Resolution Life

Quick Reference Guide - Annuities

What is an annuity?

A secure investment providing guaranteed regular income, for a fixed term. Individuals can invest in an annuity with money from superannuation, or with personal savings.

Features and benefits

- Capital guaranteed
- Income payments are guaranteed for the term of your choice
- Tax-free income payments for most people over 60 who invest with super money
- No ongoing management fees
- Minimum investment of $10,000
- Choice of CPI and fixed indexed payments for 6+ year terms
- Income payments can be made monthly, quarterly, half yearly or yearly
- Flexibility in how the investment amount is paid during the term of the annuity (100% - 0%)
- May be eligible for tax exemption for foreign residents, depending on country of residence

Who are annuities suitable for?

Annuities are generally suitable for:

- Retirees who want a guaranteed income for a fixed term
- Retirees looking to maximise their age pension eligibility
- Investors looking for an alternative to a term deposit
- Conservative investors seeking secure income streams with a capital guarantee
- Overseas investors looking to provide a regular income stream for family members (e.g. children studying in Australia)

How long are the investment terms?

Investment terms available:

- Short term (1-5 years)
- Long term (6-30 years)

Why choose Resolution Life?

Security

We are one of Australia's leading insurance and annuity providers, and we guarantee all regular payments and capital to investors for Lifestream Guaranteed Income annuities.

Diversification

We deliver secure returns by investing in a diversified portfolio of securities.

Experience

Through our award-winning annuity product, we're focused on delivering customer benefits and services in a secure, well capitalised environment.

Strength

We hold capital requirements that are above the requirements set by the Australian Prudential Regulation Authority (APRA).

Innovation

We're continuously looking for ways to improve our products and services.

How to apply for a Lifestream Guaranteed Income annuity

1. Visit **resolutionlife.com.au/annuities** and read the Product Disclosure Statement (PDS)
2. Contact your financial adviser or call us on **133 731** and ask for a quote

901-997 10/25