

Quick Reference Guide – Annuities

What is an annuity?

A secure investment providing guaranteed regular income, for a fixed term.

Features and benefits



- Capital guaranteed
- Income payments are guaranteed for the term of your choice
- Tax-free income payments for most people 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
- Residual Capital Value (RCV) provides 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?



- Retirees who want a guaranteed income for a fixed term
- Retirees looking to maximise their age pension eligibility
- Investors and SMSFs looking for an alternative to a term deposit
- Super fund trustees investing on behalf of their members
- 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

You can apply direct with Resolution Life or via Colonial First State FirstChoice.



Visit resolutionlife.com.au/adviser/annuities for the Product Disclosure Statement (PDS) and login to **My Resolution Life** to get a quote.

You can contact our Retirement Business Development Manager or call us on **133 731**.

What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of the Guaranteed Annuities Lifestream Guaranteed Income annuity product. Colonial First State Investments Limited, ABN 98 002 348 352, AFSL No. 232468 (CFSIL) provides platform administration services for this product, which is offered via the Colonial First State FirstChoice platform. The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for your client. Any guarantee offered in this product is only provided by Resolution Life. Resolution Life is part of the Resolution Life Group. CFSIL can be contacted via contactus@cfs.com.au or by calling **13 13 36**. Resolution Life can be contacted via resolutionlife.com.au/contact-us or by calling **133 731**. Resolution Life has prepared a Target Market Determination which describes the class of consumers that comprise the target market for this product. The Target Market Determination can be sourced at resolutionlife.com.au/target-market-determinations.