generation life

The Power of LifeBooster

For financial adviser use only

LifeBooster is a key benefit of LifeIncome that enables your clients to receive more income in the early years of their retirement.

To enable your client to tailor their income requirements over time, LifeIncome offers two LifeBooster rates of 5% and 2.5%, which optimise starting income while still allowing their income to grow over the life of their investment. For retirees, this means:

- Their starting income is much higher than if no LifeBooster was applied.
- Their investment is paid back to them in the form of cumulative income sooner.
- They receive more income in the early years of their investment when they are more active and able to enjoy it.

The concept of LifeBooster has been utilised in investment-linked lifetime annuity products across the world for many years.

How LifeBooster works

The LifeBooster rate choosen by you and your client helps to calculate your client's starting income and bring forward future income into the early years. The higher the LifeBooster rate used, the higher the starting income.

Instead of income growing each year in line with full investment returns, future investment returns are discounted by the LifeBooster rate. LifeIncome has a higher starting income, and future income growth is achieved when net investment returns, discounted by the LifeBooster rate, exceed 0%.

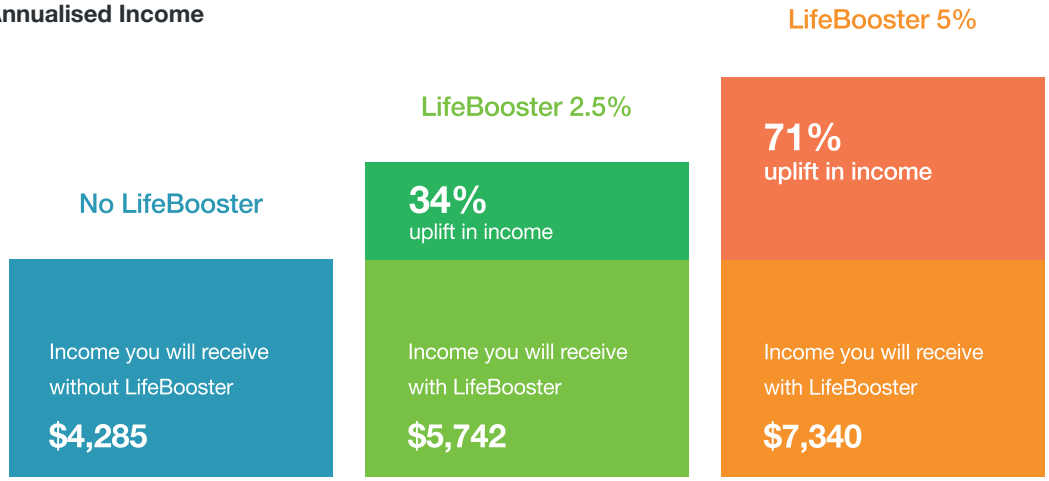
LifeIncome offers two LifeBooster rates

Where a **LifeBooster 5% rate** is used, starting income is higher than that of a LifeBooster 2.5% rate, but future growth is potentially more modest.

Where a **LifeBooster 2.5% rate** is used, starting income is less than that of a LifeBooster 5% rate, but the potential for future growth is greater.

To illustrate the benefits, let's compare how LifeIncome would work with and without LifeBooster.

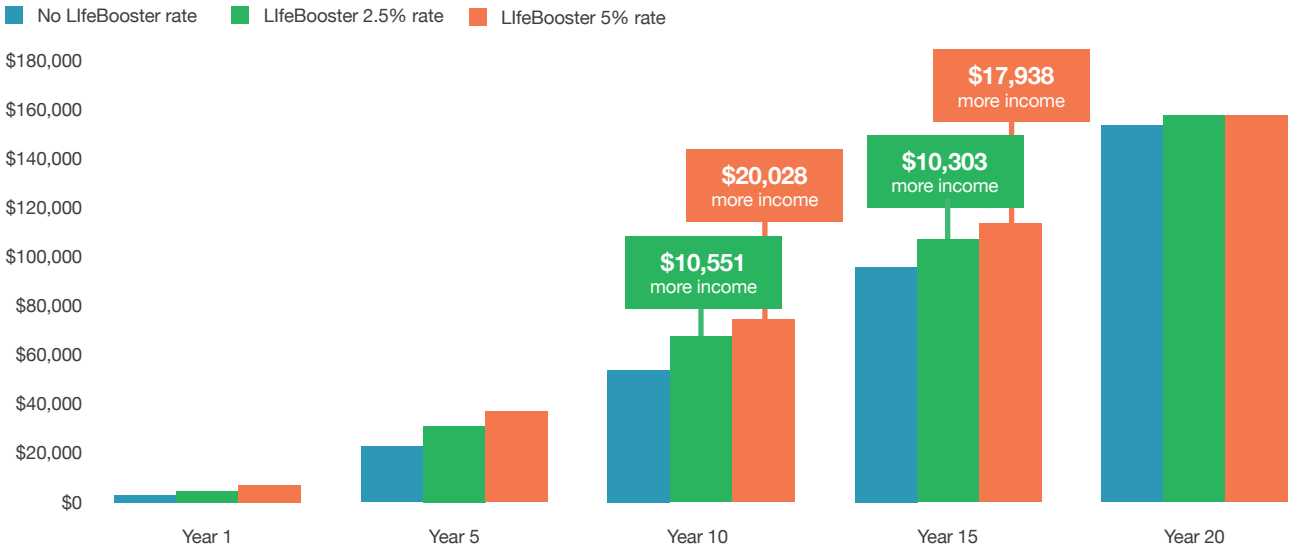
First Year Annualised Income



Please refer to page 2 to view assumptions.

The graphs below demonstrate that cumulative income is higher in the earlier years of your client's investment, and that your client receives their investment back sooner in the form of income when LifeBooster is applied.

Comparing cumulative income



Please refer to bottom of the document to view assumptions.

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Outthinking today.

To learn more about how LifeIncome can complement your client's retirement income sources, contact your local Generation Life Distribution Manager, or visit www.genlife.com.au

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Assumptions: 67-year-old-male, $100,000 investment, LifeBooster rate 2.5% and 5%. The First Year Annualised Income shown in this example is illustrative only, and may change from time to time. Your Annualised First Year Income will be calculated when you commence your LifeIncome and may be different to the amount shown.

Assumptions: Male 67 years old, initial investment $100,000 and LifeBooster rate of 2.5% and 5%. Assumed gross return of 7% p.a. Estimated total fees, expenses and costs of 1.17%, and the impact of discounting the returns by the LifeBooster rate of 2.5% p.a and 5% p.a. The assumed gross return of 7% is for illustrative purposes only and does not represent any actual or future performance expectations. Practically, the discounting of investment performance occurs daily and is reflected in the daily unit price of your chosen investment option(s). The First Year Annualised Income shown in this example is illustrative only, and may change from time to time. Your Annualised First Year Income will be calculated when you commence your LifeIncome and may be different to the amount shown.

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