



Leave the
ultimate
legacy



Evergreen Responsible Growth Model



Sustainably and ethically focused

A tax-effective investment choice that targets good and avoids harm

The Evergreen Responsible Growth Model has been created to provide advisers and investors with the opportunity to invest in a long-term portfolio, *designed to do more than just provide competitive investment outcomes.*

Combined with the tax advantages an investment bond can offer and the corporate strength of Generation Life, this can be a valuable solution for long-term investors who care about their money being invested wisely, as well as *doing good for themselves and future generations.*





What sets us apart from peers?

1

Meet both investment and sustainability objectives

- A tax-effective investment choice that targets good and avoids harm
- Leave a legacy that builds wealth and a sustainable future in more ways than one

2

Best-in-class investment managers

- Get access to best-in-class investment managers via a multi manager model portfolio
- The only Responsible Investment multi-manager model portfolio available via Generation Life

3

Tax optimised investment bond

- The pinnacle of tax aware investing, maximising your after-tax performance
- The only tax optimised Responsible Investment option available via Generation Life
- Gain flexibility, control and access at any time via an investment bond

Key
features of
investment
bonds

Max tax rate of
30%

No distributions and
access to funds at
any time

Tax paid after 10
years - tax
advantages pre
10 years

125% advantage

Portability and tax-
free transfers

No personal Capital
Gains Tax on
investment switching

No tax file number
required

Creditor protection

Can be structured as
a non-estate asset

Estate planning

Be in control of transferring wealth

Non-Estate Asset

Can be structured to pass directly to beneficiaries

Complete Control & Certainty

Be in control of transferring wealth

Transferability / Portability

Automatic transfer of ownership to nominated beneficiaries

Rule from the Grave

Control and manage access by future generations

Tax Free Benefits

Tax paid investment in the hands of future beneficiaries



About the Evergreen Responsible Growth Model

Objective

The fund’s portfolio aims to provide long-term capital growth by investing in a well-constructed and diversified portfolio of superior, socially responsible investment options.

The manager aims to achieve returns of the RBA Cash Rate plus 3.5% p.a. (after manager fees and tax) over rolling seven-year periods, in a sustainable way.

Highly rated



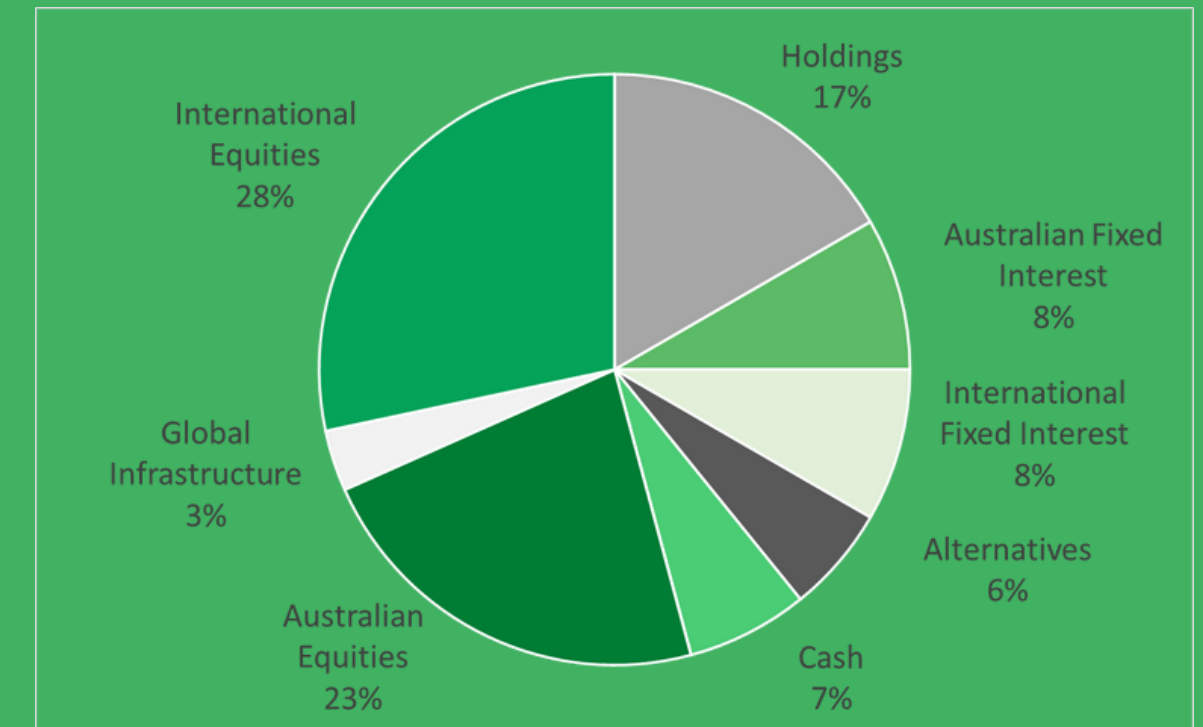
APIR code	ALL9827AU
Investment Manager	Evergreen Consultants
Suggested investment length	7 years
Risk level	6 (high)
Tax optimised level	Optimised
Investment guidelines	Cash 0-25% Fixed interest 10-50% Australian shares 20-45% International shares 20-45% Property and infrastructure 0-15% Alternatives 0-30%

Portfolio Holdings

As at July 2023

Ausbil Active Sustainable Equity Fund
Australian Ethical Sustainable Share Fund
CFS Affirmative Global Bond A
First Sentier Global Listed Property Fund
Inspire Australian Equities Fund
Janus Henderson Global Multi-Strategy Fund
Janus Henderson Net Zero Transition Resources Fund
Janus Henderson Tactical Income
Mutual Cash Term Deposits and Bank Bills A
Nanuk New World Fund
Octopus Renewable Energy Opportunities Fund
Pella Global Generations Fund Class B
Pendal Sustainable Australian Share

Strategic Asset Allocation



Pendal Sustainable Fixed Interest
Pengana WHEB Sustainable Impact Fund
RARE Infrastructure Value Fund - Hedged
Regnan Global Equity Impact Solutions
Robeco Global Developed Sustainable Enhanced Index Equity Fund
Schroder Australian Equity Fund
State Street Climate ESG International Equity Fund

What is Responsible Investment?

Responsible Investment is essentially the catch-all term for investing in an ethical, sustainable, impact, or ESG-aware manner.

Investors have become increasingly conscious of the impact companies are having on the environment and society. Investors are aware that some companies are undertaking activities that either avoid risks and/or are contributing positively towards sustainability.



What is an Investment Bond?

Investment bonds are tax paid investments, meaning that when earnings are received we pay an effective tax rate of up to 30% of the earnings. If your marginal tax rate is higher than 30%, this makes investment bonds a great tax-effective long term investment.

If you invest in the bond for at least 10 years, your growth on the entire investment, including additional contributions, will be tax paid, and withdrawals after the 10th anniversary will be free of any personal tax in your hands - subject to the rules around the 125% opportunity. Also, you will not attract any capital gains tax on withdrawal or when switching between investment options.



Why investment bonds?

- 1 Investment earnings are taxed at an effective annual rate of up to 30%
- 2 Minimum investment amount of \$1,000
- 3 Invest a single amount or choose to add to your initial investment each year
- 4 A large range of investment options to choose from with the ability to switch between options without personal tax consequences
- 5 Complete flexibility to access your investment at any time
- 6 Automatic portfolio rebalancing
- 7 LifeBuilder's Future Event feature - control how and when your funds are passed on
- 8 Regular Savings Plan with the ability to automatically increase annually
- 9 Minimal to no tax reporting provided there are no withdrawals within the 10 year period
- 10 Transfer your investment without restarting the 10-year period, preserving its tax paid status

How to invest

Available as an investment
bond via Generation Life

Evergreen Responsible Growth Model (UF27)
Investment manager: Evergreen Consultants
APIR code: ALL9827AU



www.genlife.com.au



evergreen

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Empowering.
Investing.
Together.

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