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Estate Planning Summit 2026

A legacy in motion. Built for generations.



Discover Generation Life

Generation Life is a market leader and innovator in tax-aware investing and intergenerational wealth transfer as part of succession planning and retirement income solutions.

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



>\$5.95b
in FUM¹



#1 provider of
investment bonds

59% market share of annual
investment bonds inflows²



Innovating retirement
landscape

with estate planning and
lifetime income solutions



Trusted and
APRA regulated

Parent company
ASX 200 listed³

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.





Agenda

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Laura Salsbury
Senior Distribution &
Technical Manager
Generation Life



Chris Hill
Co-Founder &
Director – Legal
Inherit Australia

The unwritten chapter...

Estate planning isn't just about passing on wealth

It's about what happens when life changes

Passing on wealth is a story shaped over time

Advisers play a critical role in guiding that story



70%

of affluent and high-net-worth Australians define legacy as memories, values and lessons¹

57%

of affluent and high-net-worth Australians see it as a financial bequest to support future generations.¹

Legacy is intertwined – values and wealth working together.

1. Reimagining Legacy research – Generation Life and Core Data 2023. In this research, we surveyed a total of 303 affluent Australians with at least one of the following: more than \$350k investment portfolio, more than \$250k household income and/or more than \$150k personal income. Approximately one third of respondents were high-net-worth individuals with portfolios above \$1m outside of their residence and super.



Australia's great wealth transfer

\$5.4 trillion

Expected to transfer between generations over the next 20 years¹

It has already begun

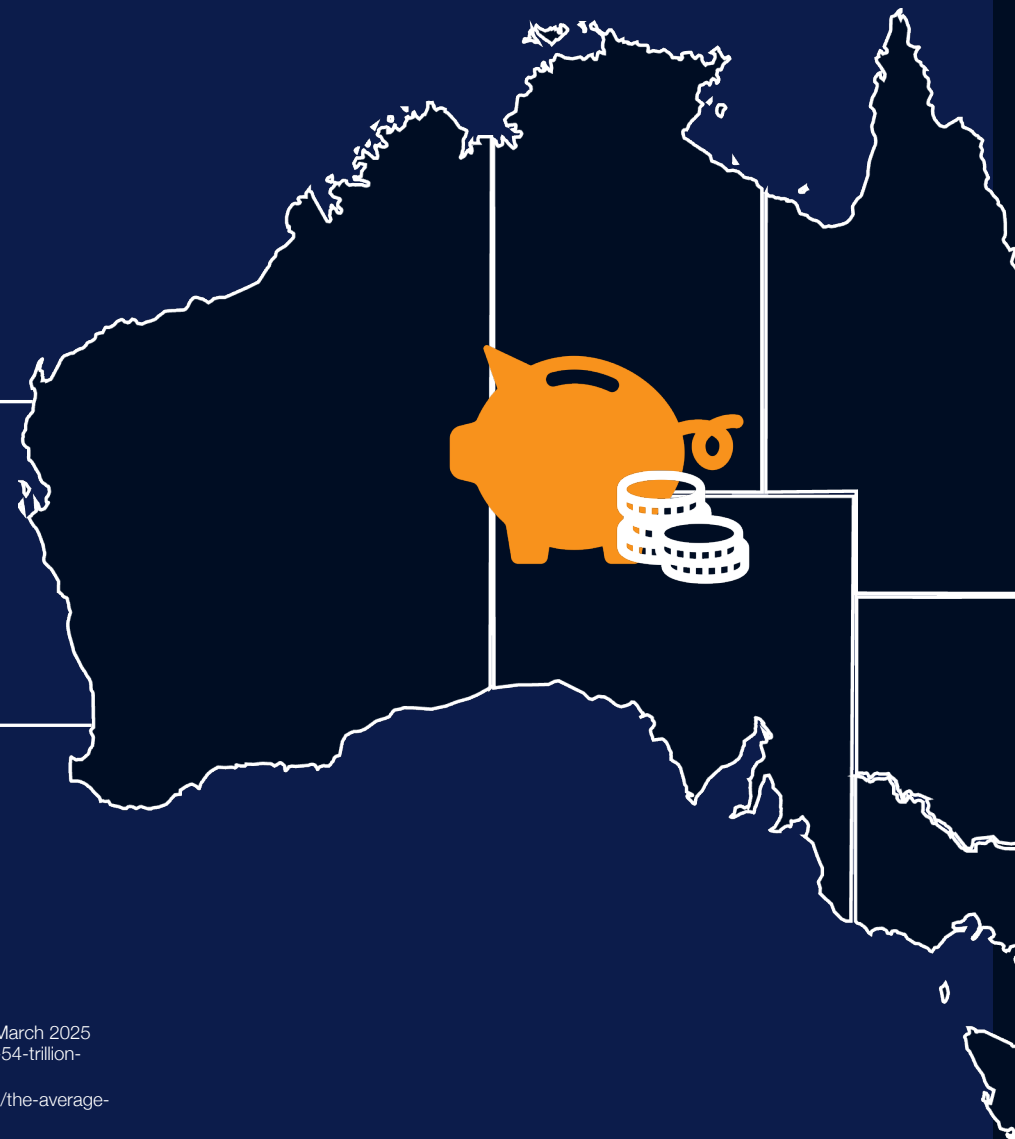
The great wealth transfer has already begun, with \$150 billion transferred in 2024 and estimated \$500 billion in 2044¹

Future wealth

Most wealth expected to come from property and superannuation²

~ \$125,000

Average inheritances in Australia³



1. JBWere Australia, Family Advisory and Philanthropic Services, The Bequest Report - Reshaping Australia by passing on more than assets July 2024, accessed 20 March 2025
2. Morningstar Australia, Why \$5.4 trillion wealth transfer is a generational tragedy, accessed 20 March 2025, <https://www.morningstar.com.au/personal-finance/why-54-trillion-wealth-transfer-is-generational-tragedy>
3. Australian Financial Review, The average sum Australians will inherit and what to do with it, accessed 20 March 2025, <https://www.afr.com/wealth/personal-finance/the-average-sum-australians-will-inherit-and-what-to-do-with-it-20250228-p5lfzy>



Navigating the complexity layer: emerging reforms





The modern family dynamics...

7.7 million

families in Australia¹

Around 1.2 million

single-parent families¹

12%

of couple families with
dependent children are step or
blended families²

Over 47,000

divorces granted in Australia
in 2024³

**Estate planning must now accommodate
multiple family structures**

1. Australian Bureau of Statistics, Labour force status of families, accessed 20 March 2025, <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-status-families/latest-release>
2. Australian Institute of Family Studies, Families and family composition, accessed 20 March 2025, <https://aifs.gov.au/all-research/facts-and-figures/families-and-family-composition>
3. Australian Bureau of Statistics, Marriages and divorces, Australia, accessed 20 March 2025, <https://www.abs.gov.au/statistics/people/people-and-communities/marriages-and-divorces-australia/latest-release>

Estate disputes: how often are wills successfully challenged?

Australian research shows high likelihoods of success for family provision claims

74%

of family provision claims are likely to be successful

Up to 88%

likelihood of success for larger estates

87%

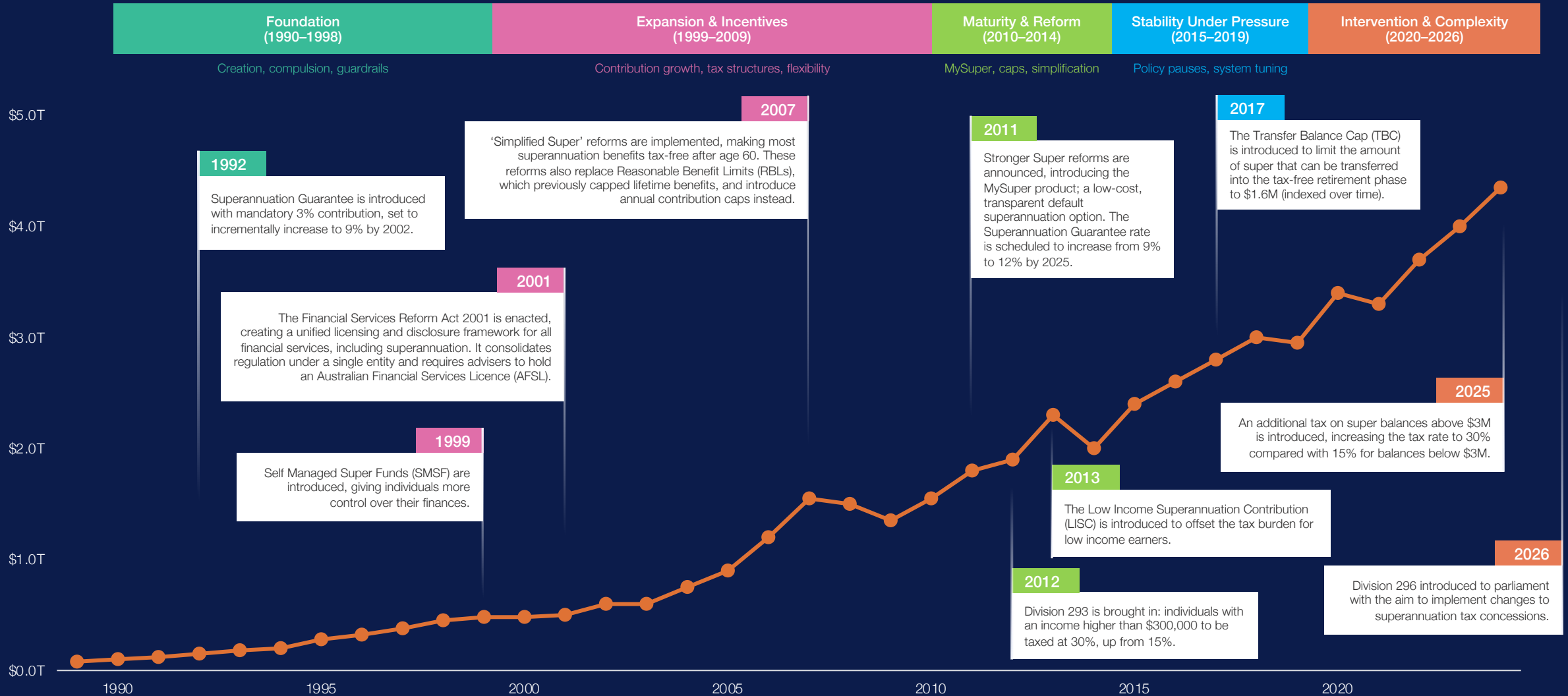
of cases that proceeded to mediation resulted in changes to distribution of assets

Source: Wills and Estate Disputes (2025) Success Rate of Contesting a Will. Available at: <https://www.willsandestatedisputes.com.au/success-rate-of-contesting-a-will/> (Accessed: 12 January 2026).

The figures of 74% and 87% were based on a 2015 formal national study; the figure of 88% was for estates between \$1-3M based on 2025 insights. Past performance is not a reliable indicator of future performance.

Superannuation in Australia: A timeline

Australians have seen 85+ policy changes to superannuation since inception



Source: CoreData, February 2026.

As super changes, the **value of advice becomes clear...**

System strength

84%

of Australians say Australia has one of the best retirement systems globally

Adviser demand

96%

of advisers say clients have raised superannuation as a topic of discussion in the past 12 months

Rule instability

66%

say superannuation rules change too often and are hard to follow

Value redefined

Confidence

is the main priority shared by HNW Australians and advisers

HNWs with large super balances also have complex estate planning requirements

Estate planning through super



Taxed at 15% and up to 30% (plus Medicare levy) on taxable component when paid to non-dependant



Super funds may exercise discretion with risk of benefits going to the wrong people.



Claim periods can be long (e.g. 6 months or more)



Restrictions on who can be a beneficiary

Estate planning through investment bonds



Death benefits paid tax-free



No discretion on part of product issuer. Paid out as directed by the deceased



Proceeds of benefits paid out normally within 7 business days



Proceeds can be paid to any person or legal entity (including trusts)

Looking **further beyond** super and Division 296 tax

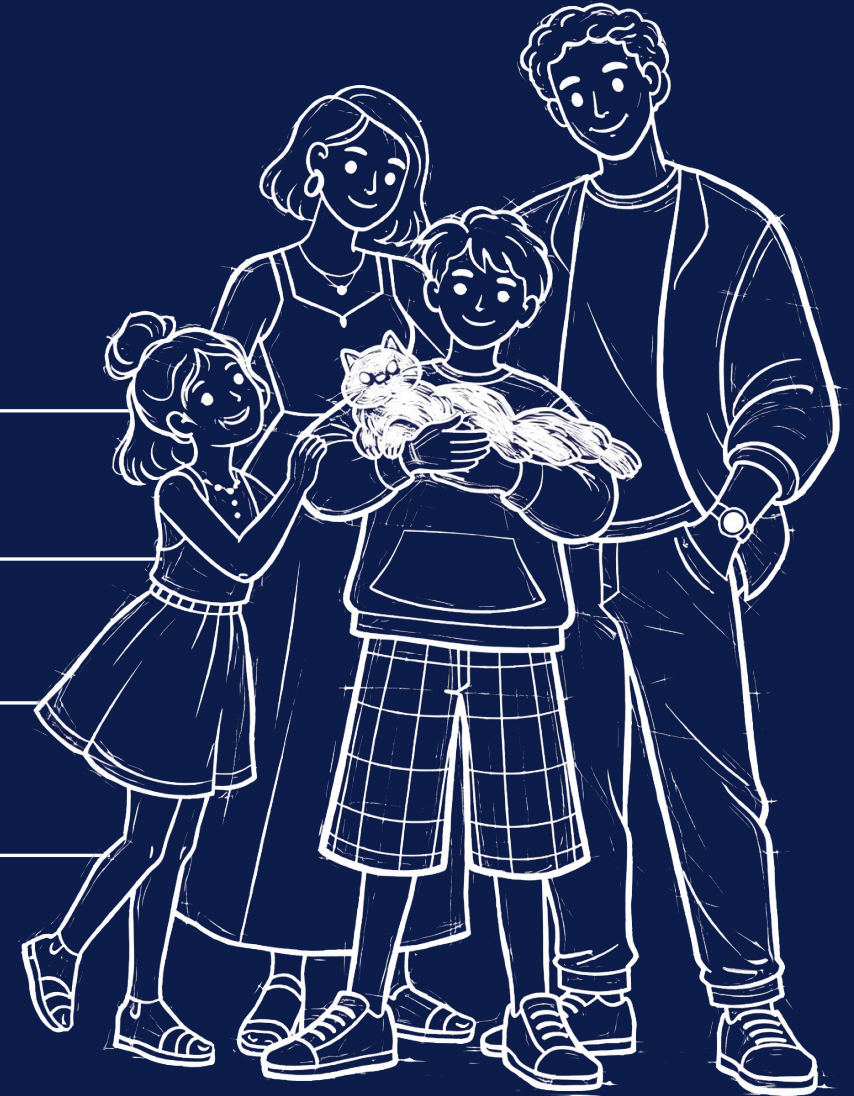
Death benefit tax considerations

Potential broader tax reforms – CGT, negative gearing, taxation on trusts

Family law interactions

Ongoing regulatory reforms

Importance of diversifying structures to ensure the wealth is not subject to single source of tax erosion



40%

of financial advisers say intergenerational wealth transfer threatens their business¹

45%

advisers fear losing assets from clients' spouses or children¹

71%

of advisers retain assets the time when a spouse inherits – but only **38%** when children inherit.¹

It's not just about advising one generation, but across multiple generations

Start conversations early

Life expectancy is 84 on average

An adviser will lose on average 2/3rds of the FUA as it transitions to the next generation

Imagine your business shrinking by a third

What drives the future value of your business

What plans and processes are in place and conversations around estate planning

How are you retaining these funds

What was valuable then might not be now

Different value propositions for different generations

Millennials vs. Baby Boomers – one size doesn't fit all

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Ethics and estate planning...

“Ethics is the difference
between what we can do... and
what we should do”



INHERIT
AUSTRALIA
SOLVING ESTATE PLANNING

Ethical foundations

What is **Best Interests Duty** under Section 961B Corporations Act 2001

Identify “objectives, financial situation
and needs of the client...” that are
“reasonably apparent”

“if, in considering the subject matter of the
advice sought, it would be reasonable to
consider recommending a financial product”

A framework for financial advisers to work within

Inclusive but not exhaustive

Key requirement to prioritise client's objectives,
financial situation and needs

Includes estate planning considerations – family
dynamics and asset protection.

Ethical Foundations

FASEA Code of Ethics

Standard 5

Family & Non-Estate Assets

Consider the client's financial structures and potential vulnerabilities

Standard 6

Long-Term Client Interests

Consider the broad effects of advice on the client's long-term interests and likely circumstances

Standard 9

Competent & Clear Advice

Deliver competent, non-misleading recommendations that consider broader implications



RG 175 paragraph 271

Mandating non-product specific advice

Product-focused advice alone
may be insufficient

Explicitly includes estate
planning as a non-product area

Risks must be addressed if
reasonably apparent

This includes client
relationships involving allied
services like tax advice.

Mitigating liability and meeting Best Interests Duty

Scoping out estate planning contractually does not fully shield against negligence claims under section 961B or the Code, as courts may imply duties from circumstances.

Consider taking proactive steps where estate planning matters may impact client outcomes, particularly where:

- ➡ Aware the client has no estate plan in place
- ➡ Know or reasonably suspect the existing plan may be outdated
- ➡ Client has expressed testamentary wishes or intentions
- ➡ No proactive discussion or action has been taken
- ➡ Estate planning has not been formally scoped outside the personal advice engagement



Option 1

Outsourcing

Passes responsibility to others

Risk of incomplete planning and potential compliance issues



Option 2

Partial involvement

Only partially engaged

May lead to misleading outcomes

Risk of legal overreach and conflicts if scope isn't clear



Option 3

Drive the outcomes

You drive the process without giving legal advice

Collect client assets, goals, and testamentary wishes

Be the conduit between you client and an estate planning lawyer

Collaborate with other professionals for complete solutions

Benefits of driving the process

Driving the process best aligns with the Best Interests Duty and standard of care by:

Reducing liability
for inaction through
proactive scoping

Building client and
family trust

Positioning the
adviser as a trusted
family wealth
adviser, fulfilling
Code values

Fostering next-
generation
connections for
business retention
and funds under
management

Creating revenue
opportunities through
a coordinated services

Benefits and outcomes

For advisers:

Code

Competence and diligence	Drive the processes
Trustworthiness	Shift to “family wealth lead adviser” role
Competence and diligence	Deepen trust, loyalty, and referrals
(Standard 2 and section 961B(2)(g))	Maximise Best Interests Duty, minimising post-death litigation risks
Additional value add	Generate additional revenue and practice value. Mitigate liability from omissions or commissions.

“Being a trusted adviser embodies the pinnacle of ethical standards.”

For clients:



Higher engagement, as clients trust their familiar adviser.



Comprehensive issue resolution.



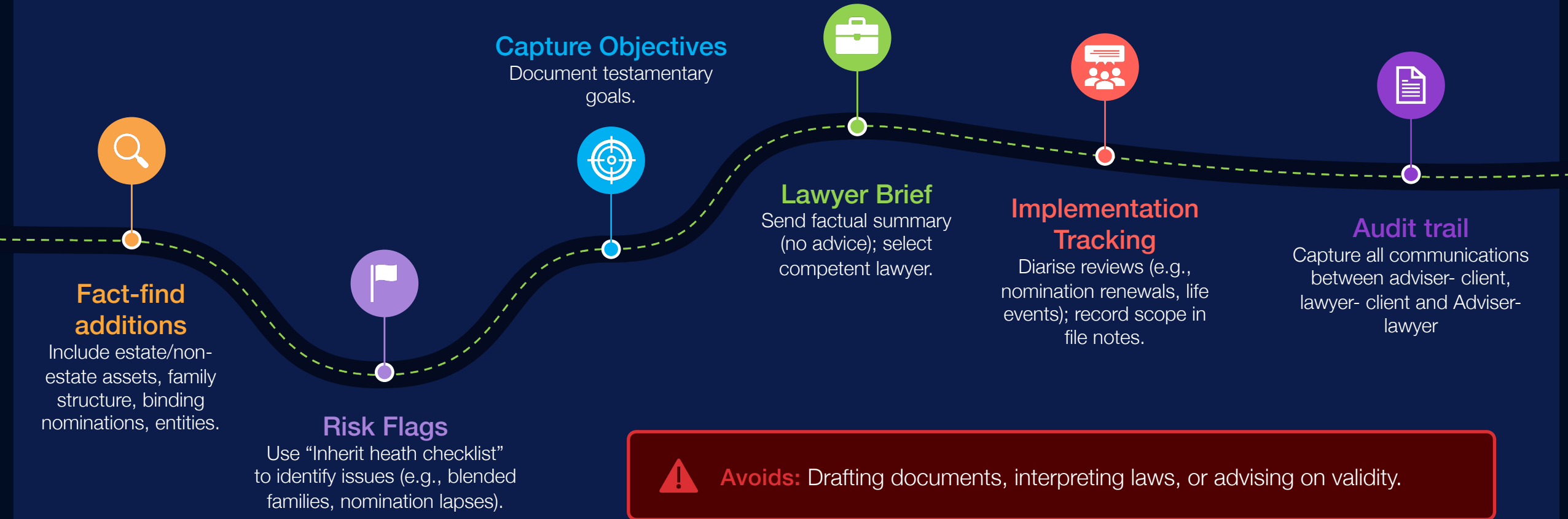
Better outcomes through adviser coordination with lawyers and specialists (e.g., estate/non-estate assets, tax, Centrelink).



Enhanced participation in wealth transfer.

Facilitated leadership workflow

Step-by-step process:



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Generation Life's Investment Bonds





Complexities often associated with estate planning

Be in control of your wealth transfers

1.

Balance between
Children and
Grandchildren

2.

Balance between
Biological Children
and Stepchildren

3.

Leaving a legacy
outside the direct
family

4.

Leaving an unequal
inheritance (perhaps
to troubled children)

5.

Passing wealth on
through super has
its challenges



Investment bonds' estate planning benefits

Life insurance contract

A type of life insurance policy which is investment-linked governed by the Life Act

Tax-free proceeds

Proceeds on death are paid tax-free even to non-dependants

No tax reporting

No tax reporting if no withdrawal made in the first 10 years

Non-estate asset

Investment bond can be appropriately structured as a non-estate asset

Automatic transfer

Automatic transfer at specific ages, dates or on death can be selected

Potential conflict

Can avoid conflicts and solves complex wills





Three ways to transfer wealth

LifeBuilder's EstatePlanner provides three options to manage future wealth transfers and estate planning needs simply and conveniently.

Future Event Transfer

Can be transferred to an intended recipient at the date of death of the owner or other nominated date.

Option to place restrictions on access to funds by the recipient, including by setting up a regular income payment.

Nominating a beneficiary

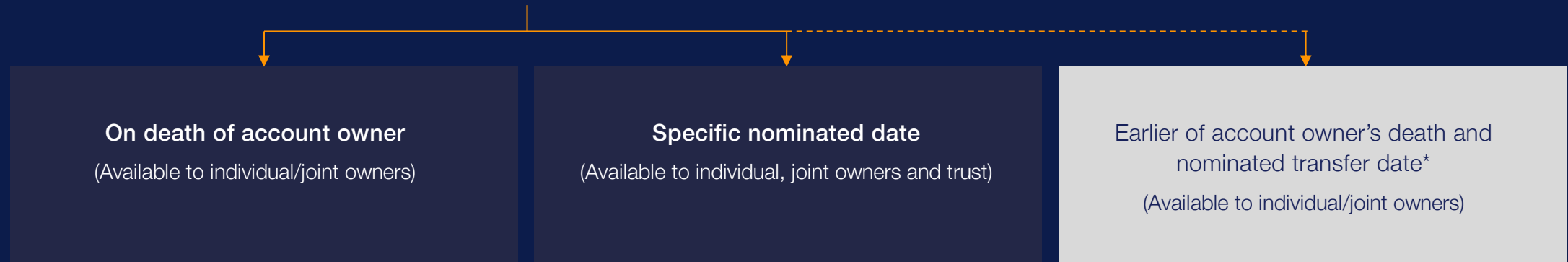
Ability to nominate one or more beneficiaries with the option to manage nominations automatically should a nominated beneficiary pass away before the life insured, by using the joint survivorship or down-the-line nomination feature.

Passing onto the Estate

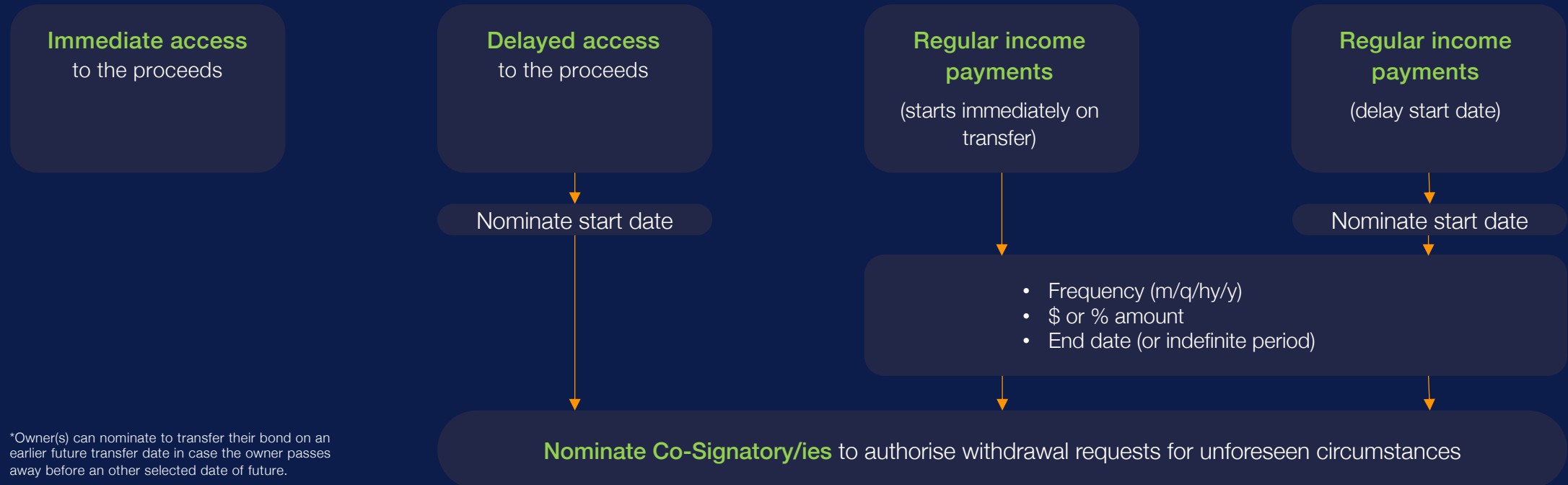
Option to elect to pass on death benefits or transfer ownership to the estate.

Future Event Transfer

Transfer tax free to recipient(s)



Access to proceeds post transfer



*Owner(s) can nominate to transfer their bond on an earlier future transfer date in case the owner passes away before an other selected date of future.

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Case study:

Protecting a vulnerable beneficiary



Meet Trisha

Age 78

Family Widower with three children: Leo, Georgia and Scarlett

Investments Owns an apartment and has \$2m of assets

Georgia, Trisha's daughter, is in and out of work, lives with her and asks Trisha to fund her lifestyle.



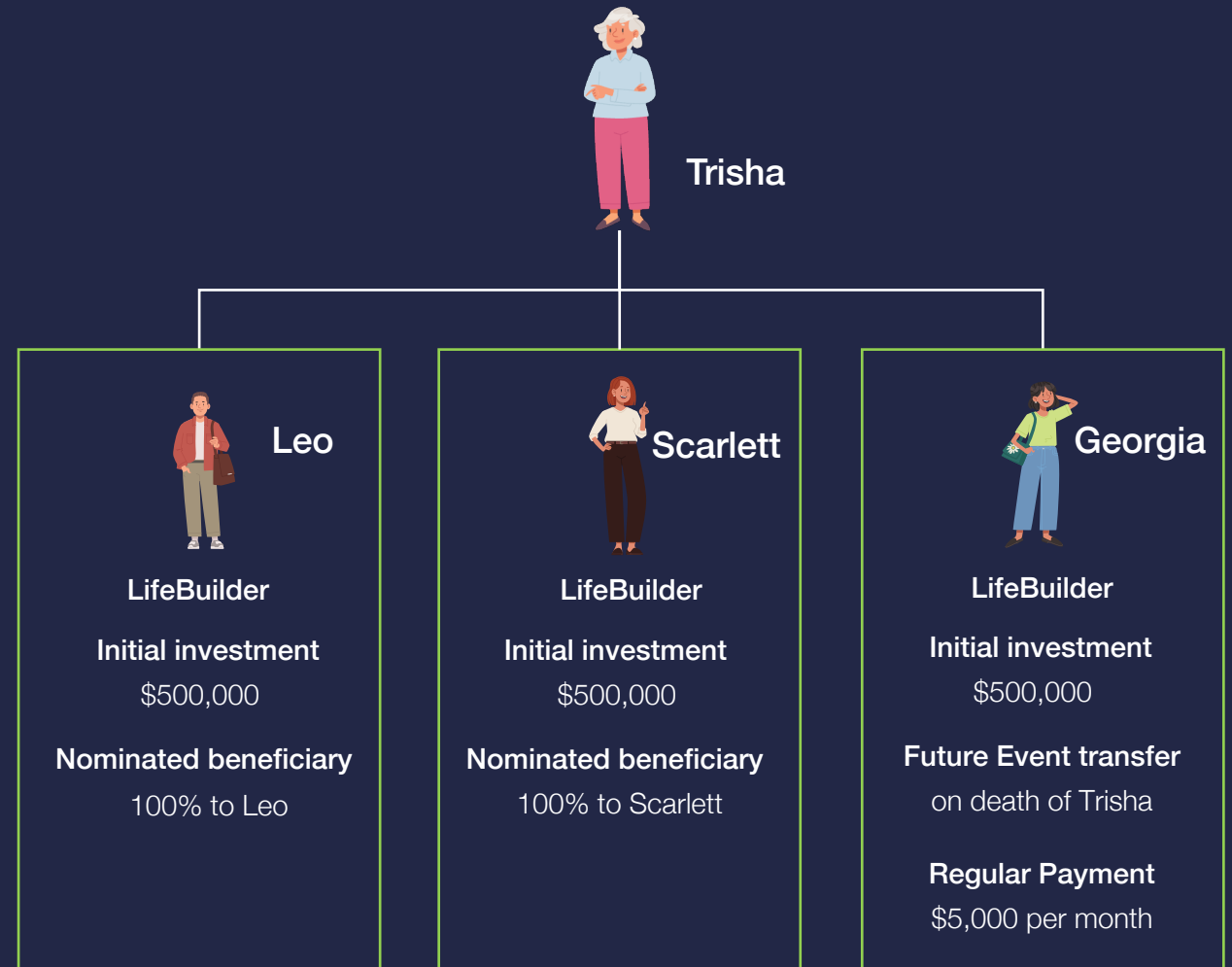


Trisha goals & concerns

- ☐ Trisha wishes to split her assets three ways amongst her children when she passes away.
- ☐ Upon her death, she would like Georgia to stay in the apartment rent free.
- ☐ Trisha is concerned Georgia may mismanage a lump sum inheritance.
- ☐ She is also concerned about the cost and complexity of setting up a testamentary trust and eventual wind up.

Trisha's solution

Trisha establishes three Generation Life investment bonds



Trisha's outcomes

- ☒ Able to achieve her intended outcomes for her children.
- ☒ Protection for Georgia against mismanaging a lump sum inheritance.
- ☒ Helps reduce the potential for family conflict between her children.
- ☒ Upon her death, Georgia is able to stay in the apartment rent-free.





What are your considerations for Trisha?

Ethical framework

Standard 5

Have you considered Trisha's financial structures and potential vulnerabilities?

Standard 6

Have you considered the broad effects of advice on Trisha's long-term interests and likely circumstances?

Standard 9

How do you deliver competent, non-misleading recommendations that consider broader implications?



Case study:

Blended families with unequal inheritances



Meet Henry

Age 70

Family Henry has been married twice and has a child, Stacy with his ex-wife.

His second wife recently passed away leaving him with two step-children Paul and Sandra.

Assets Estimated at \$3m - this will be distributed amongst his daughter Stacy, his two step-children Paul and Sandra, and his ex-wife.

Henry wants to leave a bequest to his daughter, Stacy, ideally an extra \$400,000.



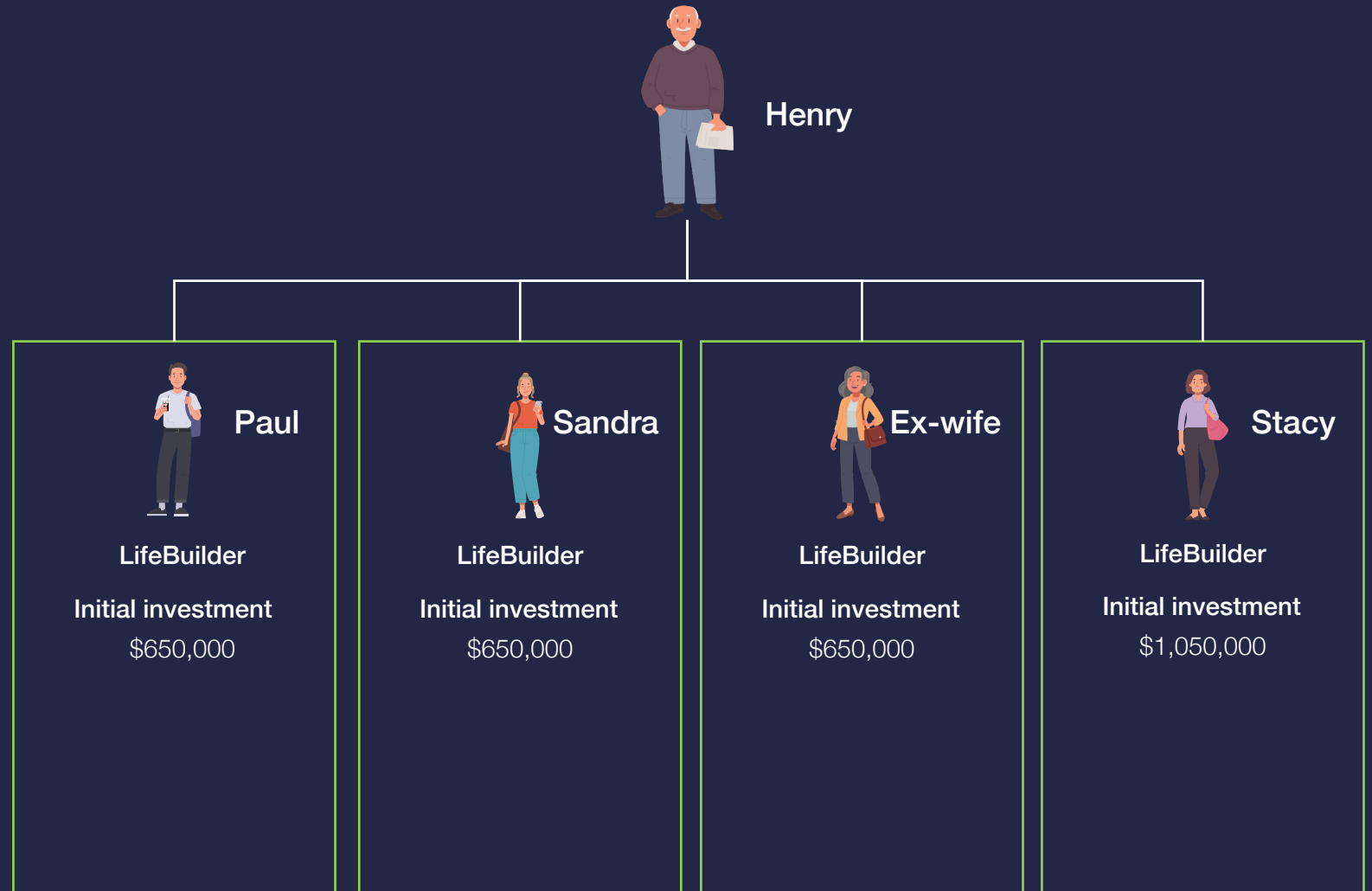


Henry's goals...

1. Provide for his daughter, Stacy.
2. Avoid conflict amongst his family.
3. Simplicity.

Henry's solution

Henry establishes four investment bonds for Paul, Sandra, Stacy and his ex-wife. He also contributes an extra \$400,000 into Stacy's investment bond.





Henry's outcomes...



Able to reduce the potential of the risk of disputes amongst his daughter, step-children and ex-wife.



Henry has clarity and control over how his wealth will be ultimately distributed.



Should maintain family harmony whilst providing a larger bequest to his daughter, Stacy.





What are your considerations for Henry?

Ethical framework

Standard 5

Have you considered Henry's financial structures and potential vulnerabilities?

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Have you considered the broad effects of advice on Henry's long-term interests and likely circumstances?

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Case study:

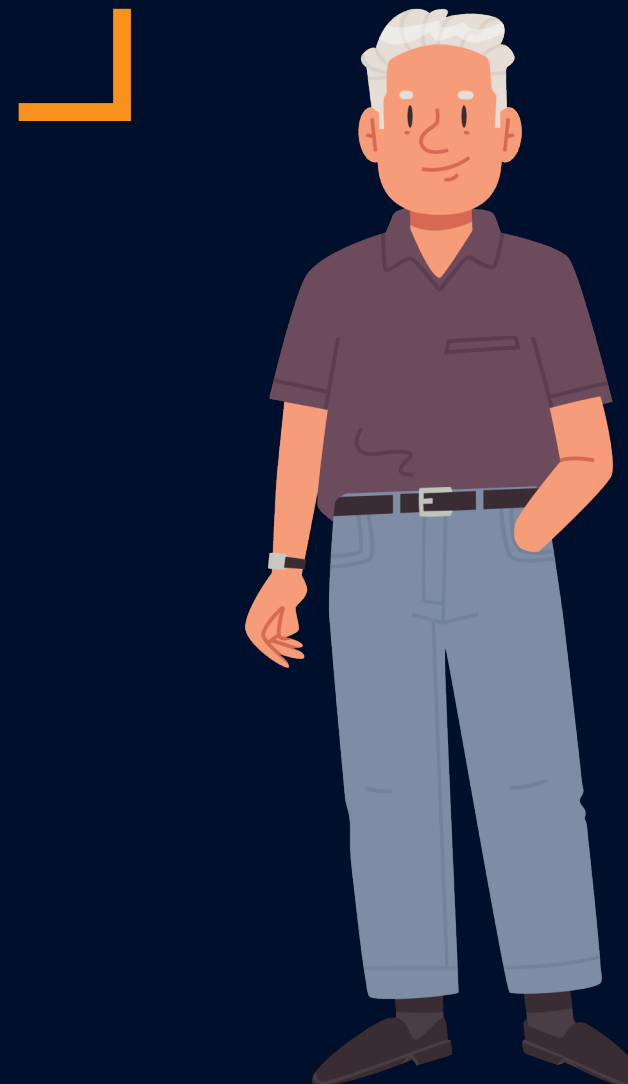
Superannuation and Estate Planning





Meet Jack

Age	76
Family	He has 2 children, Tom and Elsie, and 5 grandchildren
House	\$3,000,000
Superannuation	\$4,000,000 (80% taxable component)
Term deposits	\$100,000
Investments	2 investment properties totalling \$2m and plus a rental yield of 4.5% p.a.





Jack's concerns

- ☐ Jack would like to have \$85,000 p.a. to maintain his lifestyle.
- ☐ He is also concerned that Tom's wife is only still married to him for his inheritance from Jack.
- ☐ He would also like to help his grandchildren by giving them a financial head start in life.



What are your considerations for Jack?

Ethical framework

Standard 5

Have you considered Jack's financial structures and potential vulnerabilities?

Standard 6

Have you considered the broad effects of advice on Jack's long-term interests and likely circumstances?

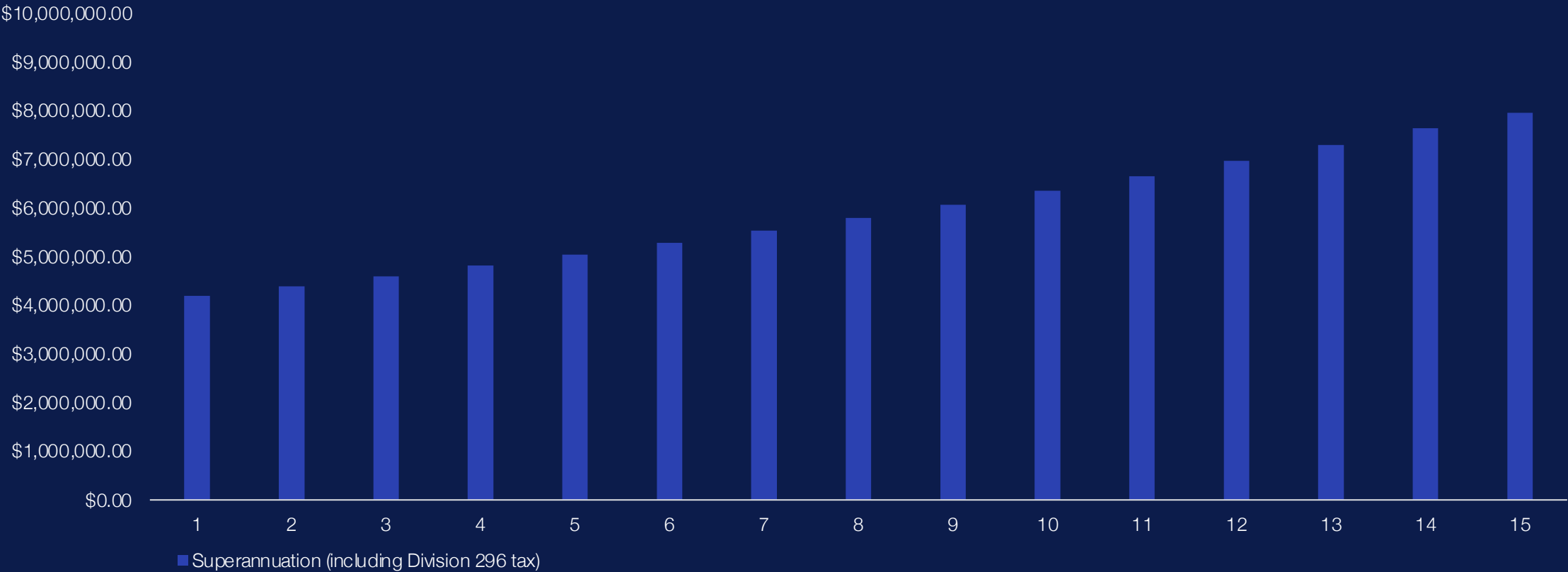
Standard 9

How do you deliver competent, non-misleading recommendations that consider broader implications?



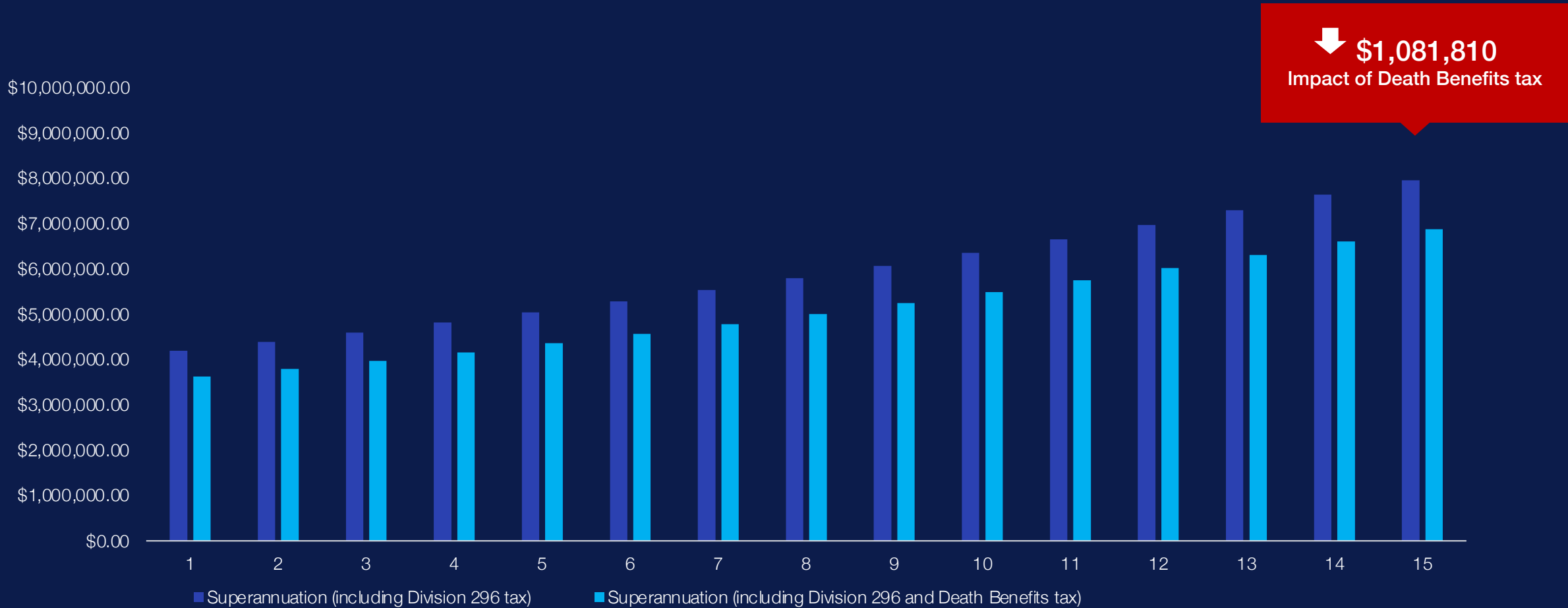


Jack’s superannuation balance after new Division 296 tax



The graph above illustrates the comparative outcomes on a \$3m holding reflecting invested in a Super accumulation account subject to Division 296 taxes and Generation Life investment bonds. The pre-tax investment returns for a balanced portfolio assume a total return of 4.9% p.a., comprising a total income return of 3.8% p.a. and total growth return of 1.2% p.a., a franking level of 66.8% and excludes the impact of administration fees for both super and investment bond accounts. The Division 296 tax 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 80% 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 legislation. Actual outcomes may vary depending on investment performances, the assumptions actually occurring, tax legislation and regulation, and individual investor circumstances. Past performance does not indicate future performance.

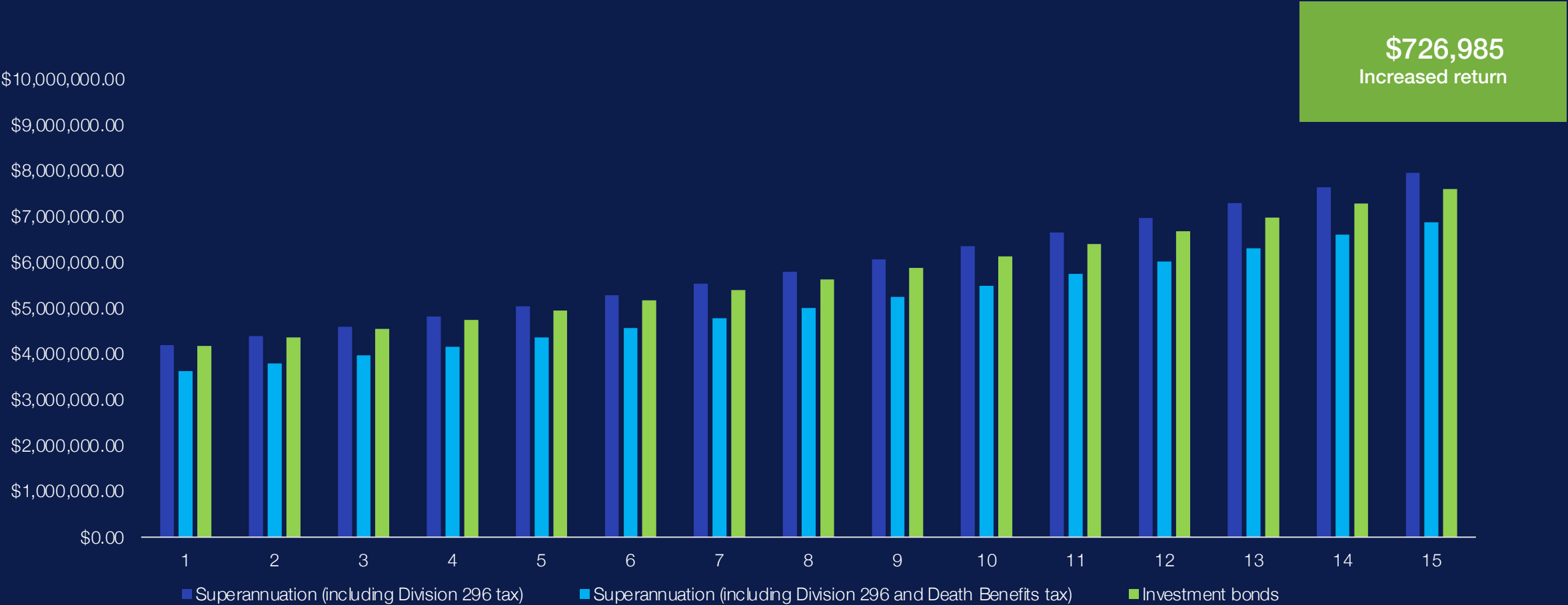
What if Jack passes on wealth through superannuation to non-dependants?



The graph above illustrates the comparative outcomes on a \$3m holding reflecting invested in a Super accumulation account subject to Division 296 taxes and Generation Life investment bonds. The pre-tax investment returns for a balanced portfolio assume a total return of 4.9% p.a., comprising a total income return of 3.8% p.a. and total growth return of 1.2% p.a., a franking level of 66.8% and excludes the impact of administration fees for both super and investment bond accounts. The Division 296 tax 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 80% 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 legislation. Actual outcomes may vary depending on investment performances, the assumptions actually occurring, tax legislation and regulation, and individual investor circumstances. Past performance does not indicate future performance.



What if Jack passes on wealth through an investment bond?



The graph above illustrates the comparative outcomes on a \$3m holding reflecting invested in a Super accumulation account subject to Division 296 taxes and Generation Life investment bonds. The pre-tax investment returns for a balanced portfolio assume a total return of 4.9% p.a., comprising a total income return of 3.8% p.a. and total growth return of 1.2% p.a., a franking level of 66.8% and excludes the impact of administration fees for both super and investment bond accounts. The Division 296 tax 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 80% 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 legislation. Actual outcomes may vary depending on investment performances, the assumptions actually occurring, tax legislation and regulation, and individual investor circumstances. Past performance does not indicate future performance.



Flexibility for Jack to transfer wealth using investment bonds

5 grandchildren



\$500,000 to establish 5 investment bonds

Future Event Transfer facility

Establish 5 investment bonds for \$100,000 each

Select Future Event Transfer facility to transfer ownership upon **Jack's** death with a Regular Income Payment of \$18,000 p.a. in the first 5 years with Tom and Elsie as the co-signatories.

Elsie

Child #1



\$1,750,000 to establish 1 investment bond

Nominated beneficiary

Establish a **\$1,750,000 investment bond** nominating Elsie as the beneficiary upon Jack's death

Tom

Child #2



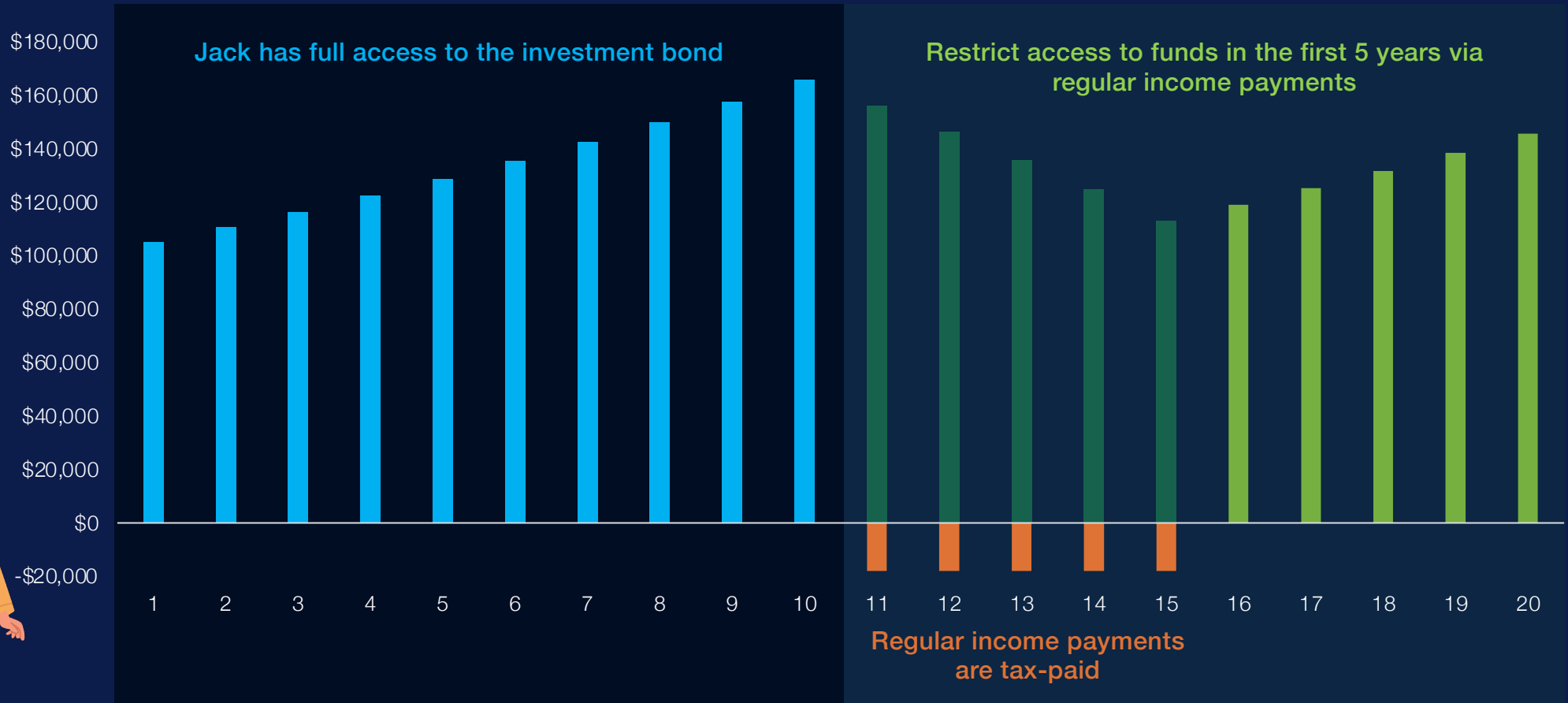
\$1,750,000 to establish 2 investment bonds

Future Event Transfer facility

Establish a **\$1,750,000 investment bond** with a Future Event Transfer of ownership to Tom in 5 years (no present entitlement).

Let's look at his grandchildren's investment bond of \$100,000 each...

What happens when Jack passes away at age 86?

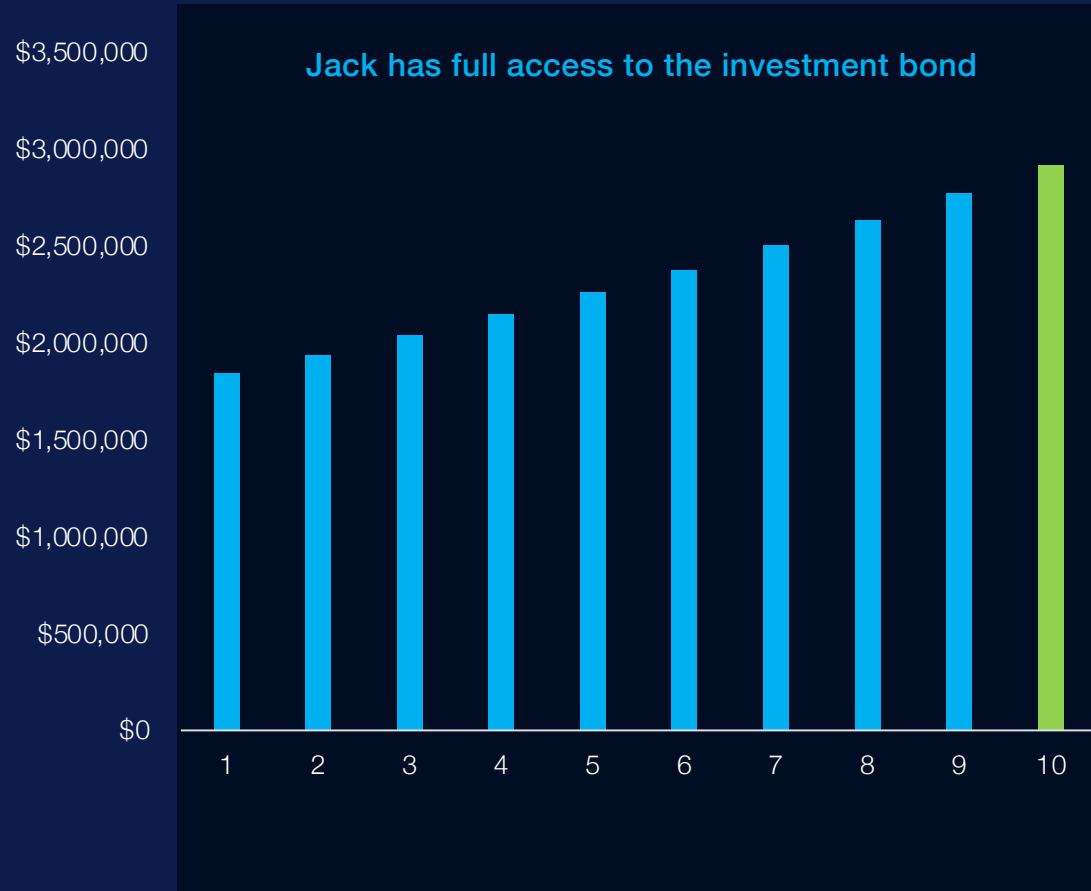


Assumption: Assuming an initial investment of \$100,000 with a total annual after-tax investment return of 5.2% p.a. Estimated average fees and costs of 0.67% p.a. over investment term with an effective bond tax rate of 15.7% p.a.



Let's look at Elsie's investment bond of \$1,750,000...

What happens when Jack passes away at age 86?



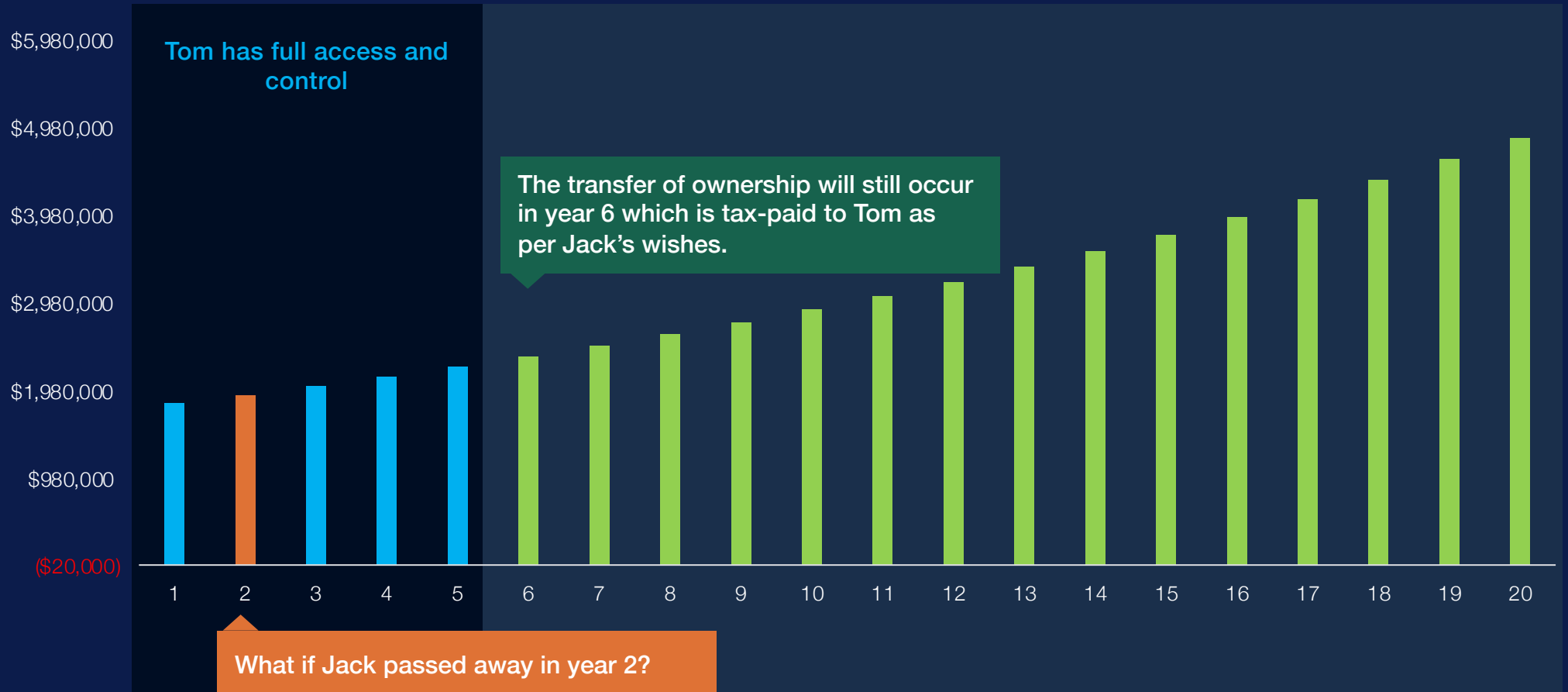
Investment bond proceeds are transferred tax-free, and proceeds are available immediately to Elsie. There is no death benefits tax on the proceeds.

Investment bond can sit outside the will, avoiding common will challenges. There is no need to wait for probate or the administration of the estate.

Assumption: Assuming an initial investment of \$1,750,000 with a total annual after-tax investment return of 5.2% p.a. Estimated average fees and costs of 0.67% p.a. over investment term with an effective bond tax rate of 15.7% p.a. Indicative effective average tax rates represent the estimated average annual tax as a percentage of earnings for each 12-month period over a 15 year term. 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.

Let's look at Tom's investment bond of \$1,750,000...

What happens if Jack suddenly passed away at age 77?



Assumption: Assuming an initial investment of \$500,000 with a total annual after-tax investment return of 5.2% p.a. Estimated average fees and costs of 0.67% p.a. over investment term with an effective bond tax rate of 15.7% p.a. Indicative effective average tax rates represent the estimated average annual tax as a percentage of earnings for each 12-month period over a 15 year term. 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.

Jack's outcomes...



Automatic transfer of ownership either upon or after his death



He has full ownership before transfer of ownership occurs



He can place restrictions on accessing funds, including setting up a Regular Income Payment



He can nominate Co-Signatory/ies to make once-off withdrawals as a restriction



No impact to recipient's personal tax position if investment bond is transferred to his intended recipients upon death



His beneficiaries have no death benefits tax liability





9 key features of investment bonds

Life Insurance and Tax Act

1.

Maximum tax rate of 30%

Tax Optimised generally ranges between 12% - 15%¹

2.

No distributions and access to funds at anytime

3.

Tax paid - no personal tax after 10 years - 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 protection²

9.

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

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. Creditor protection applies where the investment bond is appropriately structured and the client's intention is not to defeat creditors.

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		
Plus 2 x	Pre-selected gearing investment strategies	1 x	 Tax Optimised





Thank you.

Generation Life

Highly recommended for over a decade

Awards



Research ratings



Investment Bonds¹

1. Rating relate to LifeBuilder and ChildBuilder investment bond products

