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FY25 Annual General Meeting

20 November 2025 | Commencing at 10am

Proud owner of



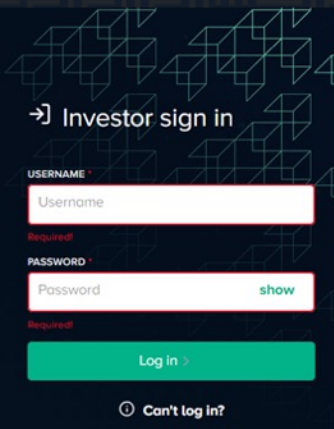
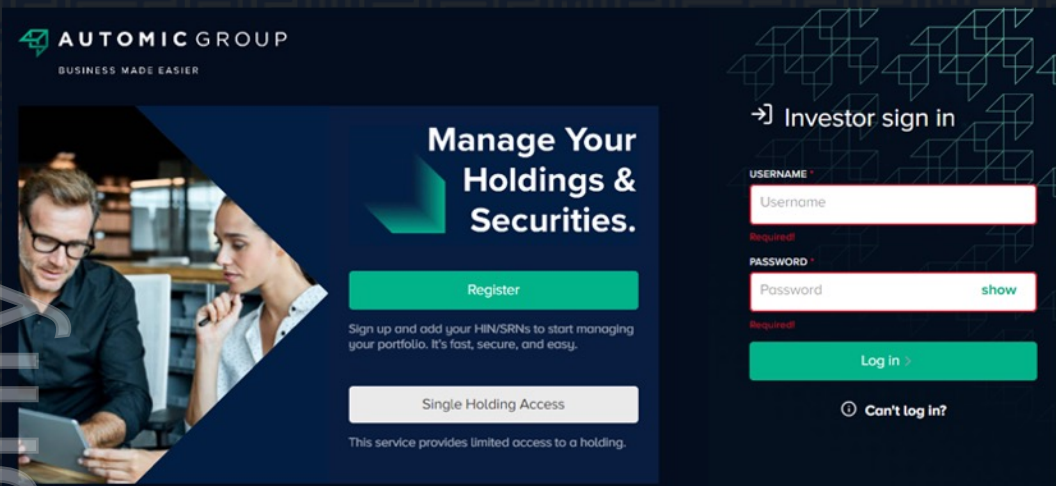
Lonsec

EVIDENTIA
GROUP

Presenters:

Rob Coombe
Executive Chairman

Grant Hackett OAM
Group Chief Executive Officer



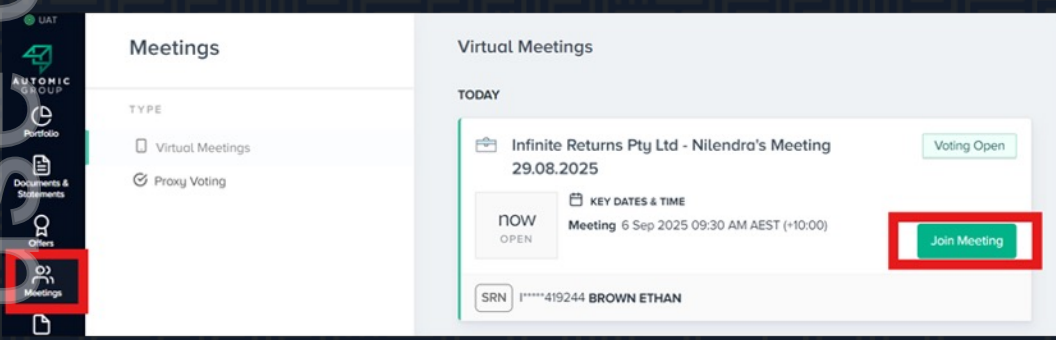
Login & Registration

1.

Go to <https://investor.automic.com.au/#/home>

2.

Under Meetings menu, click on "Join Meeting"



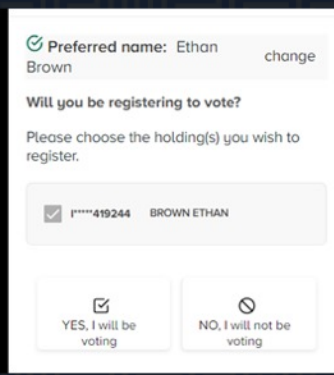
3.

Follow the prompts to register your relevant holding(s)

VOTING INTENTION

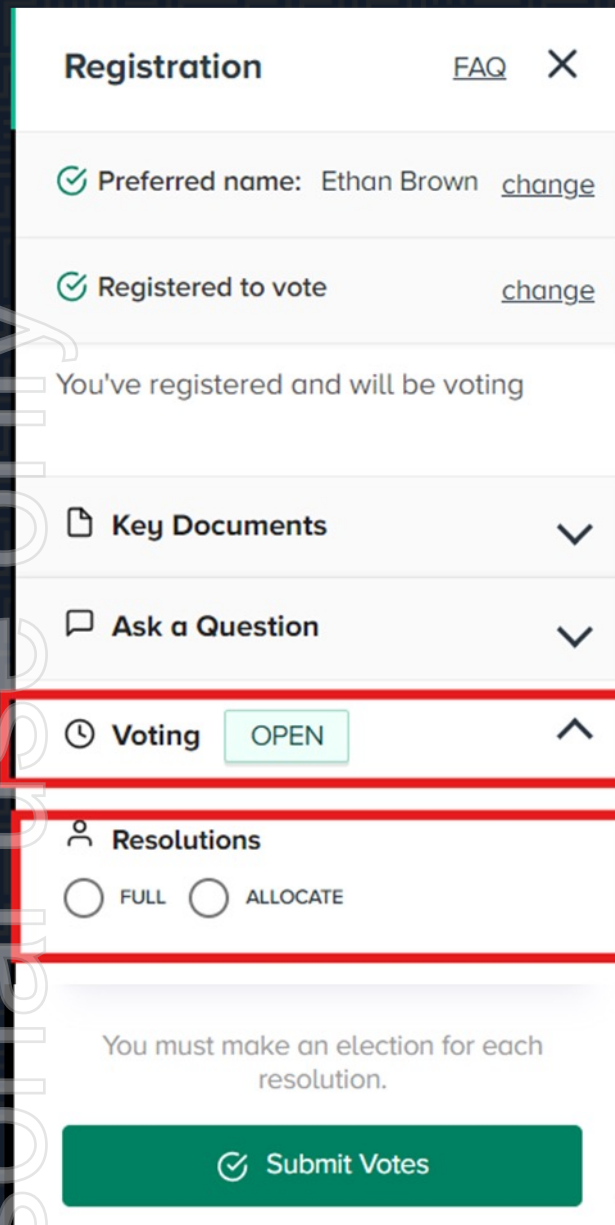
Will you be registering to vote?

The live stream will become available once intention registered



For support call:
 1300 816 159 (within Australia)
 +61 2 8072 1479 (overseas)

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Registration [FAQ](#) ✕

Preferred name: Ethan Brown [change](#)


Registered to vote [change](#)

You've registered and will be voting

 **Key Documents** ∨

 **Ask a Question** ∨

Voting OPEN ∧

 **Resolutions**

FULL ALLOCATE

You must make an election for each resolution.

Submit Votes

Voting Instructions

1.

Once registered and voting has opened, click on the “Voting” dropdown

2.

Select either the “Full” or “Allocate” and then your voting direction for each resolution

3.

Follow the prompts and “Submit Votes” before voting closes



For support call:
1300 816 159 (within Australia)
+61 2 8072 1479 (overseas)



Ask a Question

1.

Click on the “Ask a Question” dropdown, then “Ask Question”

2.

Choose Text Question or Verbal Question

3.

Type your question then select the relevant resolution and holding/capacity. Once done click “Submit Question”.

For support call:
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Chairman's address



Robert Coombe
Executive Chairman



William Bessemer
Non-Executive Director



Giselle Collins
Independent Non-Executive
Director



Christine Christian AO
Independent Non-Executive
Director



Peter Smith
Executive Director

What we achieved this year

Overview of the FY25 year that was

Looking ahead

Growth and opportunities in FY26

Thank you

Thank you to shareholders for your continued support



Shenaz Waples
Independent Non-Executive
Director



Grant Hackett OAM
Group Chief Executive
Officer



Terence Wong
Chief Financial Officer



Amanda Gawne
Company Secretary



Group Chief Executive Officer presentation

Grant Hackett OAM

About Generation Development Group

FY25 highlights and key performance measures

FY25 Financial result summary

Generation Life key highlights & financial results

Lonsec Group key highlights & financial results

Overview of Evidentia and Managed Accounts growth

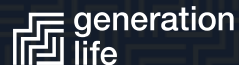
Generation Development Group Outlook

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Why Generation Development Group?

A highly diversified and one of Australia's fastest growing financial services companies, with leading market positions in investment bonds, investment-linked lifetime annuities, research and ratings, and managed accounts sectors.

Proud owner of



Leader in the managed account sector

Recent acquisition of Evidentia Group and subsequent merger of Lonsec Investment Solutions with combined FUM of over \$32.6bn¹

#1 market shares and share of inflows in investment bonds³

58% sales and 34% FUM growth on prior period¹

Strong regulatory tailwinds and market opportunities

Structural changes to the wealth management and retirement income sector

Best in market research and rating business

Recognised as Australia's leading qualitative financial research house²

Innovative investment-linked lifetime annuity

Strategic alliance with BlackRock

Capital light business model

All products including lifetime annuities

1. As at 30 September 2025
2. 2025 Adviser Ratings Australian Financial Advice Landscape Report
3. Plan for Life, Investment Bonds Market Report for period ended 30 June 2025.

Generation Development Group timeline



2025 financial year key highlights

Highlights



\$4.4bn 33%

Investment bonds funds under management

\$29.6bn 48%

Managed accounts funds under management

1,836 6%

Products researched

Revenue



\$141.3m 191%

Group

\$62.4m 29%

Generation Life

\$72.1m 18%

Lonsec

Underlying NPAT



\$8.4m 74%

Generation Life

\$19.8m 53%¹

Lonsec

\$5.3m 97%²

Evidentia Group

\$38.2m³ 555%

Statutory NPAT

\$30.2m³ 170%

Underlying NPAT

2cps

Full year dividend (fully franked)

1. On 1 August 2024, GDG completed the acquisition of remaining shares in Lonsec, increasing its holdings to 100%. Following this acquisition, GDG gained full control of Lonsec, transitioning Lonsec from associate to subsidiary. GDG was eligible to receive full year earnings for FY25 under the terms of the Share and Options Sales Agreement. This is compared against Lonsec's full year FY24 results.
 2. On 18 February 2025, GDG completed the acquisition of Evidentia. This represents the full year comparison of Evidentia's NPAT for FY25 and FY24.
 3. Includes Evidentia earnings contribution from 18 February 2025.

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FY25 Financial results summary

Generation Development Group Consolidated

	Consolidated FY25 ^{4,5}	Consolidated FY24	Change %
Revenue ^{1,2} (A\$'000)	141,297	48,510	191
Expenses ² (A\$'000)	(95,589)	(38,199)	(150)
Underlying profit after tax benefit (A\$'000)	45,708	10,311	343
Income tax expense (A\$'000)	(11,195)	(1,166)	(860)
Investment in associates – normalised share of profit (A\$'000)	-	6,355	nm
Annuity business costs (net of tax) (A\$'000)	(4,308)	(4,298)	-
Underlying profit after tax (A\$'000)	30,205	11,202	170
DPS (A\$)	0.02	0.02	-
Investment Bonds FUM (A\$'bn)	4.4	3.3	33
Managed Accounts FUM (A\$'bn)	29.6	10.6	178
Cash and cash equivalent ³ (A\$'000)	106,980	169,952	(37)

1. Includes income tax benefit.

2. Excludes Benefit Funds and non-recurring.

3. Includes term deposits, excludes cash attributable to Benefit Funds.

4. On 1 August 2024, GDG completed the acquisition of remaining shares in Lonsec, increasing its holdings to 100%. Following this acquisition, GDG has gained full control in Lonsec, transitioning Lonsec from associate to subsidiary. While completion occurred on 1 August 2024, under the acquisition terms, GDG was entitled to Lonsec's earnings on a 100% basis from 1 July 2024.

5. On 18 February 2025, GDG completed the acquisition of Evidentia, and FY25 includes Evidentia's earnings from completion date.





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The pioneer in providing market leading investment bond and investment-linked lifetime annuity solutions by offering tax optimised investments, estate planning alternatives and retirement income solutions.





FY25 highlights and key performance measures

Generation Life

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Life Business FUM

\$4.4 billion
Up 33%

Sales

Investment bond sales
\$1,015 million

Annuity product sales
\$25.7 million

Market Share

57% of annual market inflows¹
(12 months to 31 March 2025)

Approved Product List (APL)

780
Up 9%

Product Rating

Investment bond
“Highly Recommended” by Chant West²

LifelIncome
Recommended by Chant West²

Active Financial Advisers³

2,640
Up 16%

New Bond Numbers⁴

10,645
Up 47%

Savings Plan⁵

\$111.5 million
Up 18%

Investment options LifeBuilder / ChildBuilder / FuneralBond

76 Options

Average Investment Term

14.5 years⁶

Generation Life Tax Effective Equity Income Fund

3 Options/ Classes

LifelIncome

29 Options

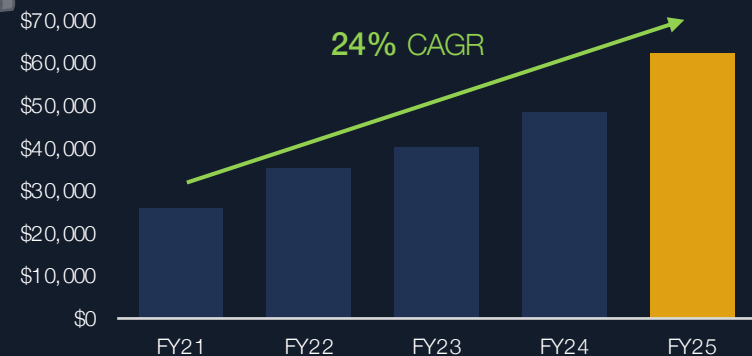
1. Plan for Life, Investment Bonds Market Report for period ended 31 March 2025.
 2. Refer to page 32 for further information about ratings for Generation Life Investment Bonds (ChildBuilder and LifeBuilder). The Generation Life Tax Effective Equity Income Fund has a Recommended Chant West rating.
 3. Refer to page 32 for the definition of Active Financial Adviser.
 4. Number of new policyholders that have not held an investment bond or LifelIncome policy with Generation Life previously either advised or direct for the financial year ending June 2025. Previous number disclosed the number of policyholders that have made an investment or a subsequent add-on with Generation Life over the financial year including existing clients both advised and direct. 52% growth on last year, based on similar metric.
 5. Automatic ongoing additional contributions from existing investment bond policyholders.
 6. Average investment term = 1 / Average annual withdrawal rate over 3 years.

FUM growth and underlying financial results

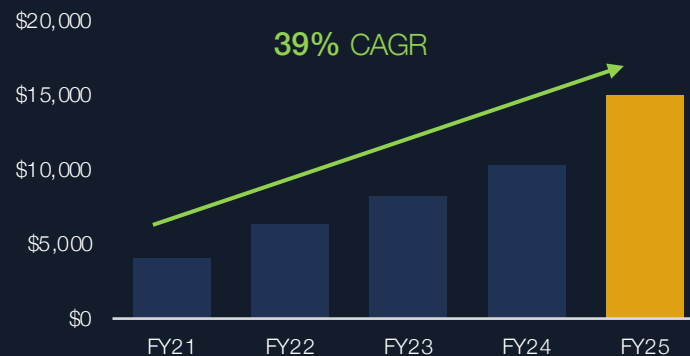
Generation Life

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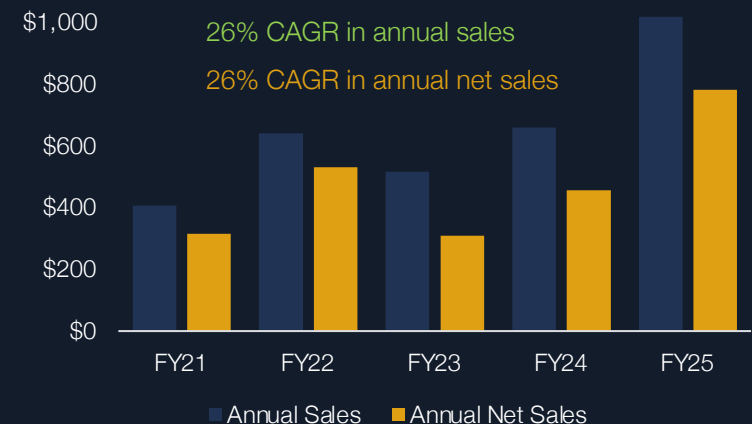
Revenue (\$'000)



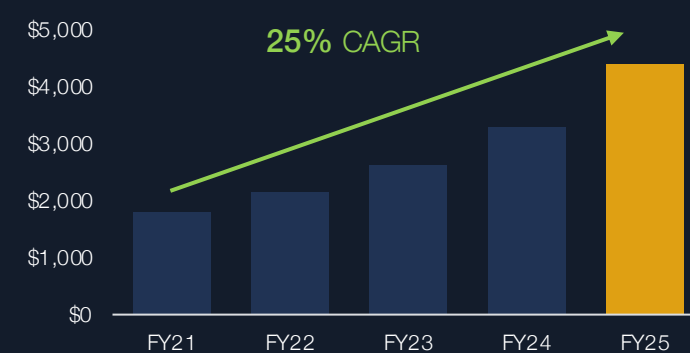
Underlying NPAT (\$'000)¹



Annual Sales & Net Inflows (\$m)



FUM (\$m)



Revenue increases in line with FUM growth

Revenue margins maintained over time

Continue to drive operational efficiencies and capture operating leverage

1. Underlying NPAT excludes lifetime annuity and corporate tax expense.



Lonsec

Experts in delivering quality investment research and providing end-to-end managed account solutions, as demonstrated through our success in winning numerous prestigious awards and accolades

Our award-winning research

AdviserRatings **AR** 2025 Winner Best Research House

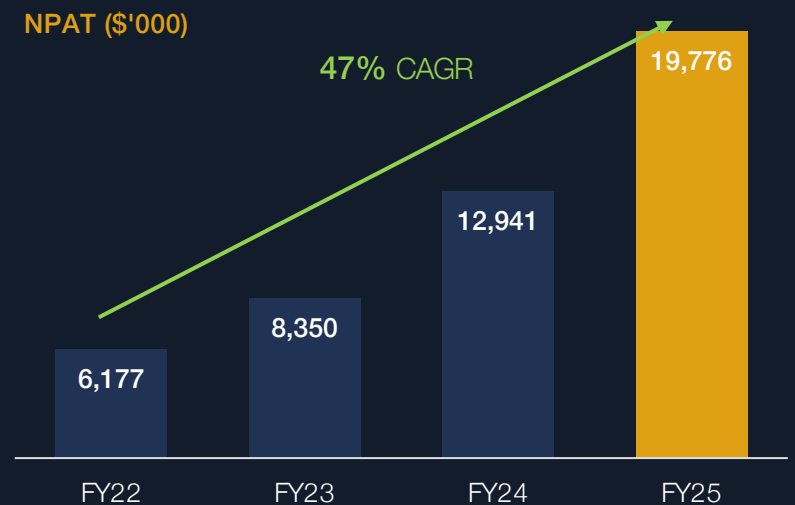
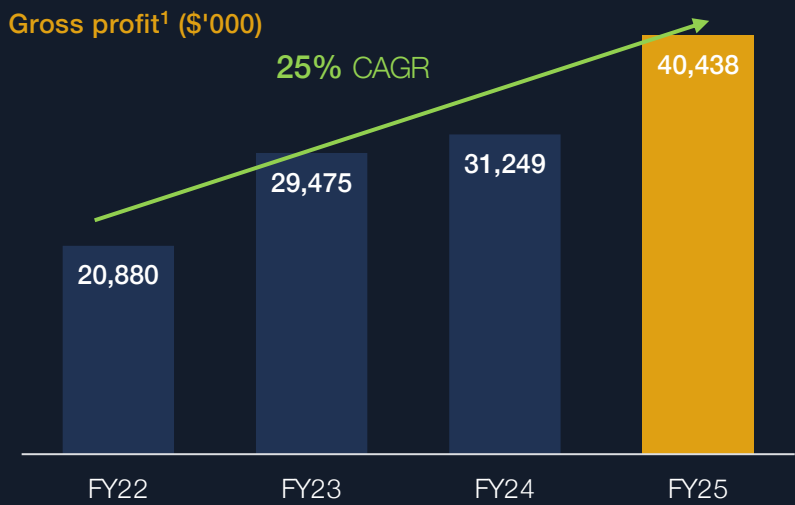
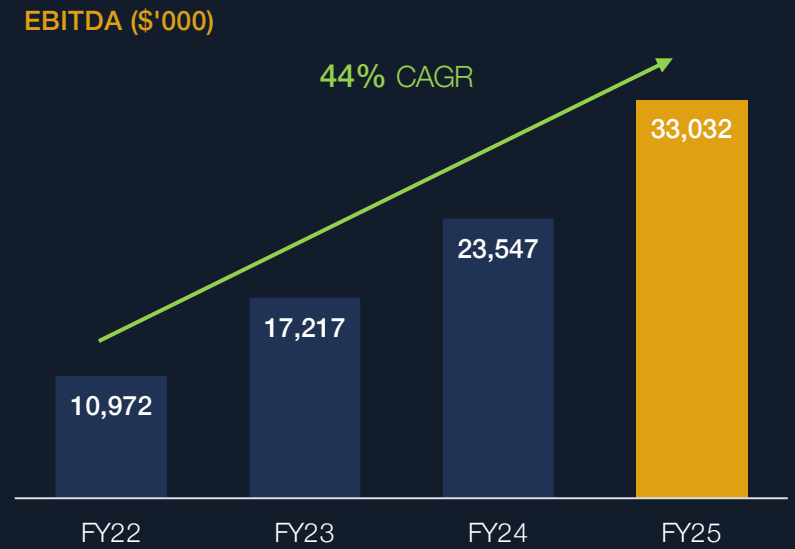
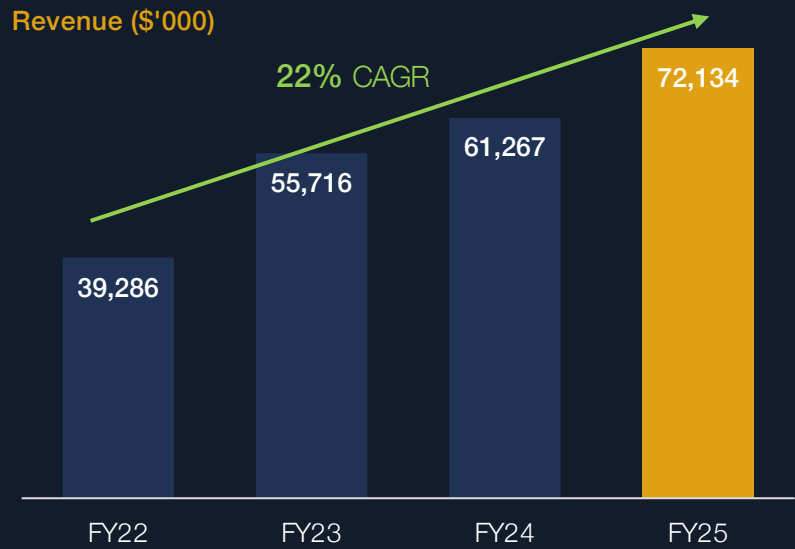
AR 2025 Winner Breadth of Research AdviserRatings	AR 2025 Winner Timeliness of Research AdviserRatings	AR 2025 Winner Competence of Personnel AdviserRatings	AR 2025 Winner Adviser Support AdviserRatings
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Lonsec Research



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Underlying
Lonsec
financial results
Lonsec Group



1. Commencing FY24, technology, risk and compliance costs were allocated to gross profit to better reflect cost attribution.

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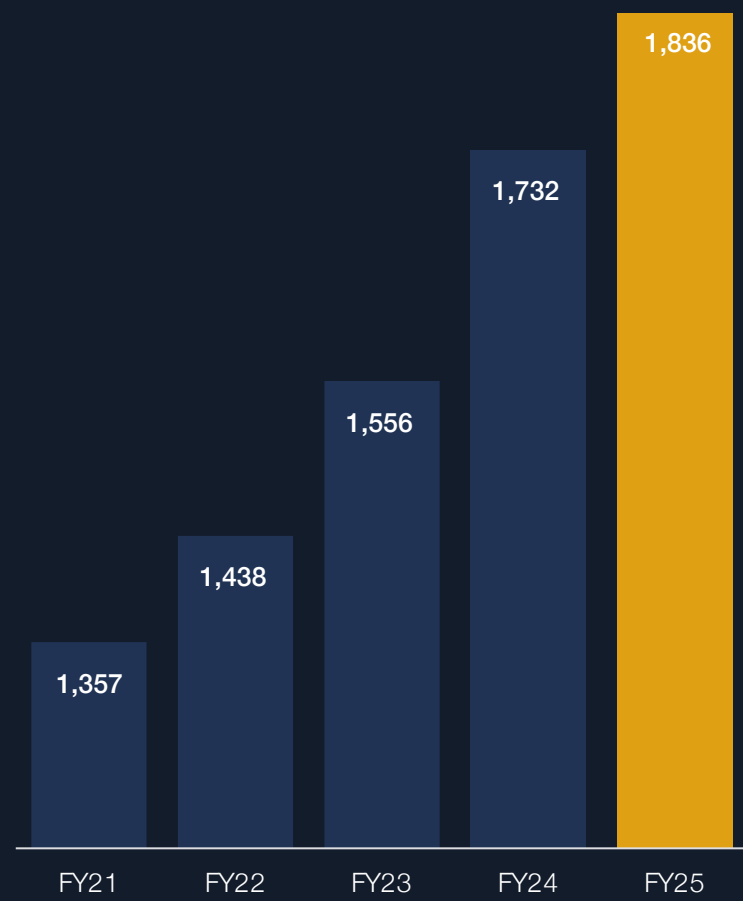
Research and Ratings

Lonsec Group

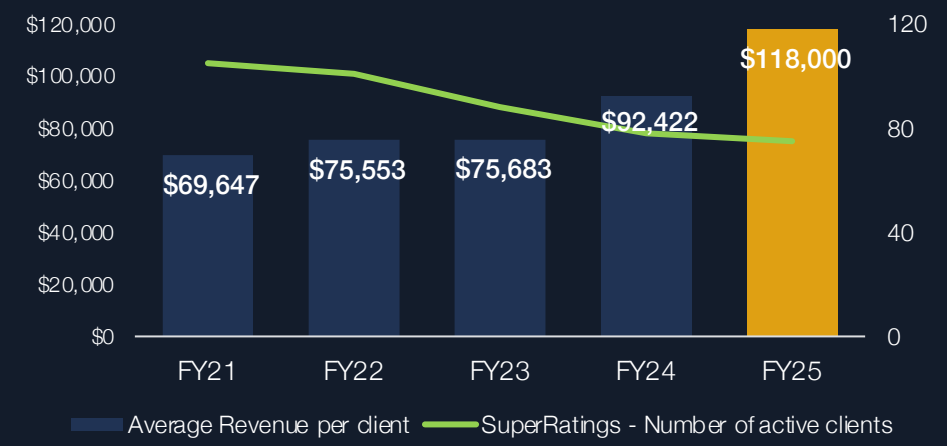
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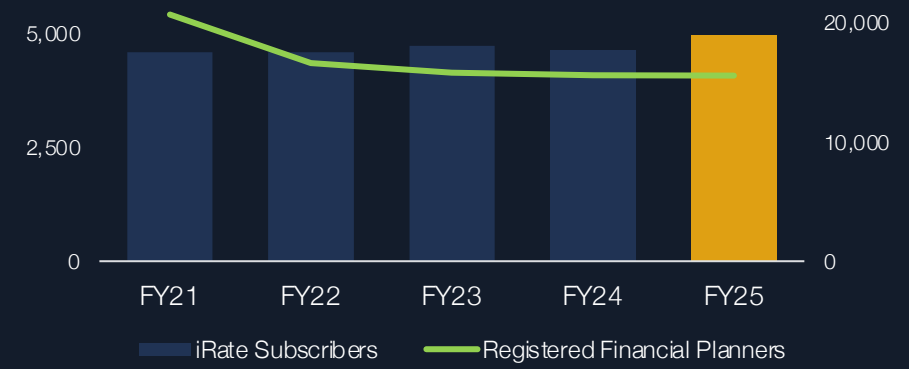
Products Researched¹



SuperRatings – Average revenue per client^{2, 3}



iRate Subscribers and Registered Financial Planners

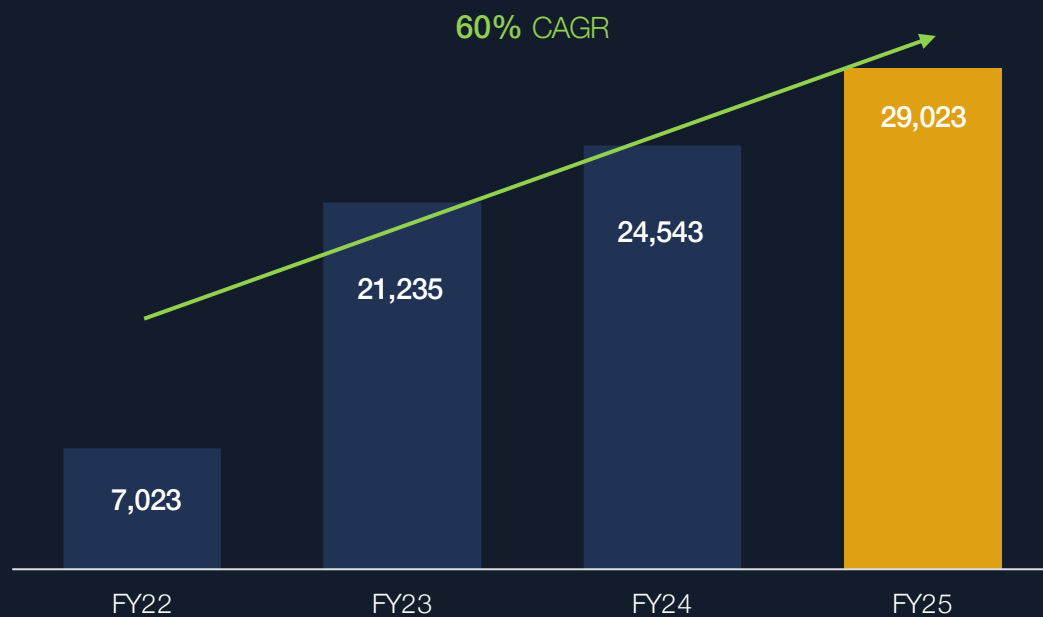


1. The total number of products that are under contract for rating.
 2. FY25 results have been annualised in the chart for comparison purposes. 2HY is normally impacted by seasonality.
 3. SuperRatings revenue per client for FY25 (1 July to 30 June) is Total Revenue divided by the number of active clients (with live subscriptions or engagements during the period.)

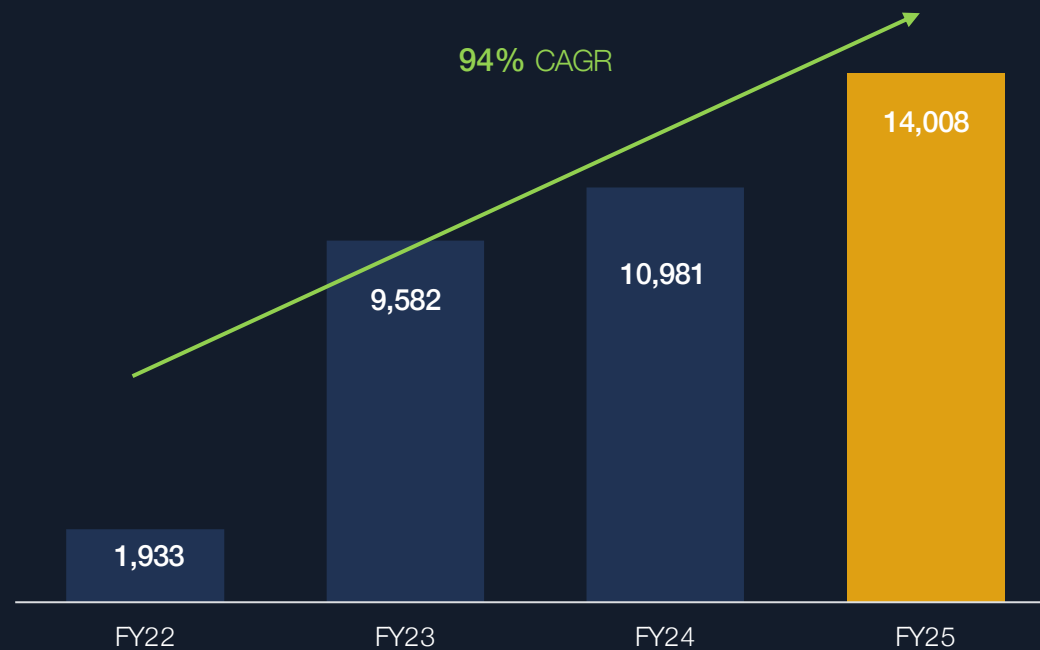
Lonsec Investment Solutions

Lonsec Investment Solutions offers a broad range of investment offerings through Managed Account (IMAs & SMAs)¹ solutions.

Revenue (\$'000)



Gross profit² (\$'000)



1. Individually Managed Account (IMA) and Separately Managed Account (SMA)
 2. Commencing FY24, technology, risk and compliance costs were allocated to gross profit to better reflect cost attribution.

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EVIDENTIA GROUP

Evidentia Group is one of Australia's leading companies in the managed accounts sector, providing unrivalled end-to-end managed accounts solutions for licensees, financial advisers, and their clients.



IMAP
MANAGED ACCOUNT
AWARD WINNER
INNOVATION



IMAP
MANAGED ACCOUNT
AWARD WINNER
AUSTRALIAN
EQUITIES

LIS | LONSEC
INVESTMENT
SOLUTIONS

EVIDENTIA
PRIVATE

 **Implemented
Portfolios**



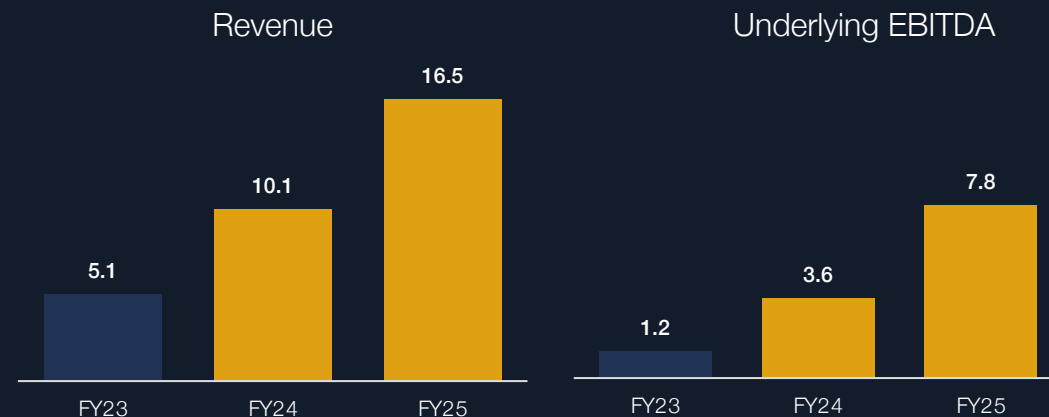
Overview of Evidentia

One of Australia's leading providers of investment management and tailored Managed Account solutions

Business Overview

- Evidentia is one of Australia's leading providers of investment management and tailored Managed Account solutions, with offices across Sydney, Brisbane, Melbourne and Perth
- Founded by a highly experienced team with over 23 years average industry experience

Financial Snapshot² (\$m)



Evidentia Snapshot



4
Offices



\$14.8bn
FUM¹



35
Employees

FUM Snapshot (\$bn)



Source: Evidentia

1. As at Jun-25.

2. On 18 February 2025, GDG completed the acquisition of Evidentia. FY25 represents Evidentia's earnings for comparative purposes only.

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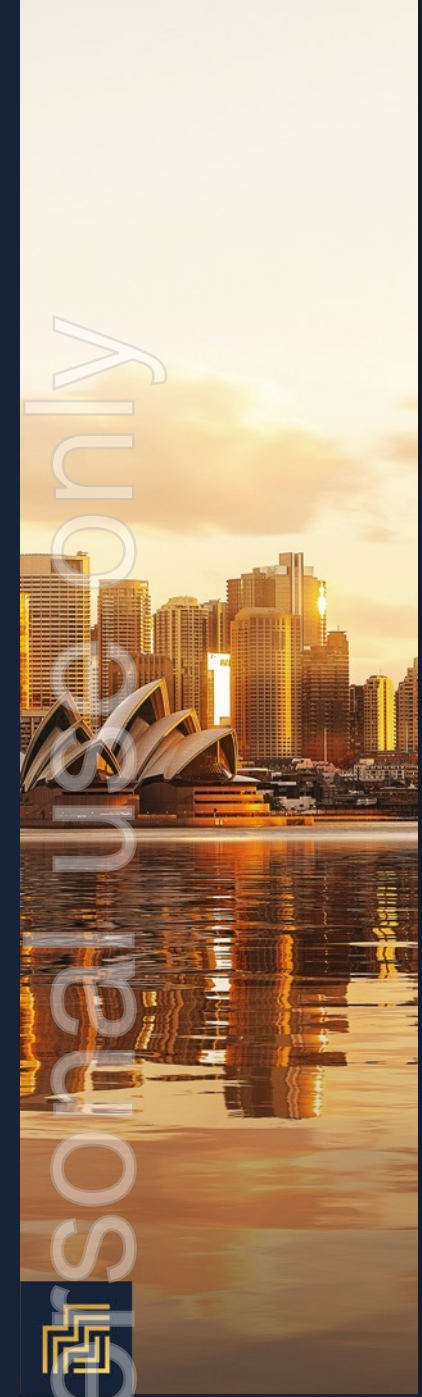
Managed Accounts FUM Lonsec Investment Solutions and Evidentia Group

\$29.6bn FUM as at June 2025

Closing FUM in \$bn



Lonsec acquired Implemented Portfolios Limited (IPL) on 4 August 2022.



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 generation
development group

 generation
life

Australia's market leader
in investment bonds and
lifetime annuities

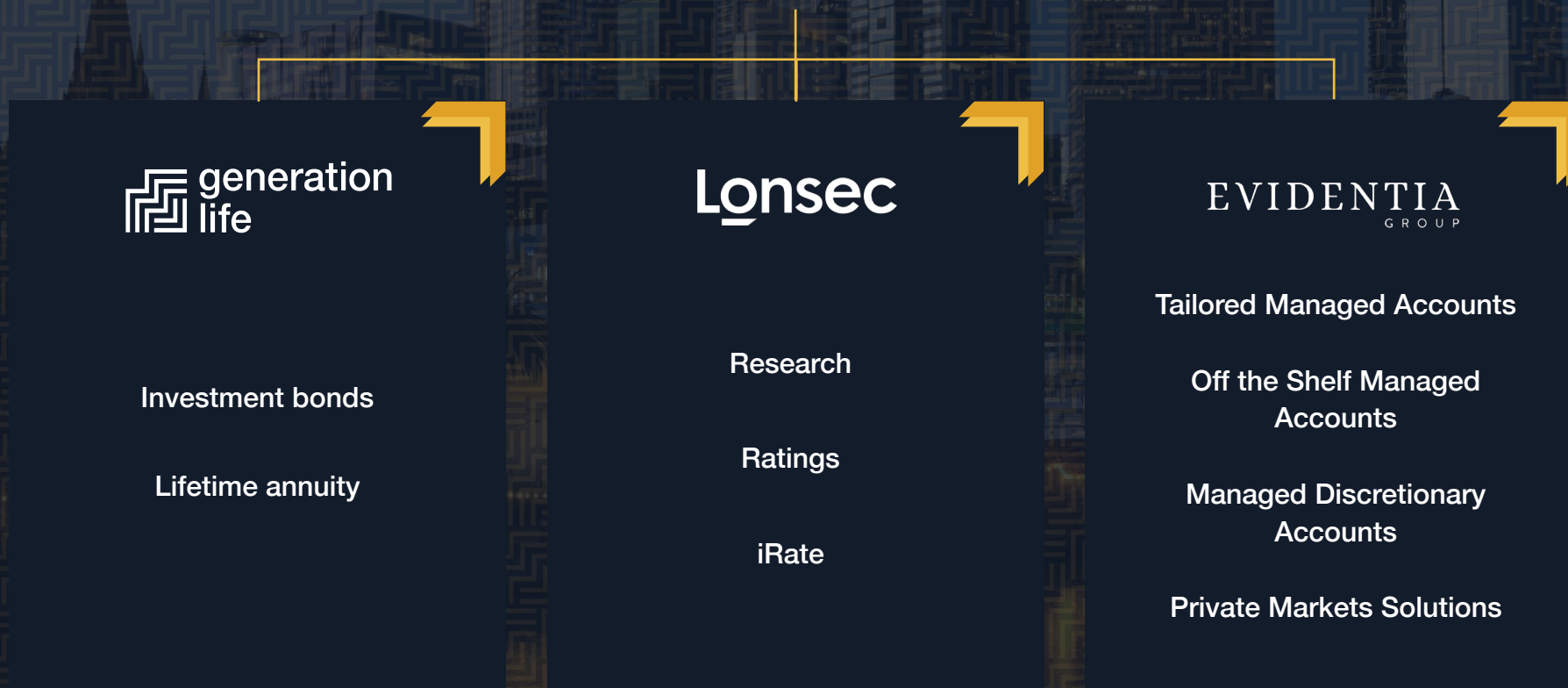
Lonsec

Australia's market-leading
investment research house

EVIDENTIA
GROUP

Australia's leading
companies in the
Managed Account sector

Turning into FY26 New operating structure





Strategic priorities

EVIDENTIA
GROUP

Deepen our relationships that drive market share gains and lasting value

Refined operating model and deepen competitive moat

Attract and retain top tier talent

 **generation life**

Leverage BlackRock strategic alliance – through collaboration with superannuation funds through product innovations

Maximising potential tax reforms and be Australia’s market leader in after tax investment returns

Investing in product and technology capability to deliver better customer experience

Lonsec

Continue to deliver product uplift

Increased range of services – research and SuperRatings

Ongoing business transformational initiatives to drive operational leverage

 **generation development group**

Continue to identify and acquire new assets that align to our merger and acquisition strategy

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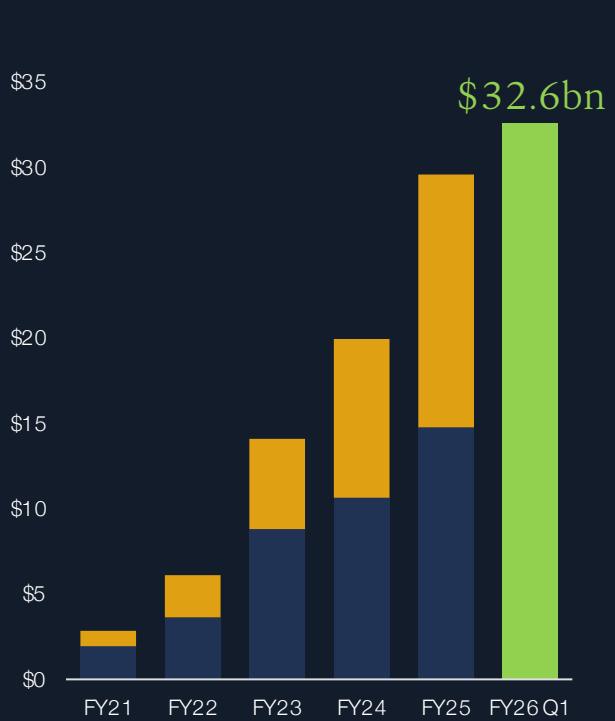
Strong Q1 performance and continued momentum



FUM (\$b)



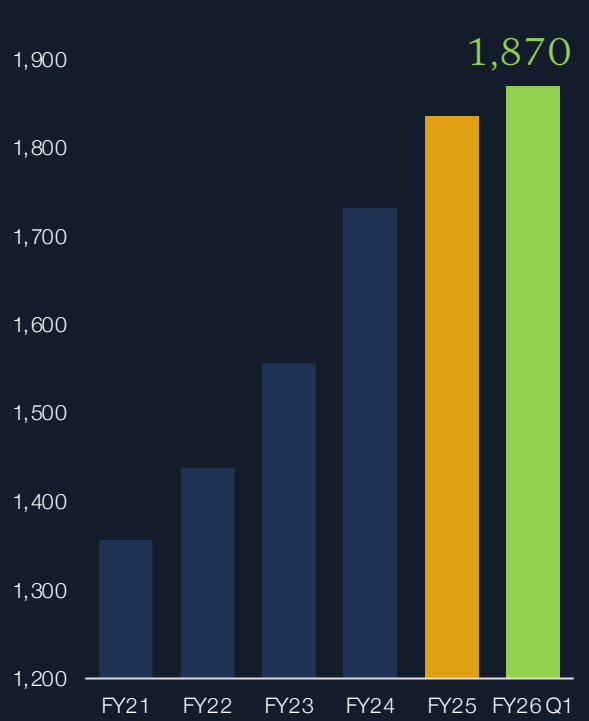
FUM (\$b)¹



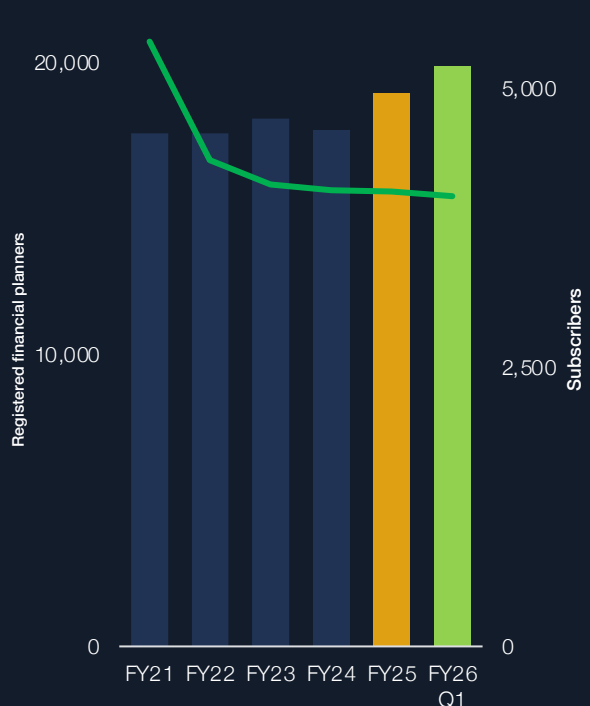
■ Evidentia Managed Accounts ■ Lonsec Investment Solutions



Products researched²



Comparing registered financial planners and iRate subscribers



— Registered Australian Financial Planners ■ Subscribers

1. Following the merger of Lonsec Investment Solutions and Evidentia Managed Accounts in February 2025, the combined business will be reported under Evidentia Group from the 2026 financial year.
 2. The total number of products that are under contract for rating.

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Generation Development Group outlook



Continue **current sales momentum for Generation Life** – capitalising on legislative tailwinds and focus on leveraging our **strategic alliance with BlackRock** with several product and distribution initiatives already underway.



Capitalise on the **structural changes in wealth management and the increasing needs of sophisticated investors.**



Actively review the market for **high growth opportunities that align with GDG's strategic objectives**, with a disciplined approach to evaluating acquisitions that align to the core characteristics of GDG's M&A strategy, such as structural & legislative tailwinds to drive long-term shareholder value.



Lonsec Research will continue to **expand product coverage, launch new initiatives** and extend its investment reach.

Thematics and tailwinds

Potential tax reforms

Division 296, Trust and CGT

Wealth

>1 million Australians to reach top Marginal Tax Rate by 2030¹

Intergeneration wealth transfer

\$5.4 trillion over the next 20 years²

Legislative tailwinds

Retirement Income Covenant and Best Practice Principles

Structural tailwinds

Predicted growth in Managed Account sector – lifted from \$474bn to \$520bn by 2030³

1. Kehoe, J. and Read, M. (2022a) One Million Australians face top tax rate by 2030, Australian Financial Review. Available at: <https://www.afr.com/politics/one-million-australians-face-top-tax-rate-by-2030-20221005-p5bnao>.
2. JBWere Australia, Family Advisory and Philanthropic Services, The Bequest Report - Reshaping Australia by passing on more than assets July 2024, accessed 20 March 2025 Source: <https://www.afr.com/wealth/superannuation/gen-x-prepares-for-the-next-great-wealth-transfer-20230724p5dqr0>
3. Source: NMG Adviser Insights Programme, NMG Superannuation & Investments Market Model, NMG Managed Accounts Market Model, IMAP, NMG 2025 Estimates





Questions



Item 1: Financial reports



Resolutions

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Item 2

Remuneration Report

For	Against	Proxy's Discretion	Abstain/Excluded
210,728,355	29,218,552	1,563,422	13,613,370
87.25%	12.10%	0.65%	
108 holders	22 holders	12 holders	10 holders



Item 3a

Election of Mr Peter Anthony Smith as a Director of the Company

For	Against	Proxy's Discretion	Abstain/Excluded
254,038,011	563,858	518,830	3,000
99.58%	0.22%	0.20%	
129 holders	6 holders	11 holders	1 holder



Item 3b

Election of Mrs Shenaz Waples as a Director of the Company

For	Against	Proxy's Discretion	Abstain/Excluded
253,144,003	431,167	1,545,529	3,000
99.23%	0.17%	0.61%	
118 holders	15 holders	12 holders	1 holder



Item 4

Increase in Remuneration Pool for Non-Executive Directors

For	Against	Proxy's Discretion	Abstain/Excluded
225,346,827	14,558,244	1,545,529	13,673,099
93.33%	6.03%	0.64%	
89 holders	35 holders	12 holders	13 holders



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Item 5

Grant of Performance Rights to the Executive Chairman, Robert Coombe

For	Against	Proxy's Discretion	Abstain/Excluded
197,164,419	42,884,122	1,542,029	13,533,129
81.61%	17.75%	0.64%	
95 holders	37 holders	11 holders	8 holders



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Item 6

Grant of Performance Rights to Executive Director, Peter Smith

For	Against	Proxy's Discretion	Abstain/Excluded
239,062,561	990,980	1,542,029	13,528,129
98.95%	0.41%	0.64%	
96 holders	33 holders	11 holders	7 holders



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Item 7a

Approval of the issue of Rollover Contingent Shares to Mr Coombe

For	Against	Proxy's Discretion	Abstain/Excluded
253,180,037	384,105	1,542,029	17,528
99.24%	0.15%	0.60%	
103 holders	28 holders	11 holders	2 holders



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Item 7b

Approval of the issue of Rollover Contingent Shares to Ms Christian

For	Against	Proxy's Discretion	Abstain/Excluded
252,426,629	384,105	1,542,029	770,936
99.24%	0.15%	0.61%	
97 holders	28 holders	11 holders	8 holders



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Item 8

Adoption of new Constitution

For	Against	Proxy's Discretion	Abstain/Excluded
253,386,340	169,302	1,545,529	22,528
99.33%	0.07%	0.61%	
121 holders	8 holders	12 holders	3 holders



Thank you

Disclaimer

This presentation has been approved by the CEO of Generation Development Group.

This presentation has been prepared by Generation Development Group Limited ABN 90 087 334 370 (GDG).

GDG believes that the information in this presentation is accurate and reliable, but no warranties of accuracy, reliability or completeness are given (except insofar as liability under any statute cannot be excluded). GDG does not accept responsibility for any errors, omissions or negligence. Statements that are non-factual in nature, including projections and estimates, assume certain economic conditions and industry developments and constitute only current opinions, all of which are subject to change. Past performance is not an indicator of future performance.

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Active Financial Adviser: Active Financial Adviser number defined as financial advisers who have written business in the last 12-month period that remain active at the reporting period close date.

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Appendices

Reconciliation of statutory profit to underlying earnings

Generation Development Group Consolidated

	FY25	FY24	Change	Change %
Underlying profit after tax (A\$'000)	30,205	11,202	19,003	170
Other items (net of applicable tax) (A\$'000):				
Gain on remeasurement of pre-existing interest in Lonsec	75,142	-	75,142	nm
Fair value uplift in Lonsec's earnout	(48,028)	-	(48,028)	nm
Amortisation of customer relationships and software	(7,520)	-	(7,520)	nm
Transaction costs (Lonsec & Evidentia)	(11,202)	(1,286)	(9,916)	(771)
Integration costs	(1,493)	-	(1,493)	nm
Investment in associates – Lonsec IPL acquisition and integration costs, and impairment of software	-	(2,813)	2,813	nm
Deferred tax asset on carry-forward losses (utilised) / recognised	-	(352)	352	nm
Profit after tax (excluding AASB 17)	37,104	6,751	30,353	450
AASB 17 adjustments ¹	1,143	(911)	2,054	225
Statutory profit after tax	38,247	5,840	32,407	555

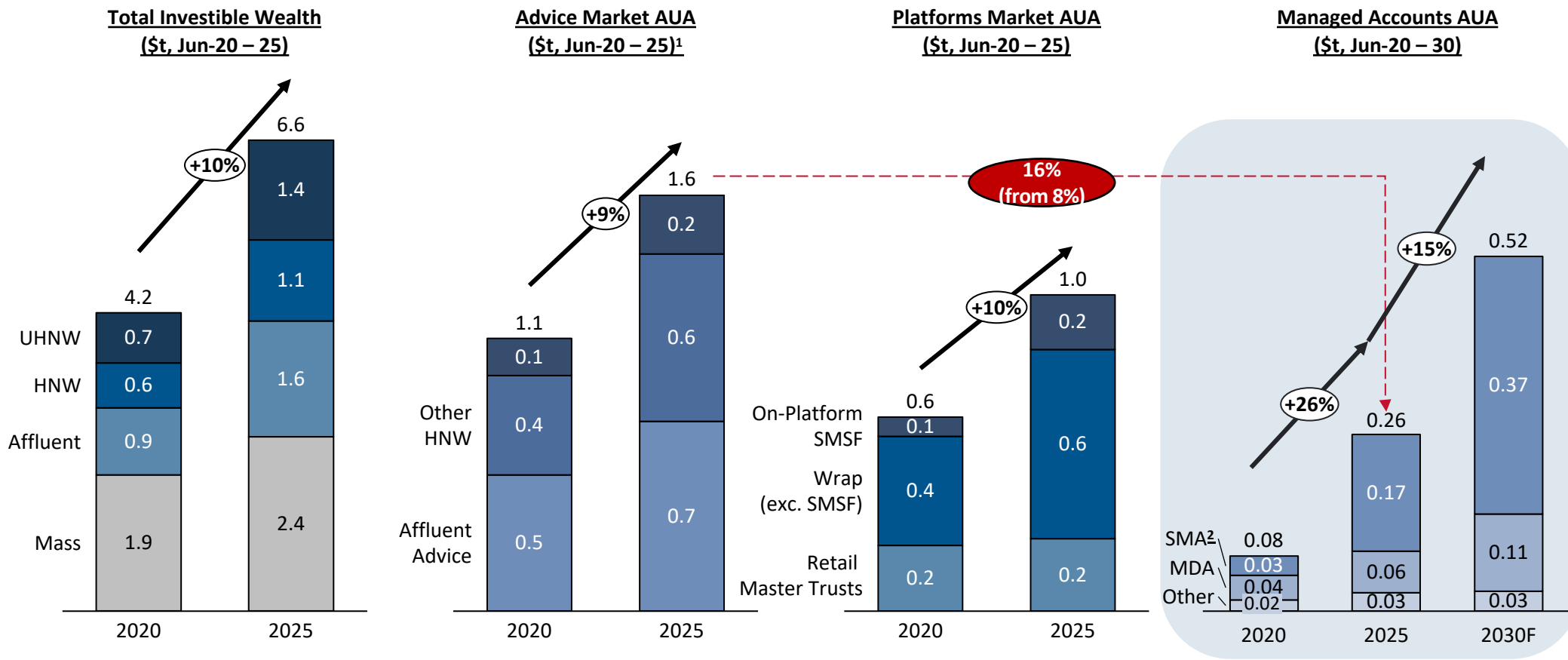
1. The Group has adopted AASB 17 Insurance Contracts from 1 July 2023. This represents the AASB 17 adjustments for the period.

Big pools, big growth: Managed Accounts just getting started

Managed accounts comprise 16% of Total Assets Under Advice, doubling since 2020 — with significant headroom to go.



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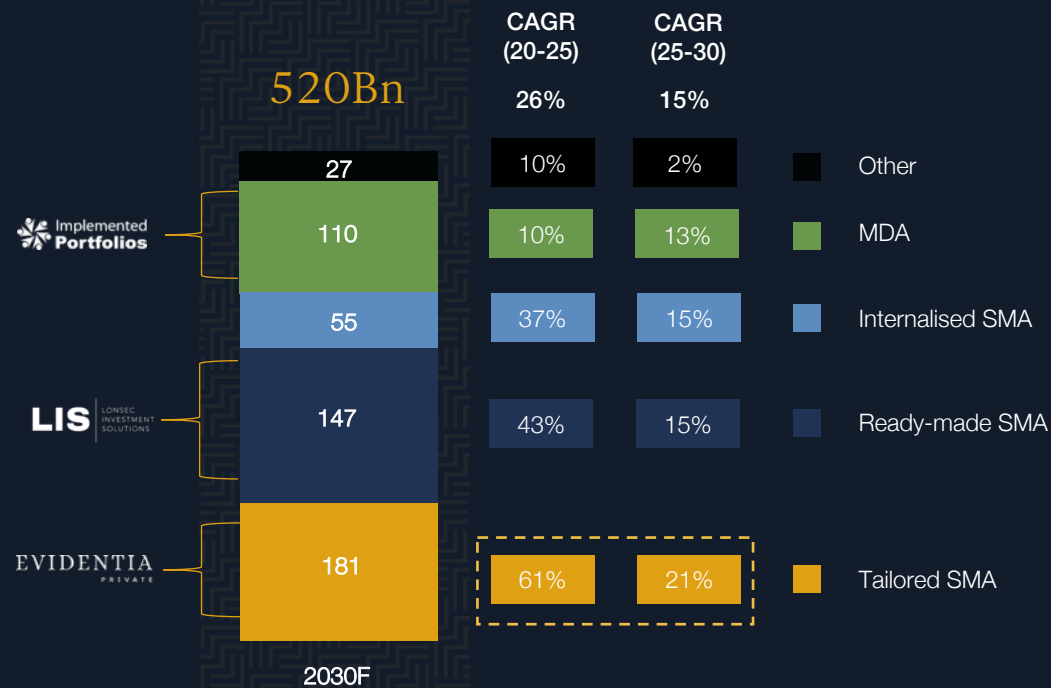


¹Excludes monies managed by Family Offices given insto-like status/management
²SMA Category made up of Tailored, off the shelf + internal SMA
 Source: NMG Adviser Insights Programme, NMG Superannuation & Investments Market Model, NMG Managed Accounts Market Model, IMAP, NMG Estimates

Seizing the opportunity – Three leaders, one market force

EVIDENTIA GROUP

	Implemented Portfolios	LIS LOWSEC INVESTMENT SOLUTIONS	EVIDENTIA PRIVATE
	Individually Managed Accounts	Ready-Made Managed Accounts	Tailored Managed Accounts
Size¹	\$2.5Bn	\$9.7Bn	\$20.4Bn
Market Position	Leading MDA and IMA provider	#1 ready-made managed account provider	#1 tailored managed account provider
Core Capabilities	Customise portfolios @ individual client level	Ready-Made (off the shelf) SMA & MDA	Tailored SMA & MDA
Client NPS²	+19	+33	+72



Our Key Strengths



Financial Strength

Unmatched in the market — profitable, well-capitalised, and backed by GDG



Proven Performance

Across two decades and multiple market cycles, including the GFC and COVID



Size of the team

One of the largest multidisciplinary investment and asset consulting teams



Investment Governance

End-to-end oversight, committees, boards



Breadth of offer

Unmatched — SMA, MDA, IMA, off the shelf or tailored - we deliver whatever our clients needs



Market Leader

\$32.6bn FUM (16% TAM share¹) — leveraging scale to drive efficiency and value for clients



Consulting Services

Advisory-led collaborations, empowering firms to perform and grow

1. Evidentia Group Managed Accounts, June 2025 share of Target Addressable Market (TAM)
 2. As calculated in Evidentia Group's Client Survey Sept, 2025

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Unmatched distribution power – Reaching more advisers

29 Team Members

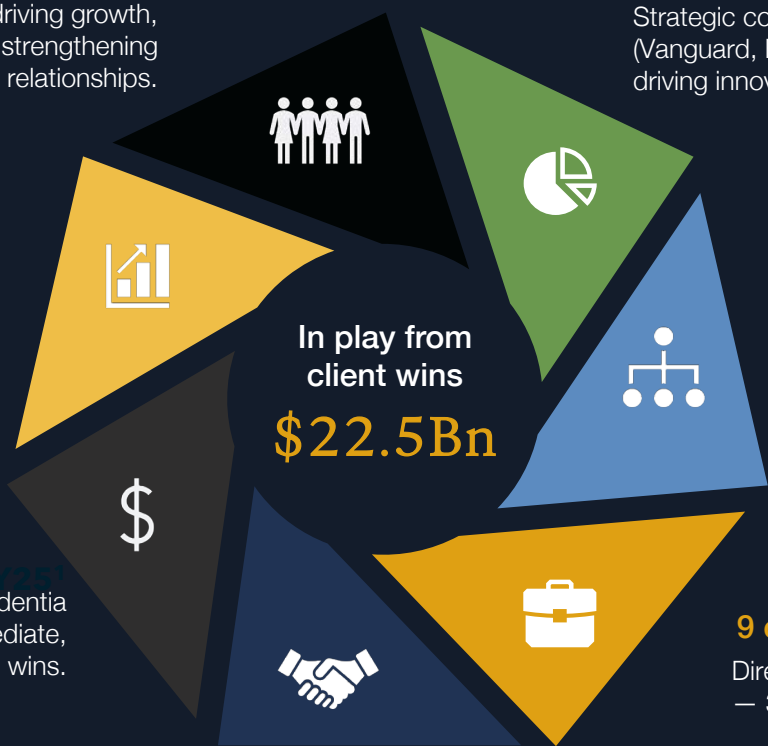
The most resourced sales & marketing team in the MA market — driving growth, winning opportunities, and strengthening client relationships.

Strategic Initiatives

Strategic collaborations with market leaders (Vanguard, BlackRock, Wilshire, iCapital) driving innovation and extending reach.

Breadth of Solutions

The most comprehensive suite of MA solutions in market — designed to match the right strategy to every client.



~1,577 Advisers (13% of our Adviser TAM)^{1,3}

Strong penetration, with 87% of our Adviser TAM still to capture.

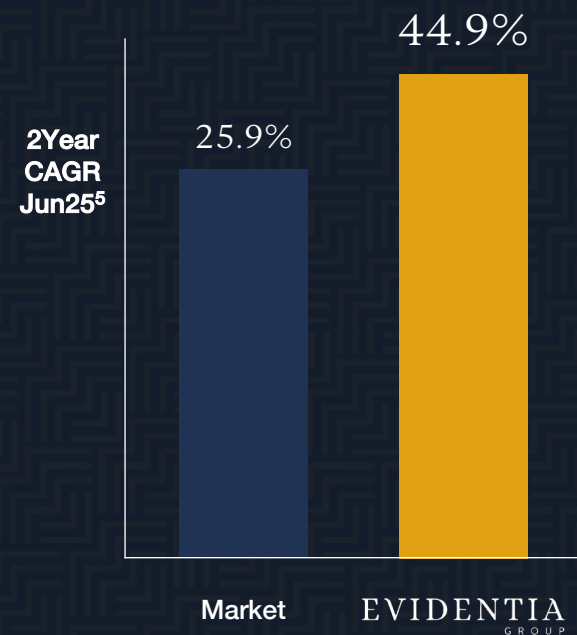
9 of Top 10 Licensees⁴

Direct access to 4,400 advisers — 37% of our Adviser TAM.

23.5% Net flow Share²

\$7.36bn net inflows vs estimated market flows of \$31bn in FY25 — a material slice of growth.

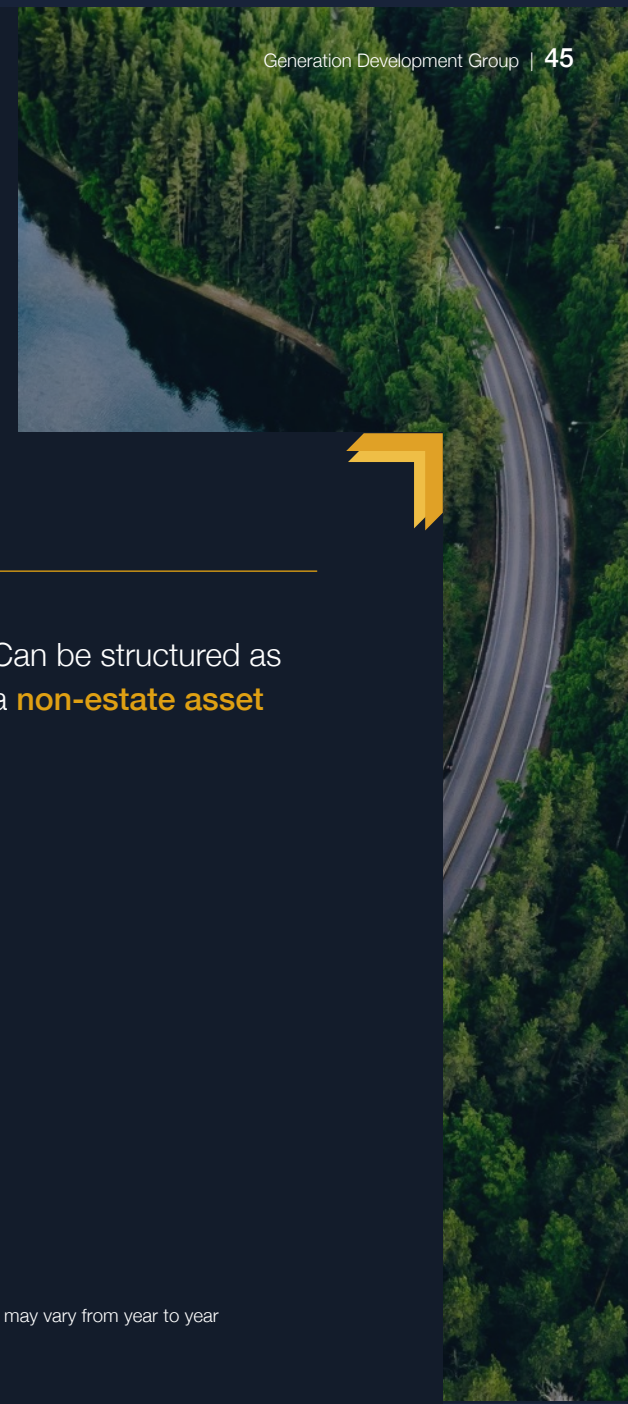
1.7X System Growth



1. Evidentia Group Managed Accounts, June 2025
 2. IMAP Census Report June 30, 2025 and Dec 30 2024

3. Wealth Data Financial Adviser Market Insights, March 2025 : Adviser TAM 11,818
 4. Riskinfo, Largest AFSLs and Licensee Owners, November 2024
 5. MAP Census Reports; GDG ASX announcements – Investor Pack Feb25 & Sept25 Qtrly

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9 key features of investment bonds

Maximum tax rate of 30%

Tax Optimised generally ranges between 10% - 15%¹

No distributions and access to funds at anytime

Tax paid - no personal tax after 10 years - tax advantages within 10 years

125% advantage - encourages active additional contributions over the long term

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

Portability and tax-free transfers

No personal capital gains tax on investment switching

No tax file number required

Creditor protection

1. Estimated average tax rates being the estimated average annual tax as a percentage of earnings for each 12-month period over a forecast 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.

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5 key uses of investment bonds



Generation Life investment bonds are designed to provide tax-effective investment solutions to help secure a financial future across all generations.

1.

Alternative to superannuation

The most tax effective investment solution after super

2.

Estate planning

Be in control of transferring wealth

3.

Saving for a child

Meeting the rising costs of future generations

4.

Trusts

Reducing distributable income within trusts

5.

Government entitlement

Improving pension entitlements



Our leading investment menu

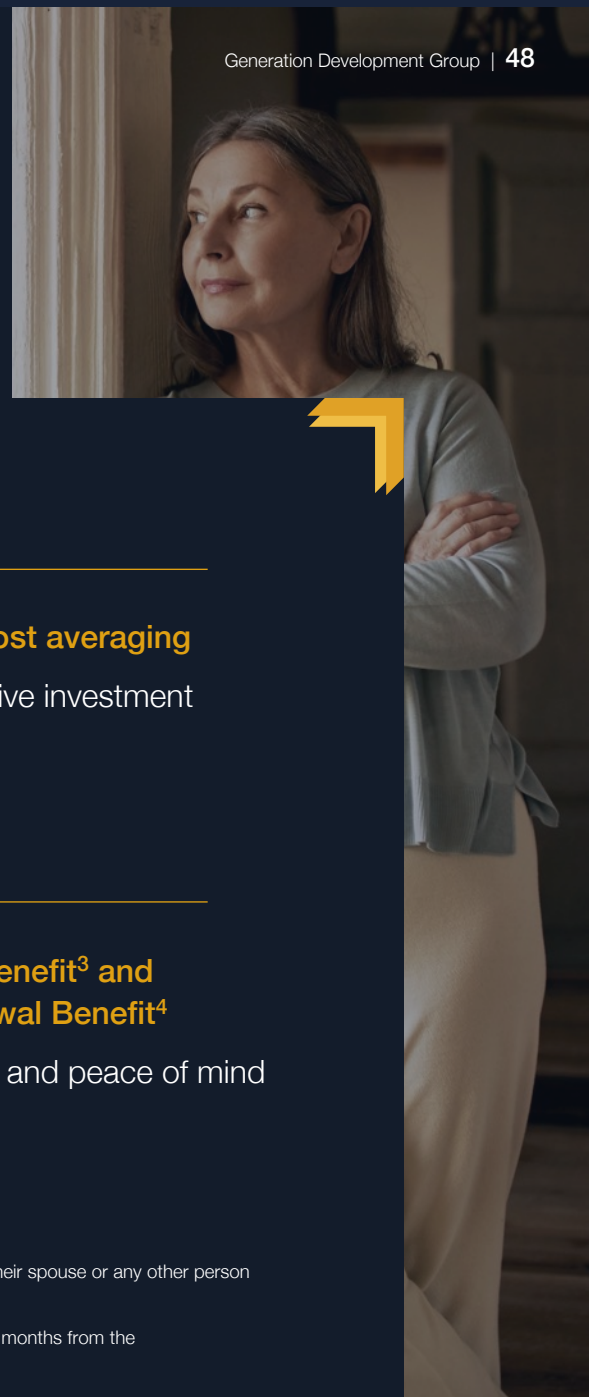
Investment bonds

At Generation Life, we offer a wide range of investment options to meet investment objectives.

76 investment options across all major asset classes:

- 27 Diversified
- 13 Australian shares
- 14 International shares
- 6 Australian fixed interest
- 4 Property
- 7 International fixed interest
- 3 Alternatives
- 2 Cash and deposits





Personal use only

8 key features of LifeIncome

Investment-linked lifetime annuity

Single or reversionary

Investment menu

29 options with the ability to switch at anytime¹

0% tax environment

Investment earnings within LifeIncome are tax-free

Dollar-cost averaging

Progressive investment

Reversionary beneficiary

Money available to support spouse or loved one² between ages of 50 and 95

LifeBooster

More income sooner

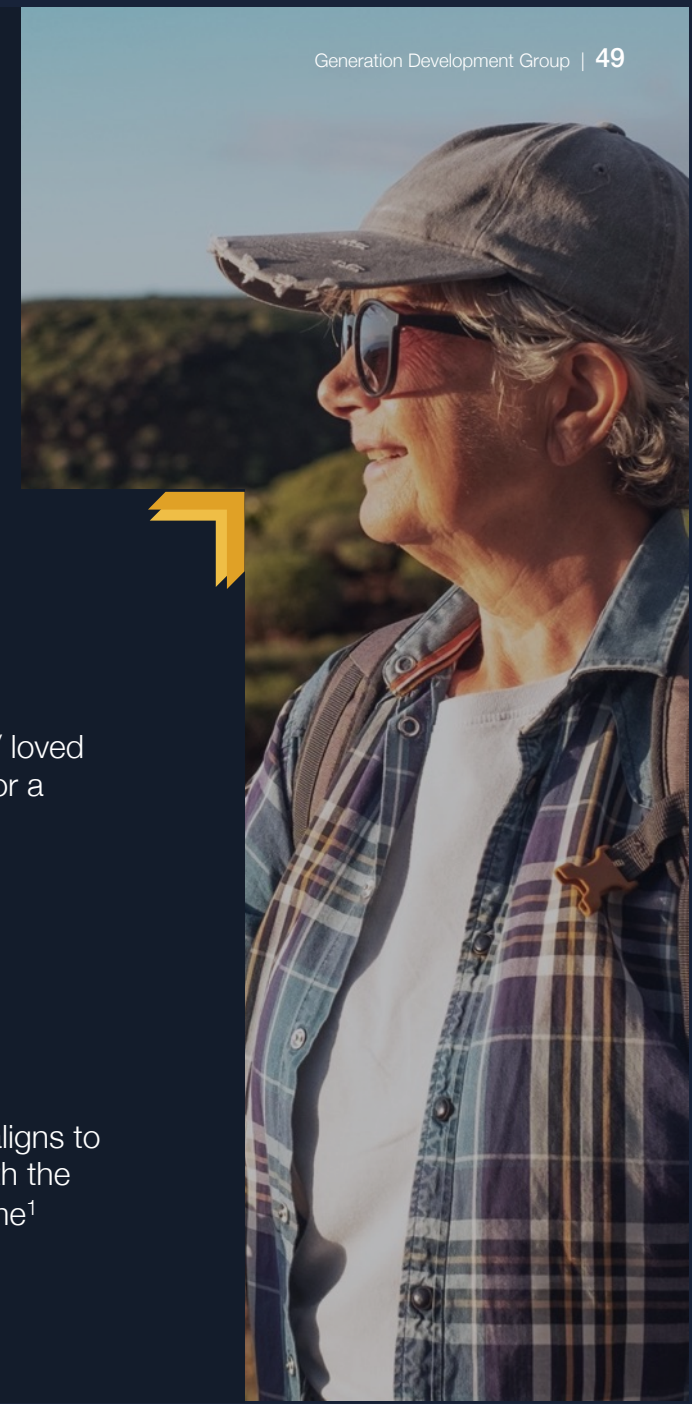
LifeIncome Flex

Increase starting income by choosing a reduced income when investor or their reversionary passes away

Death Benefit³ and Withdrawal Benefit⁴

Flexibility and peace of mind

1. Brief exclusion period applies – refer to the Product Disclosure Statement
2. If commencing LifeIncome with superannuation money, they can only nominate their spouse to receive income after they pass away. If commencing LifeIncome with non-superannuation money, they can nominate their spouse or any other person such as their child or sibling.
3. A lump sum Death Benefit is payable to your nominated beneficiaries or estate if you pass away during your Death Benefit Period.
4. A lump sum Withdrawal Benefit is available within the Withdrawal Period. The Withdrawal Period is equal to your Death Benefit Period. If your LifeIncome has the LifeIncome Flex feature, your Withdrawal Period is six months from the commencement of your policy.



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6 core uses of LifeIncome

1. Qualify or bring forward the age to access the Age Pension and ancillary benefits
2. Minimising the impact of an inheritance on your Age Pension benefits
3. Protecting your spouse / loved one with income for life or a death benefit payment
4. Providing peace of mind to spend in retirement and avoiding 'regret risk'
5. Income layering alongside account-based pension and Age Pension
6. Investment choice that aligns to your client risk profile with the ability to switch at anytime¹

1. Brief exclusion period applies – refer to the Product Disclosure Statement

Our leading investment menu

Lifeline

At Generation Life, we offer a wide range of investment options to meet investment objectives.

We offer 29 investment options across multiple styles:

2 x	Retirement Portfolios
5 x	Single Sector Index funds
8 x	Pre-Packaged Diversified Models
3 x	Lower Volatility Outcome Based Funds
5 x	Truly Active Single Sector Funds
1 x	Inflation Linked Fund
3 x	Responsible Investment funds
1 x	Private Debt Fund
1 x	Cash Fund

