

# 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](https://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

### What you need to know

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