



Evergreen Responsible Growth Model

A sustainably and ethically focused Investment Bond strategy

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.*

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

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.

Leave the ultimate legacy

Key features of investment bonds

A large range of investment options to choose from with the ability to switch between options without personal tax consequences

Start with as little as \$1,000

Can invest a single amount or can choose to add to your initial investment each year

Access to your funds at any time

Tax-effectiveness that can improve the longer you remain invested

Easily set up a Regular Savings Plan

Automatically increase your contribution levels each year

Flexibility to switch between investment options with no personal tax implications

Easy to pass on wealth to the next generation

Help manage income tested Government benefit entitlements

Available as an investment bond strategy via



What sets this investment bond strategy apart from peers?

It has been designed to leave the ultimate legacy

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

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

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

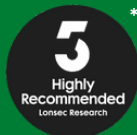
About the Evergreen Responsible Growth Model

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.

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%



For further information about Evergreen Responsible Growth Model or investment bonds, please contact your Evergreen Consultants or Generation Life representative, or visit www.genlife.com.au/our-products/lifebuilder to obtain a copy of the product disclosure statement. www.evergreenconsultants.com.au

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