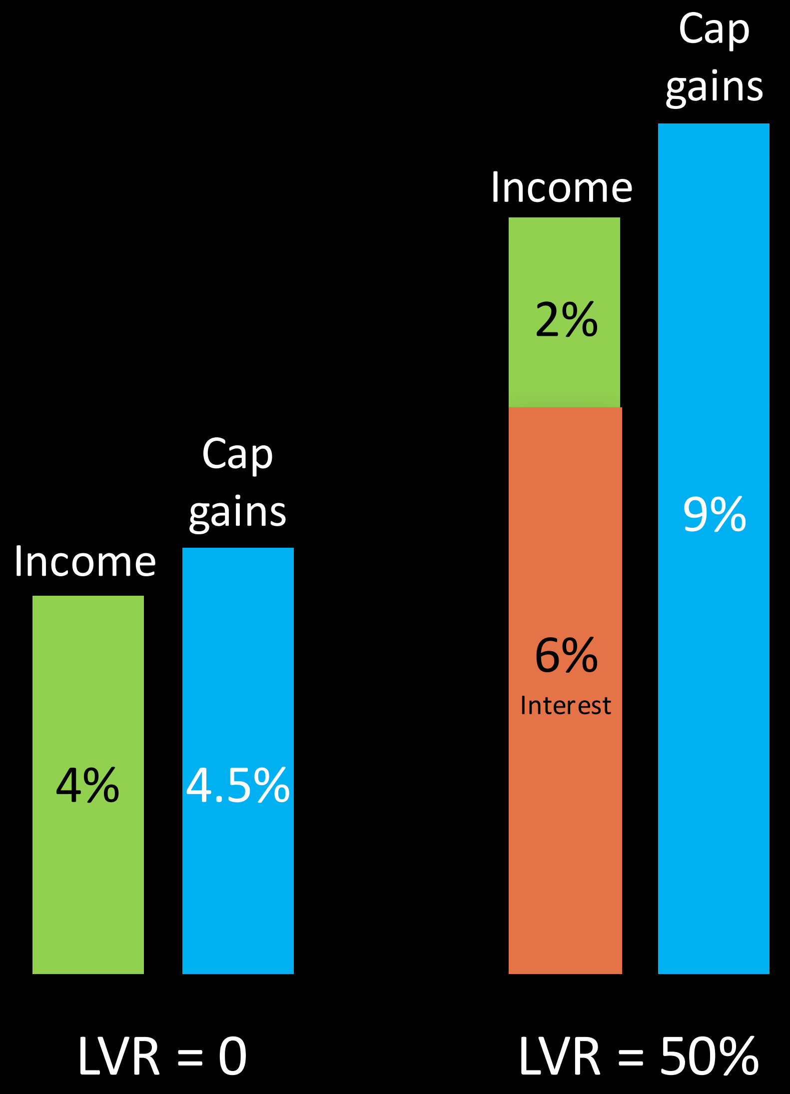
Turning income into capital gains

Debt

- Increases exposure
- Turns income into capital gains

Investment bonds

- Capital losses reduce taxable income in investment bonds
- Has the effect of turning income into delayed capital gains, from a tax perspective



Planning for Australia's high personal taxes

1 Low-tax structures

2 CGT advantages

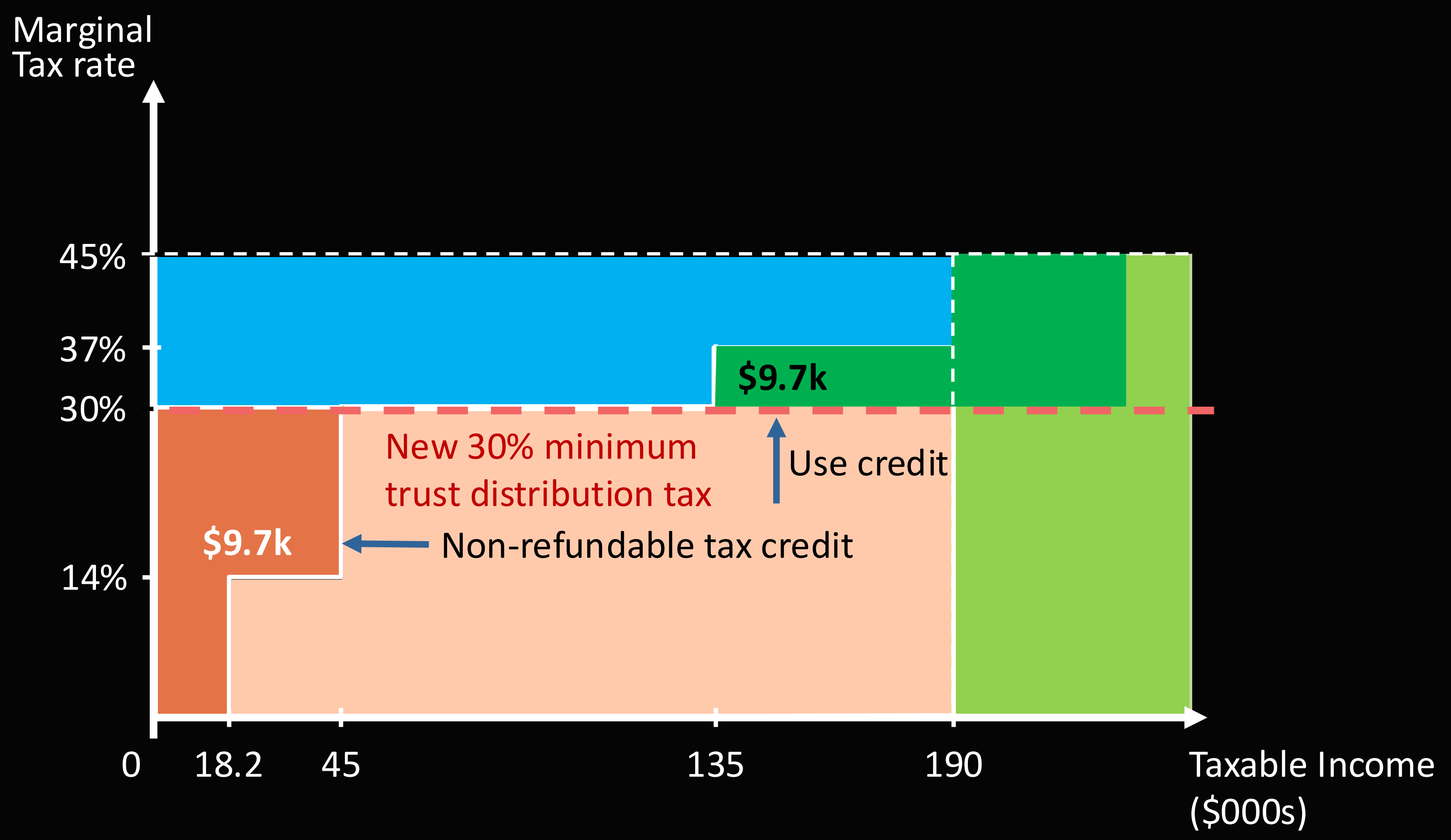
3 Income splitting & smoothing

Family trust

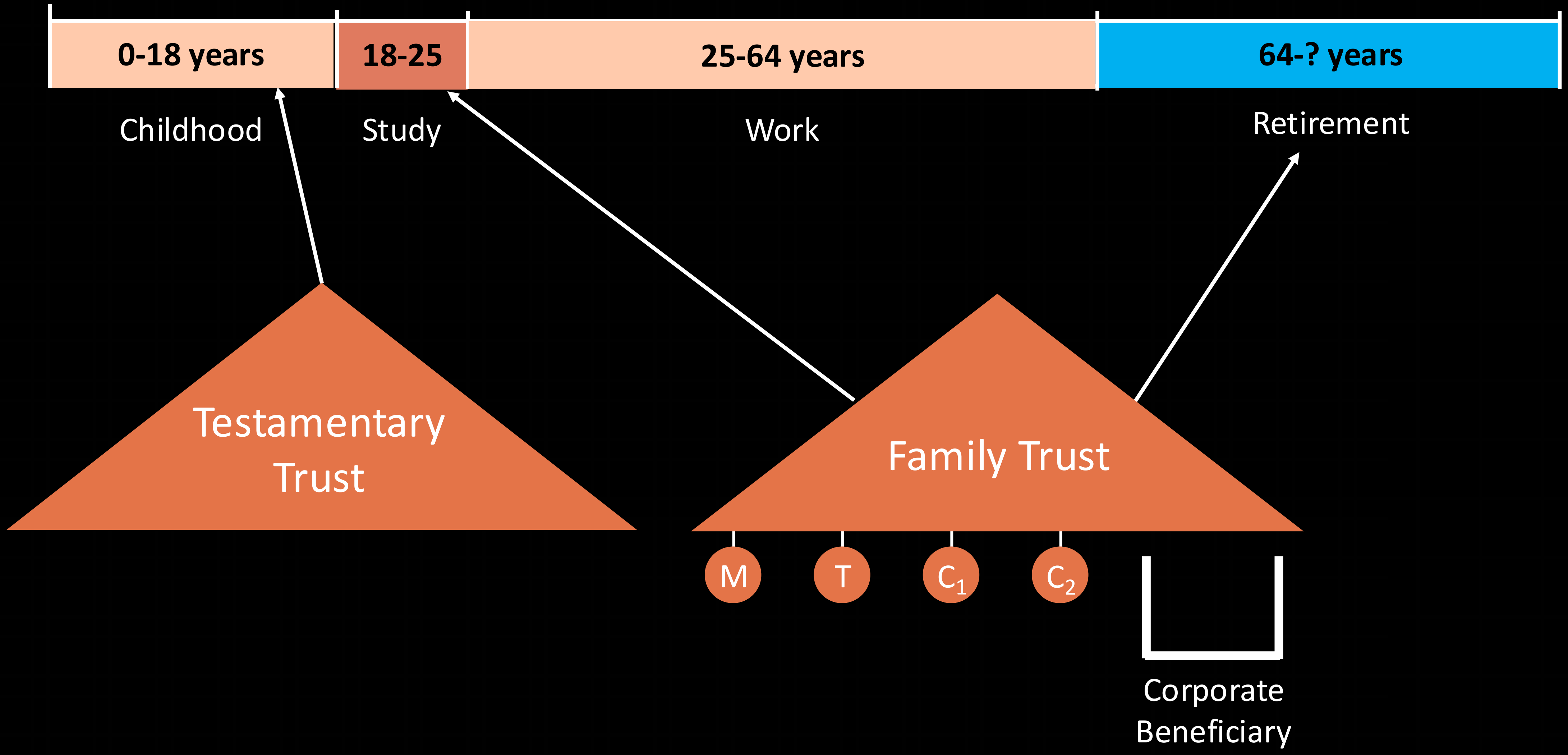
Testamentary trust

Corporation

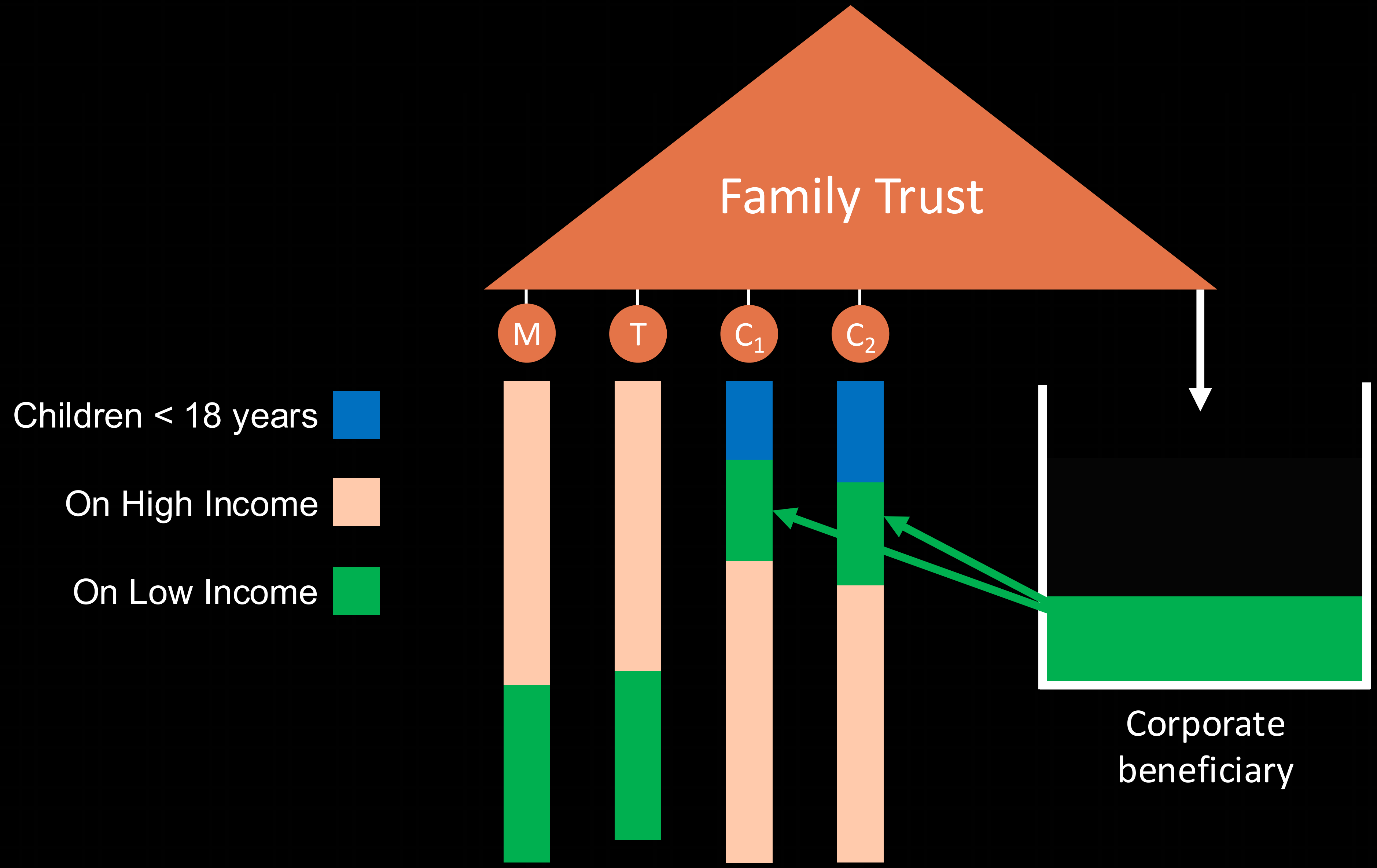
New 30% tax on Family Trust distributions



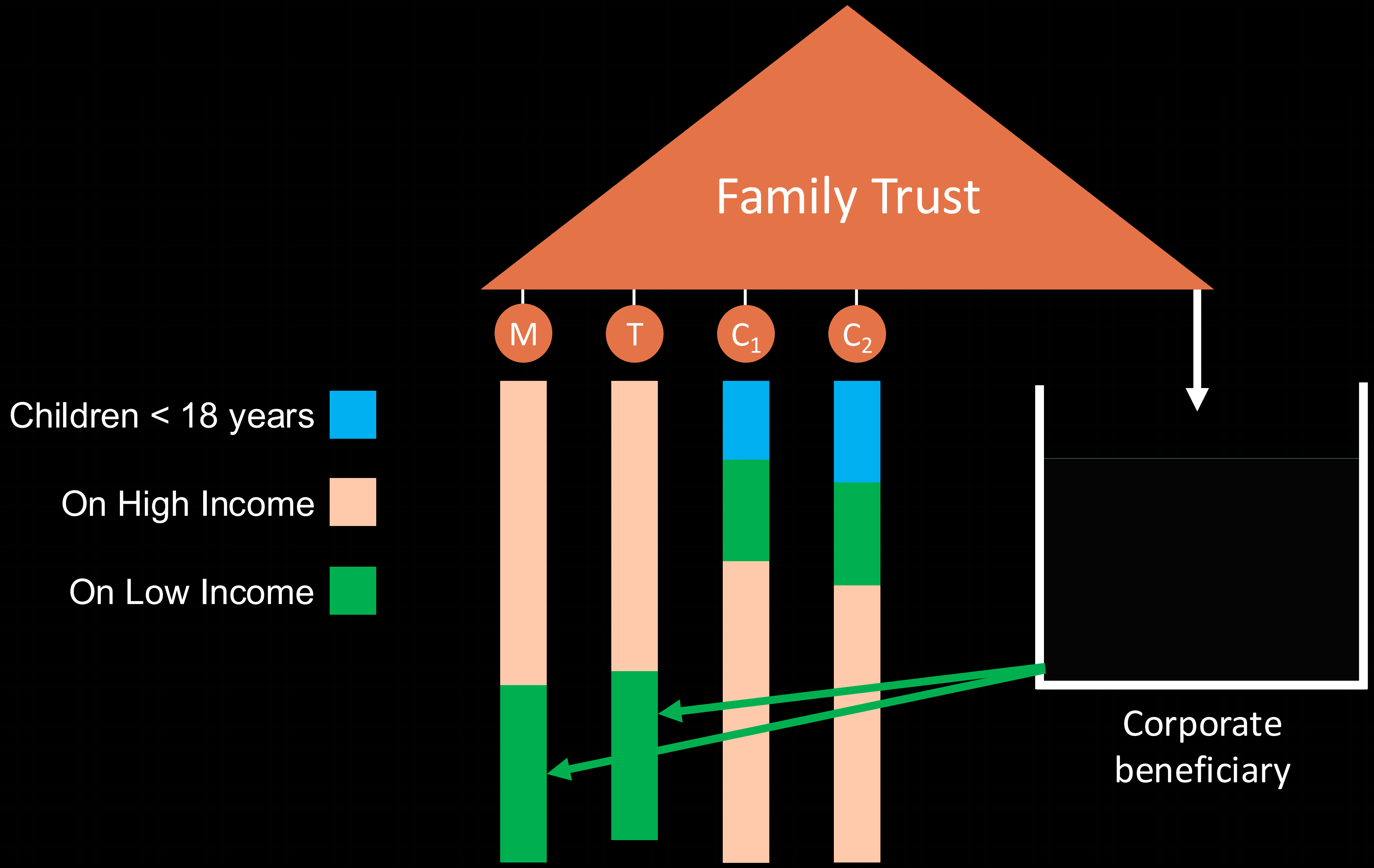
Smoothing lifetime income



Income splitting



Income splitting



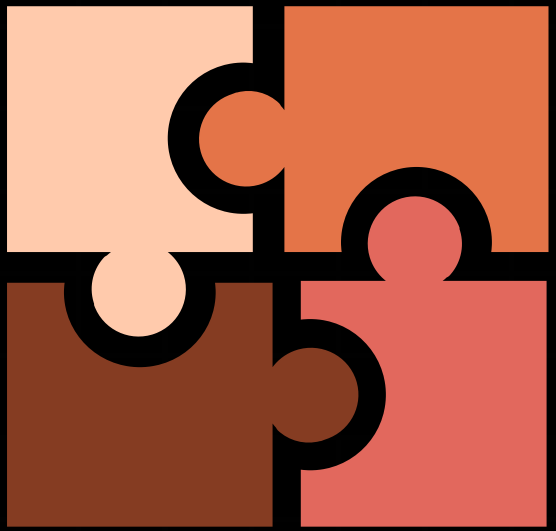
Investment Strategy

What to invest in?

Strategic asset allocation

Where to hold investments?

Structuring and tax



How much extra risk?

How much extra risk and return

How to Implement?

Bringing strategy into existence

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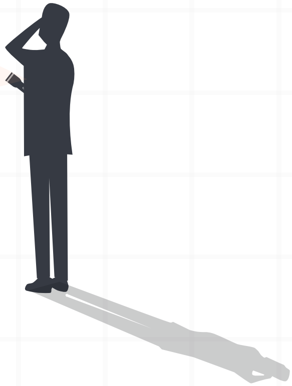

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The future of wealth planning

Going beyond your typical structures

01.
Need for structural diversification

02.
Multiple tax environments

03.
Greater flexibility

Why this matters now?

Change isn't slowing down

Client portfolio structuring needs to be designed for change – not dependant on it

5 key uses
of investment bonds

Investment bonds are designed to provide tax-effective investment solutions to help secure a financial future across all generations.

1.
Alternative to super

Tax-effective investing with estate planning certainty

2.
Estate planning

Be in control of transferring wealth

3.
Trusts

Reducing distributable income within trusts as accumulation vehicle

4.
Complementing super

Tax-effective structure to accumulate wealth alongside super

5.
Saving for a child

Meeting the rising costs of future generations

Case study

The family trust dilemma

Meet Travis and Lisa

Age	Travis (53) and Lisa (52)
Situation	Travis is a business owner Lisa is full time mother
Investments	$5.6m in a discretionary (family) trust $4.2m in superannuation
Family	Two adult children
Situation	Using a family trust to hold multiple assets and distribute income

Travis and Lisa’s concerns

- ☐ Concerned about the distributions in the trust being taxed at a minimum of 30%
- ☐ Want to maintain flexibility and family control
- ☐ Want certainty around intergenerational wealth transfer

Travis and Lisa look at 2 options…

1. Maintain current trust structure
2. Sell trust assets and establish investment bonds

Travis & Lisa's current structure based on current rules…

Discretionary trust

Shares A | Shares B | Managed Fund 1 | Managed Fund 2 | Cash

Taxed at MTR	Taxed at MTR	Taxed at MTR	Taxed at MTR	Taxed at MTR
Lisa (Trustee)	Travis (Trustee)	Child 1 (Uni student)	Child 2 (Accounting Grad)	Corporate beneficiary

Have been used for income streaming

Taxed at beneficiaries' MTR

Stream dividends to corporate beneficiary

Corporate beneficiary is in effect a tax deferral strategy

Corporate beneficiary that ends up distributing back to discretionary trust to then distribute to individual beneficiaries would be a high risk tax avoidance strategy

Travis and Lisa's current structure based on the new rules…

Family trust

- Shares A
- Shares B
- Managed fund 1
- Managed Funds 2
- Cash

30% minimum tax	30% minimum tax	30% minimum tax	30% minimum tax	51% tax
Lisa (Trustee)	Travis (Trustee)	Child 1 (Uni student)	Child 2 (Accounting Grad)	Corporate beneficiary

Minimum tax of 30% for beneficiaries below 30% MTR

Assets held within trust subject to CGT

Distribution to bucket company subject to potential double taxation

No longer an income streaming strategy to beneficiaries

Non-refundable tax credit for individual beneficiaries

No tax credit for corporate beneficiary

Setting up investment bonds within a trust

Family trust

Investment bond A

Investment bond B

Investment bond C

Investment bond D

Investment bond E

Fully tax paid	Fully tax paid	Fully tax paid	Fully tax paid
Lisa (Trustee)	Travis (Trustee)	Child 1 (Uni student)	Child 2 (Accounting Grad)

Investment bonds are tax-paid – maximum rate of 30%

Tax-Optimised – effective tax rate generally ranging between 10%-15% over the long term[1]

Does not distribute income – no corporate beneficiary needed to manage tax

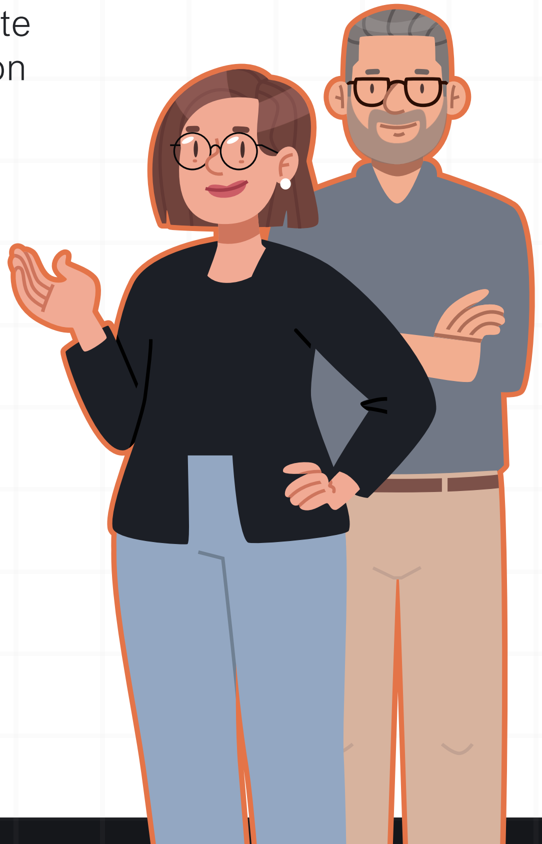
Income to beneficiaries can be controlled when needed

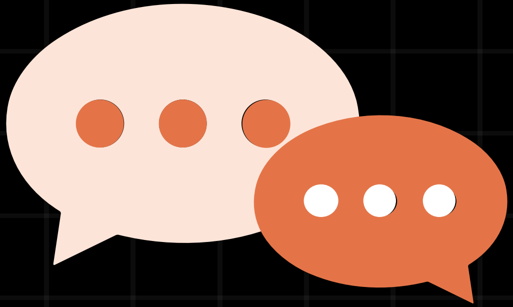
30% tax offset available against personal tax liability for pre-10 year withdrawals

1. Indicative effective average tax rates representing the estimated average annual tax as a percentage of earnings for each 12-month period over a future period of 15 years. Actual tax amounts payable are not guaranteed and may vary from year to year based on, amongst other things, the earnings of an investment option.

Travis' and Lisa's outcomes…

- Retained family control via trust structure
- 30% tax offset available on withdrawals before 10-years for adult children to reduce their personal tax liability
- Tax-paid at maximum rate of 30% – Tax optimisation can further reduce effective tax rate
- Simplified administration over time
- Greater certainty and control when transferring wealth to the next generation





The adviser conversation…

How to implement this as part of your practice?

Case study

Gearing solution

Meet Michael and Rebecca

Age	Michael (48) and Rebecca (45)
Family	Two adult children both students at university
Tax	Combined income of $520,000 p.a. – both on top marginal tax rates
Situation	Has $450,000 available to invest after maximising their superannuation contributions and paying off their mortgage. Looking to reduce their taxable income and provide a legacy for the kids

Michael's and Rebecca's concerns

Due to recent Federal Budget announcement…

- [ ] Potential changes means they won't be able to implement their geared residential property strategy
- [ ] They don't have the capital needed to gear into commercial property and don't have the experience to do so

Michael and Rebecca want to explore their options

Michael and Rebecca look at 3 options…

1. Invest in a geared Australian share managed fund

2. Gear directly into shares or managed funds

3. Invest in an investment bond that is geared in Australian shares

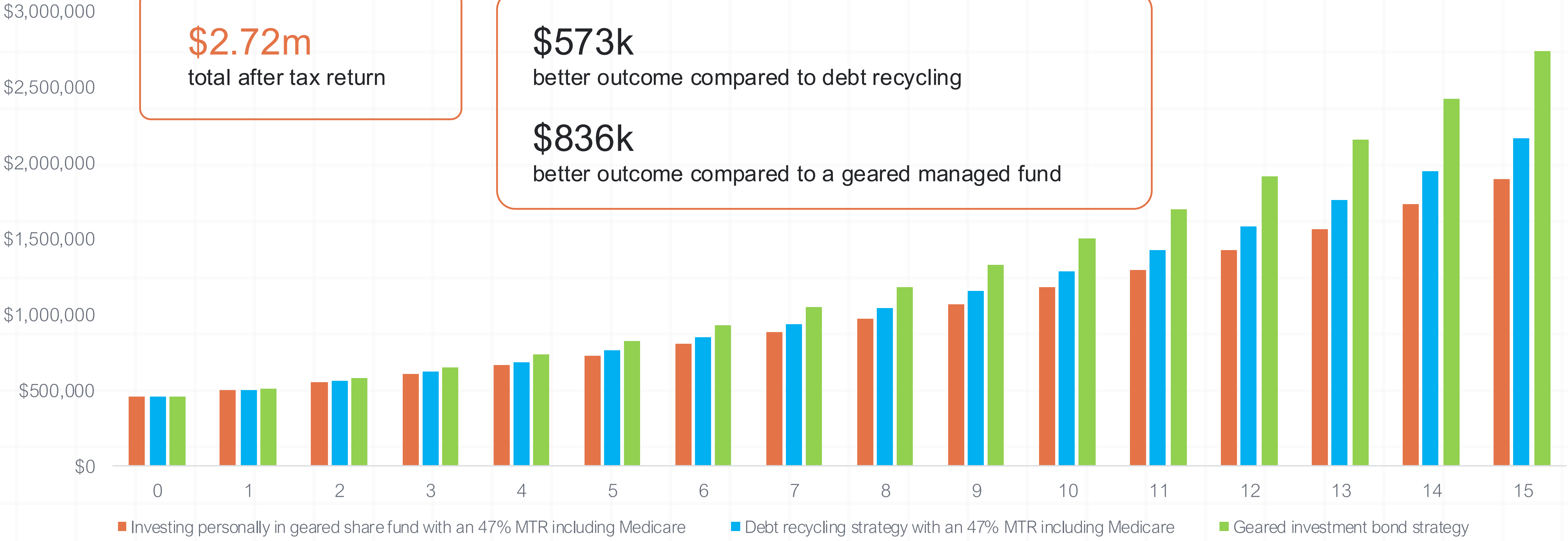
Michael and Rebecca’s 3 options

Same $450,000 of investable capital — but they establish a $450,000 investment bond and invest into the Generation Life Tax Effective Australian Share Fund (Geared).

$2.72m
total after tax return

$573k
better outcome compared to debt recycling

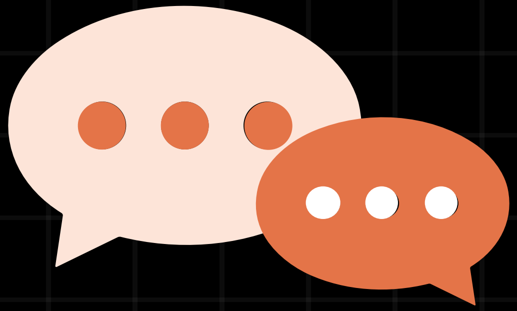
$836k
better outcome compared to a geared managed fund



Assuming a total ungeared pre-tax and expenses return of 8.92% p.a. with income returns of 3.56% p.a. and growth returns of 5.36% p.a. Excludes the impact of administration and tax management costs. Assumes all interest costs are fully tax deductible within investment vehicle or strategy. Assumed interest rate margin above institutional interest rates assumed for investment bond and managed fund borrowings equivalent to 1.00% p.a. reflecting residential property owner occupied lending rates. Excludes the cost of any loan establishment charges. Assumes annual rebalance to target gearing level of 45% of asset/security value. All loan facilities are interest only with interest costs capitalised.

Michael and Rebecca's outcomes…

- Access to a geared strategy
- No personal CGT impact
- Tax-paid investment structure and with no impact to MTR
- No personal borrowing required & institutional rates
- No loan management obligations
- Estate planning opportunities



The adviser conversation…

How to implement this as part of your practice?

Case study

Division 296 and death tax

Meet Sandra

Age	75
Situation	Widow
Super	$2.1m in pension phase $3.9m in accumulation phase 70% taxable component for both
Family	Four grandchildren

Sandra's concerns

- [ ] Reduce impact of Division 296
- [ ] Flexibility to access funds whenever she wants, before she passes away
- [ ] Transfer wealth to her grandchildren tax-effectively by managing the impact of super death taxes

Sandra wants to explore her options

Sandra looks at

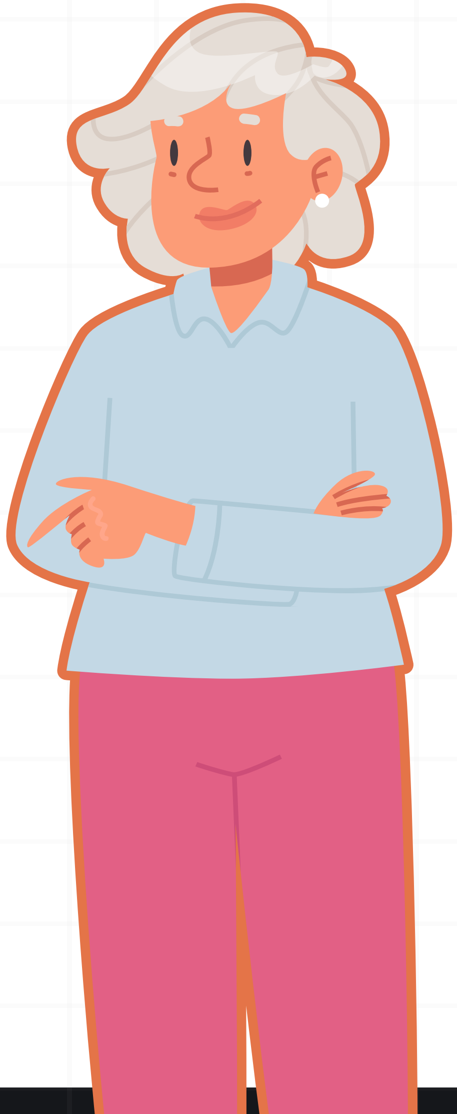
2 options…

1. Leave balances above $3m in super and pay death benefit tax upon death

2. Withdraw balance above $3m from superannuation and establish four investment bonds

What if Sandra establishes four investment bonds?

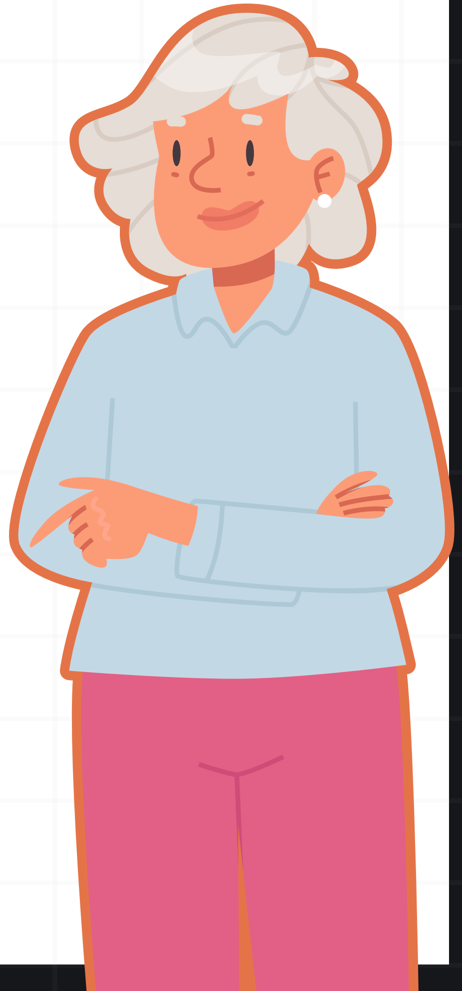
Age	Super with Division 296 tax	Super Death Benefits tax	Net super proceeds after death benefits tax	Investment bonds
85	$4.75M	($0.57M)	$4.19M	$4.84m
90	$5.76M	($0.68M)	$5.07M	$6.19M
				+$1.12M

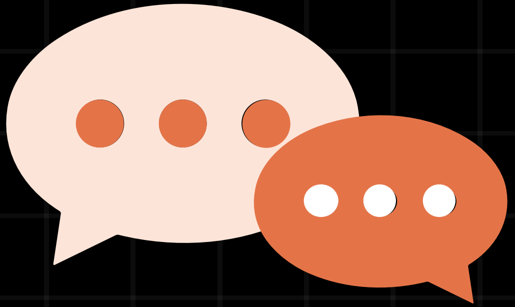


The graphs above illustrate the comparative outcomes of a Super accumulation account subject to the Division 296 taxes and investment bonds on initial amounts in excess of the Division 296 Total Superannuation Balance thresholds invested over 15 years without drawdowns. The scenario compares investment amounts in excess of the proposed $3m threshold. The pre-tax investment returns assume a total return of 6.08% p.a., comprising a total income return of 1.96% p.a. and total growth return of 4.13% p.a., a franking level of 36.2% and excludes the impact of administration fees for both super and investment bond accounts. The illustration considers the TSB value at the end of each financial year and assumes that the payment of tax happens at the end of the financial year from the super account balance. Taxable Division 296 income is assumed to be grossed up (i.e. including franking credits and other tax offsets applicable) and realised gains earnings are discounted by 33.33%. TSB thresholds are assumed to be indexed in line with Division 296 indexation levels assuming an annual CPI rate of 3%. Taxable super component of 70% is assumed. Benefits are assumed to be paid to non-tax dependants with a death benefit tax rate of 15% plus 2% Medicare Levy. The illustration is based on Generation Life's understanding of the Division 296 tax outlined in the Treasury Laws Amendment (Building a Stronger and Fairer Super System) Act 2026 and the Superannuation (Building a Stronger and Fairer Super System) Imposition Act 2026. Actual outcomes may vary depending on investment performances, the assumptions actually occurring, tax regulation, and individual investor circumstances. Past performance does not indicate future performance.

Sandra's outcomes…

- Full access to funds whenever she needs
- Able to transfer wealth to her grandchildren tax-effectively
- She can place restrictions on accessing funds, including setting up a Regular Income Payment
- She can nominate a Co-Signatory to make once-off withdrawals as restrictions are in place
- No impact on recipient's personal tax position if investment bond is transferred to his intended recipients
- She avoids Division 296 tax and death benefit tax on balances above $3m





The adviser conversation…

How to implement this as part of your practice?

Our leading investment menu

Investment bonds

At Generation Life, we offer 78 investment strategies across all major asset classes, with 38 Tax Optimised investment options.

27 x	Diversified	21 x	Tax Optimised
13 x	Australian shares	6 x	Tax Optimised
16 x	International shares	7 x	Tax Optimised
5 x	Australian fixed interest (including private credit)		
5 x	Property (including direct real estate)	1 x	Tax Optimised
7 x	International fixed interest	3 x	Tax Optimised
3 x	Alternatives		
2 x	Cash and deposits		
2 x	Pre-selected gearing investment strategies	1 x	Tax Optimised

AllianceBernstein
Ardea Investment Management
Atlas Infrastructure
BAEP
BlackRock
Charter Hall
DNR Capital
Dimensional
Equity Trustees
Evidentia Group
evergreen
Firetrail Investments
Franklin Templeton
Fidelity International
GMO
generation
GQG Partners
IML Investors Mutual Ltd
Hyperion Asset Management
Invesco
L1 Capital
Kapstream Janus Henderson
langdon Equity Partners
MetLife
Macquarie
Mercer
mirova Investing in sustainability
Metrics
Morningstar
M Mutual Limited
MLC
MFS
PIMCO
Pendal
Perpetual
Vanguard
Pzena Investment Management
Schroders
Walter Scott
Yarra Capital Management
VanEck

Thank you.

Generation Life

Highly recommended for over a decade

Awards

Research ratings

Investment Bonds[1]

1. Rating relate to LifeBuilder and ChildBuilder investment bond products

generation life

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