



### About KeyInvest

KeyInvest is a Financial Services and Retirement Living organisation founded on a long and proud history of caring for the welfare of our customers and members.

Our origins date back to 1878 as the Independent Order of Odd Fellows (IOOF) and for many decades we have provided a range of financial and investment services to help our customers achieve their goals.

Now as KeyInvest, we continue this tradition with a focus on life events, providing retirement living, property loans, long term investments and savings plans to tens of thousands of Australians.

### Our Investment Strategy

KeyInvest oversees the investment strategy of the Life Events Bond and has appointed Russell Investments to the role of Investment Manager. The Life Events Bond is intended to provide investors with a tax effective, long term investment option.

### About Russell Investments

Russell is one of the largest investment managers and advisers in the world. Russell provides investment products and services in 44 countries for more than 40 million individuals. Russell manages over A\$230 billion in assets and advises on more than A\$2.5 trillion in assets.

Russell is a multi-manager, which means they help investors find quality investment managers to invest their funds. Russell monitors close to 8,000 investment products worldwide, selecting what they believe to be the 'best of the best'. Russell seeks to manage risk via their pioneering *Multi Asset*, *Multi Style*, *Multi Manager* approach.

**Multi Asset** means each of the major asset classes can be included in your portfolio in proportion to your objectives and risk parameters.

**Multi Style** means each manager specialises in a different style or strategy of investment. Styles are combined in an effort to reduce risk.

**Multi Manager** means some of the world's leading investment managers are employed to manage a portion of the funds. Selected based on extensive research, they are managed and monitored on an ongoing basis.

### General Advice Notice

This information is general in nature and has been prepared without considering your objectives, financial situation or needs.

Before acting on the information contained in this brochure, or the PDS, you should consider the appropriateness of this product for your individual circumstances.

If you are acquiring a financial product, you should obtain a PDS and consider the statement before making any decision about whether to acquire the product.

In association with



**KEYINVEST**  
your future your lifestyle

ABN 74 087 649 474 AFSL 240667

Registered Office, Level 5, 49 Gawler Place,  
Adelaide SA 5000

**1300 658 904**

Fax 08 8231 4079 Email [info@keyinvest.com.au](mailto:info@keyinvest.com.au)

[www.keyinvest.com.au](http://www.keyinvest.com.au)



**KEYINVEST**

# Life Events Bond

*The key to life's journey*



## What is the Life Events Bond?

The Life Events Bond is a simple and flexible tax-effective investment that allows you to save for your life events.

Whether you want to give your child or grandchild a head start in life, invest for your retirement or save for a rainy day, the Life Events Bond has been designed to help you build wealth over time and enable you to benefit from the tax concessions that apply to investment bonds.

The Life Events Bond puts you in control by providing access to a number of professionally managed investment options. You have the flexibility to invest in one investment option or split your investment between two or more investment options. Plus, you may change your selection at any time without having to pay personal tax.

In the case of unexpected life events, the Bond offers you the flexibility of being able to redeem all or part of your Life Events Bond at anytime, see the Product Disclosure Statement (PDS) for details.

There are a number of other features of the Life Events Bond, including potentially generous tax benefits, all of which are detailed in the PDS, available from financial advisers and KeyInvest Ltd.

## Who should invest?

The Life Events Bond has been designed as a tax-effective, longer term savings product for those who seek to:

- Provide a child or grandchild with a nest egg for life's major events, such as a house deposit or education expenses,
- Build wealth via a choice of professionally managed investment funds,
- Invest without incurring personal tax liabilities or,
- Benefit from the estate planning features of the Bond.

## Suggested uses of the Life Events Bond are:

### A Baby Bond or Grandchild's Bond

Investing a lump sum and/or regular contributions to be automatically transferred to a child upon them reaching a certain age.

### An Education Bond

Investing a lump sum and/or regular contributions either for your education or the education of a child nominated by you.

### A Retirement Bond

To complement your superannuation, invest a lump sum and/or regular contributions while you are working to be drawn down in your retirement or before if required.

### A General Savings Bond

Investing a lump sum and/or regular contributions for general savings whether it be for a wedding, house deposit, holiday or other long term goal.

## Investment Amounts

Investment Amounts	Lump Sum	Regular Savings Plan
Minimum initial investment	\$2,000	\$1,000
Minimum additional investment	\$500	\$100 a month
Minimum balance in any investment option	\$1,000	\$1,000
Minimum additional investment in an investment option	\$50	\$50

## Investment Options

There are five Life Events Bond investment options. As it can be difficult to implement a diversified portfolio solution with smaller investment amounts, three of the five investment options invest into Russell Diversified Funds. As some investors seek exposure only to specific sectors, two investment options invest into Russell Sector Funds.

Investment Options			
Diversified Funds	Balanced	Growth	High Growth
Sector Funds	Australian Shares	International Shares	

Each investment option offers:

- A unique spread of more than 40 investment managers
- Automatic rebalancing of assets and manager weightings
- Manager monitoring and replacement when necessary



## Product Features

Product features	
Minimum redemption	\$500 total (minimum of \$50 per investment option)
Switching	You may switch part or all of your investment between investment options at any time. You may make two switches per year free of charge, with subsequent switches incurring a \$50 transaction fee. A buy/sell spread may also apply.
Child advancement option	You may nominate a future date upon which the ownership of your investment is automatically transferred to a child.
Tax paid	Investment income will be taxed within the Life Events Bond at the corporate taxation rate, which at the date of the PDS was 30%. If you do not perform a redemption within 10 years of opening your Life Events Bond, investment income will not be assessable to you for the life of the Bond.
Additional investments	You may make additional contributions via a; <ul style="list-style-type: none"> <li>• lump sum deduction from your bank account</li> <li>• cheque</li> <li>• regular savings plan</li> </ul> Where your additional contributions exceed 125% of the previous year's contributions, tax implications may mean it is beneficial to establish a new Life Events Bond.
Distributions	Your Life Events Bond does not provide regular distributions like some other investment products. Instead all dividends, interest and capital gains/losses are incorporated into the unit price of the investment.
Redemptions	You may redeem all or part of your Life Events Bond at any time.