



Investment projection:

Generation Life Investment Bonds

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Investment details

	Value
Investment term	10 years
Total contributions	\$39,952
Initial investment	\$20,000
Total Regular Savings Plan	\$19,952
Regular Savings Plan start year	1
Regular Savings Plan end year	10
Regular Savings Plan frequency	Monthly
Starting Regular Savings Plan amount	\$50
Regular Savings Plan annual increase	25%
Initial advice fee	Not selected
Adviser service fee (p.a.)	Not selected
Total annual after tax investment return assumed (p.a.)	8.21%
Estimated average fees and costs over investment term (p.a.)	0.65%

Investments

Investment options	% allocated
Vanguard High Growth Portfolio	100.0%
Total	100.00%

Asset allocation

Asset class	Allocation
Australian fixed interest	3.0%
International fixed interest	7.0%
Australian shares	35.7%
International shares	54.3%
Total	100.00%

Projection

	Value
Effective bond tax rate (average of selected investments)	11.92%

Detailed projection

Bond year	Opening balance	Net fund earnings	Regular savings	Closing balance	125% rule year
1	\$20,000	\$1,653	\$600	\$22,253	1
2	\$22,253	\$1,843	\$750	\$24,846	2
3	\$24,846	\$2,062	\$938	\$27,846	3
4	\$27,846	\$2,316	\$1,172	\$31,333	4
5	\$31,333	\$2,611	\$1,465	\$35,409	5
6	\$35,409	\$2,958	\$1,831	\$40,199	6
7	\$40,199	\$3,367	\$2,289	\$45,854	7
8	\$45,854	\$3,850	\$2,861	\$52,566	8
9	\$52,566	\$4,426	\$3,576	\$60,568	9
10	\$60,568	\$5,114	\$4,470	\$70,152	10
Total		\$30,200	\$19,952	\$70,152	