Additional Information

Investment Bonds

LifeBuilder | ChildBuilder | FuneralBond

26 August 2026

Contact details

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The information in this document is incorporated by reference and is taken to form part of the Product Disclosure Statement ('PDS') for Generation Life investment bonds dated 26 February 2026.

You should read the latest version of this Additional Information booklet, together with the PDS, and the most recent Investment Options booklet which is also incorporated by reference and taken to be included in the PDS, before making a decision to invest into Generation Life Investment Bonds.

Issued by Generation Life Limited
ABN 68 092 843 902
AFS Licence 225408

About this booklet

This Additional Information booklet is issued by Generation Life Ltd ('Generation Life', 'we', 'our', or 'us') ABN 68 092 843 902 AFS Licence 225408. Investments in the Generation Life Investment Bonds are subject to investment risk, including loss of income and capital invested or delays in accessing investment proceeds. None of Generation Life, its parent company or any related entities promise or guarantee the performance of the investment bonds (whether express or implied) including any particular level of investment returns, that they will achieve their investment objectives, or the return of your capital invested. Past performance is not indicative of future performance. The issue of this booklet is authorised solely by Generation Life. Apart from Generation Life, neither its parent company nor any related entities are responsible for any statement or information contained within the booklet relating to the investment bonds. The information provided in this booklet is general information only and does not take account of your personal financial or taxation situation or needs. You should consider obtaining financial advice relevant to your personal circumstances before investing. Distribution of this booklet (including over the internet or by other electronic means) in jurisdictions outside of Australia may be subject to legal restrictions. Therefore, any person residing outside Australia who receives or accesses this booklet should seek independent legal advice.

If you have received this booklet over the internet (or by other electronic means) and would like a copy of the printed booklet, you can be sent one free of charge on request. This booklet does not constitute an offer or invitation in any place where, or to any person to whom, it would not be lawful to make such an offer or invitation.

We may update this Additional Information booklet from time to time and, where a change is material, we will notify you in writing within the timeframes provided for in the relevant legislation. Information contained in this Additional Information booklet which is not materially adverse information is subject to change from time to time without notice to you. You can obtain the current version by visiting www.genlife.com.au or you can request a paper copy free of charge by contacting us on 1800 806 362.

Direct Debit Service Agreement

(refer to page 67 of the PDS)

Debiting your account

By signing a direct debit request, you have authorised us to arrange for funds to be debited from your nominated account. We will only arrange for funds to be debited from your nominated account as authorised in the direct debit request and Application Form.

If the debit day falls on a non-Melbourne business day, we may direct your financial institution to debit your nominated account on the following Melbourne business day. If you are unsure about which day your nominated account has or will be debited you should ask your financial institution.

Changes by us

We may vary any details of this agreement or a direct debit request at any time by giving you at least 14 days' written notice.

Changes by you

You may change the arrangements under a direct debit request by completing the relevant direct debit form. If you wish to stop or defer a debit payment, you must advise us in writing at least five (5) Melbourne business days before the next debit day.

You may also cancel your authority for us to debit your nominated account at any time by notifying us in writing at least five (5) Melbourne business days before the next debit day.

Your obligations

It is your responsibility:

- to ensure there are sufficient cleared funds available in your nominated account to allow a debit payment to be made in accordance with the direct debit request.
- to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based.
- to advise us in writing if the account nominated by you to be debited is transferred or closed.
- to contact us directly for any queries or disputes in relation to any direct debit transactions.
- to meet any charges you may be incurred from your use of the direct debit system. This may include fees charged by us as a result of drawings returned unpaid, such fees are the actual costs incurred by us.

You should check your account statement to verify that the amounts debited from your account are correct.

If we are liable to pay Goods and Services Tax ('GST') on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

Dispute

If you believe there has been an error in debiting your account, you should notify us directly on 1800 806 362 during business hours (Melbourne time) and advise us in writing as soon as possible so we can resolve your query more quickly.

If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence of this finding. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so we can attempt to resolve the matter between us and you. If we cannot resolve the matter, you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

Accounts

You should check:

- with your financial institution whether direct debiting is available from your account, as direct debiting is not available on all accounts offered by financial institutions;
- your nominated account details you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

Confidentiality

We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information we have about you secure, and to ensure that any of our employees or agents who have access to this information about you do not make any unauthorised use, modification, reproduction or disclosure of that information. We will only disclose information we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim).

Transaction and operational costs

(refer to page 59 of the PDS)

Each investment option may incur additional indirect transaction and operational costs in addition to the management fees. The following table provides an estimate of the transaction and operational costs for all investment options. The transaction costs (buy-sell spread) may change from time to time to reflect the investment managers' expected transaction costs.

Please refer to our website for any updated buy-sell spreads and estimated indirect transaction & operational costs.

Investment option	Estimated indirect transaction & operational costs (p.a.)[1]	Transaction costs (buy-sell spread)
AB Managed Volatility Equities Fund	0.15%	0.25%/0.25%
Ardea Real Outcome Fund	0.54%	0.05%/0.05%
Ascalon Responsible Growth Model	0.27%	0.10%/0.10%
ATLAS Infrastructure Global Portfolio (Hedged)	0.21%	0.15%/0.15%
Barrow Hanley Global Share Fund	0.31%	0.15%/0.10%
Bennelong Concentrated Australian Equities Portfolio	0.46%	0.20%/0.20%
Charter Hall Diversified Property Portfolio	0.19%	0.29%/0.00%
ClearBridge Equity Income Portfolio	0.21%	0.10%/0.10%
ClearBridge Real Income Fund	0.28%	0.10%/0.10%
Dimensional Global Bond Sustainability Trust	0.15%	0.08%/0.08%
Dimensional Global Small Company Trust	0.27%	0.12%/0.12%
Dimensional Sustainability World Allocation 70/30 Trust	0.27%	0.09%/0.09%
Dimensional World 30/70 Portfolio	0.24%	0.07%/0.07%
Dimensional World 50/50 Portfolio	0.24%	0.08%/0.08%
Dimensional World 70/30 Portfolio	0.24%	0.09%/0.09%
Dimensional World Equity Portfolio	0.24%	0.10%/0.10%
DNR Capital Australian Emerging Companies Portfolio	0.28%	0.25%/0.25%
Evidentia Balanced Portfolio	0.26%	0.15%/0.15%
Evidentia Growth Portfolio	0.26%	0.15%/0.15%
Evidentia High Growth Portfolio	0.26%	0.15%/0.15%
Generation Global Share Fund	0.22%	0.05%/0.05%
Generation Life Tax Effective Australian Share Fund	0.10%	0.15%/0.15%
Generation Life Tax Effective Australian Share Fund (Geared)	0.18%	0.27%/0.27%
Generation Life Tax Effective Global Share Fund	0.10%	0.25%/0.25%
Generation Life Tax Effective Growth Fund	0.10%	0.15%/0.15%
Generation Life Term Deposit Fund	0.00%	0.00%/0.00%
GMO Systematic Global Macro Trust	0.31%	0.00%/0.00%
GQG Partners Global Equity Fund	0.17%	0.10%/0.10%
Hyperion Global Growth Companies Portfolio	0.15%	0.30%/0.30%
Invesco Senior Secured Income Fund	0.15%	0.10%/0.10%
Investors Mutual Australian Share Portfolio	0.19%	0.25%/0.25%
Investors Mutual Future Leaders Fund	0.37%	0.25%/0.25%
iShares Hedged International Equity Index Fund	0.30%	0.07%/0.04%

Investment option	Estimated indirect transaction & operational costs (p.a.)[1]	Transaction costs (buy-sell spread)
iShares Hedged International Equity Index Fund (Geared)	0.31%	0.13%/0.07%
iShares Physical Gold Fund	0.15%	0.08%/0.08%
iShares S&P/ASX 20 ETF Portfolio	0.27%	0.05%/0.05%
iShares Wholesale Australian Bond Index Fund	0.29%	0.05%/0.05%
iShares Wholesale Australian Equity Index Fund	0.29%	0.04%/0.04%
iShares Wholesale Australian Listed Property Index Fund	0.29%	0.05%/0.05%
iShares Wholesale International Equity Index Fund	0.30%	0.06%/0.03%
Kapstream Absolute Return Income Fund	0.25%	0.00%/0.07%
L1 Capital International Portfolio	0.22%	0.15%/0.15%
L1 Capital Long Short Fund	0.96%	0.15%/0.15%
Langdon Global Smaller Companies Fund	0.15%	0.30%/0.30%
Macquarie Dynamic Bond Fund	0.21%	0.10%/0.17%
Macquarie Treasury Fund	0.00%	0.00%/0.00%
MCP Wholesale Investments Fund	0.15%	0.13%/0.00%
Mercer Future Wealth Balanced Portfolio	0.25%	0.10%/0.10%
MetLife Global Bond Fund	0.28%	0.10%/0.10%
MFS Concentrated Global Equity Portfolio	0.21%	0.15%/0.15%
Mirova Global Sustainable Equity Fund	0.15%	0.13%/0.09%
MLC Active Balanced Portfolio	0.32%	0.15%/0.15%
MLC Active Conservative Portfolio	0.32%	0.10%/0.10%
MLC Active High Growth Portfolio	0.35%	0.15%/0.15%
MLC Active Moderate Portfolio	0.32%	0.10%/0.10%
Morningstar Balanced Model	0.29%	0.09%/0.08%
Morningstar Growth Model	0.30%	0.10%/0.10%
Morningstar High Growth Model	0.32%	0.10%/0.10%
Mutual ADI/Bank Securities	0.20%	0.00%/0.00%
Nomura Global Listed Real Estate Fund	0.29%	0.20%/0.15%
Pendal Sustainable Australian Share Fund	0.27%	0.22%/0.22%
Pendal Sustainable Balanced Fund	0.39%	0.14%/0.14%
Perpetual Australian Share Portfolio	0.41%	0.12%/0.12%
Perpetual Balanced Growth Fund	0.36%	0.25%/0.00%
Perpetual Conservative Growth Fund	0.34%	0.21%/0.00%
Perpetual ESG Australian Share Fund	0.37%	0.12%/0.12%
Perpetual Geared Australian Share Fund	0.63%	0.30%/0.30%
PIMCO Wholesale Australian Bond Fund	0.26%	0.00%/0.10%
PIMCO Wholesale Global Bond Fund	0.28%	0.00%/0.10%
Pzena Emerging Markets Value Fund	0.15%	0.50%/0.50%
Schroder Absolute Return Income Fund	0.28%	0.09%/0.09%
Schroder Real Return Fund	0.30%	0.10%/0.10%

Investment option	Estimated indirect transaction & operational costs (p.a.)[1]	Transaction costs (buy-sell spread)
VanEck MSCI International Quality Fund	0.17%	0.18%/0.18%
Vanguard All Growth Portfolio	0.24%	0.07%/0.07%
Vanguard Balanced Portfolio	0.24%	0.09%/0.09%
Vanguard Conservative Portfolio	0.24%	0.09%/0.09%
Vanguard Growth Portfolio	0.24%	0.08%/0.08%
Vanguard High Growth Portfolio	0.24%	0.07%/0.07%
Walter Scott Global Equity Fund (Hedged)	0.15%	0.15%/0.11%
Yarra Enhanced Income Fund	0.25%	0.10%/0.10%

1. Estimate of transactional and operational costs incurred by the investment option (p.a.) based on latest available information. These are current estimates that may change.

Anti-money laundering legislation and financial crimes monitoring

(refer to page 70 of the PDS)

We are bound by laws about the prevention of money laundering and the financing of terrorism as well as sanctions obligations, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Laws).

By approving your application, you agree that:

- we are required to carry out procedures to verify your identity before providing services to you, and from time to time thereafter;
- you are not investing under an assumed name, and any money you invest is not derived from or related to any criminal activities;
- any proceeds will not be used in relation to any criminal activities;
- you will not initiate, engage in or effect a transaction that may be in breach of AML/CTF Laws or sanctions (or the law or sanctions of any other country);
- if we ask, you will provide any additional information we may reasonably require for the purposes of AML/CTF Laws or sanctions. This could include information about you, certification of your identity, your estate, information about anyone acting on your behalf or the source of funds used in connection with a contribution;
- in order to comply with AML/CTF Laws and sanctions, we may be required to take action, including delaying or refusing the processing of any application or any transaction related to your account if we believe or suspect the application or transaction may breach any obligation of or cause us to commit or participate in an offence under any AML/CTF Laws or sanctions. We will not incur any liability in doing so;
- you are not aware and have no reason to suspect the money used to fund your investment is derived from or related to money laundering, terrorism financing or similar activities, and that proceeds of your investments will fund illegal activities;
- in certain circumstances, Generation Life may be obliged to freeze or block an account where it is used in connection with illegal activities or suspected illegal activities. Freezing or blocking can arise as a result of the account monitoring required by AML/CTF Laws or Financial Account Tax Compliance Act (FATCA)/Common Reporting Standard Act (CRS). If this occurs, Generation Life is not liable to you for any consequences or losses whatsoever, and you agree to indemnify Generation Life if Generation Life is found liable to a third party in connection with the freezing or blocking of your account; and
- where legally obliged to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies or other entities.

If you are in default of your obligations under your account with us, we can close your account without notice if we have reasonable grounds to suspect a breach of any of the conditions set out above, such as unsatisfactory conduct by you or if you fail to provide required information and documentation as requested within a stipulated time period or if we have reasonable grounds to consider we need, subject to the provisions of the Life Insurance Act 1995, to close your account for any other reason in order to manage appropriately any risks to which we are exposed (including the risk of damage to our reputation).

Summary of Privacy Policy

(refer to page 68 of the PDS)

Collection, use and disclosure of your personal information

We may collect, use and disclose your personal information for a variety of purposes, including:

- providing our services and products to you and in marketing and communicating offers and opportunities to you in managing and administering your investments (e.g. accounting, record-keeping, systems development, staff training and compliance monitoring); and
- to enable your financial adviser to provide you with financial advice and ongoing services.

Information about others

If you give us personal information of another person, then you must ensure that person (or their parent or guardian if they are under 16) also understands our Privacy Policy.

Providing your personal information to others

In the ordinary operation of our business, we may disclose your personal information to a range of people and organisations, including:

- agents, contractors or service providers Generation Life engages to carry out or assist its functions and activities;
- our related entities;
- your authorised agent, solicitor, executor, administrator, trustee, guardian, attorney or financial adviser or anyone acting for you in connection with your dealings with us; and
- parties Generation Life is authorised or required by law or court/tribunal order to disclose information to.

We will only use your personal information to enable these people or organisations to undertake matters covered within our Privacy Policy.

If a financial adviser's details are provided on the Application Form or you appoint a financial adviser, we may disclose your personal information and information about your investment to them, their staff, the financial adviser's AFS Licensee and their officers. You acknowledge your financial adviser is acting as your agent for this purpose.

Confidentiality

We will take reasonable steps to ensure your personal information is held securely and protected from any misuse, interference or loss as well as unauthorised access, modification or disclosure.

Accessing your information, correction and opting out

You may request access to your personal information. We will take reasonable steps to correct your personal information to ensure it is accurate and up-to-date. If you believe personal information we hold about you is incorrect, then you may request us to correct it.

You can also opt out of receiving communications from us, other than as required for the management and administration of your investment and operation of our business.

If you have any questions or a complaint about our Privacy Policy, you should contact our privacy officer at:

Generation Life Limited
GPO Box 263
Collins Street West
Melbourne VIC 8007
Telephone: 1800 806 362
Email: privacy@genlife.com.au

If we do not address your complaint to your satisfaction, you may write to the Privacy Commissioner at:

Office of the Australian Information Commissioner
GPO Box 5288
Sydney NSW 2001

Your consent

By signing the Application Form, you are consenting to us collecting, using and disclosing your personal information in accordance with our Privacy Policy.

Changes and current Privacy Policy

We can change our Privacy Policy from time to time at our discretion. This is only a summary and a copy of the full version of our current Privacy Policy can be obtained from us or at www.genlife.com.au

Additional Information booklet

generation life

Outthinking today.

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Generation Life is an Australian leader in investment bonds. We pride ourselves in providing an extensive investment menu with choice and quality for our investors.

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