

INVESTMENT OPTIONS

Investment Options

There are over 25 investment options in the LEB allowing you to:

- Customise your own investment portfolio by selecting from our sector specific asset classes.
- Select from a range of pre-mixed diversified funds consistent with your risk appetite.
- Select from our low cost sector and diversified indexed options.

The LEB and Financial Advice

The LEB can be used in a wide range of strategies including complex estate planning, wealth accumulation, tax planning, retirement planning and aged care strategies. If you would like to know if the LEB is right for your personal circumstances and goals then we recommend you seek advice from a professional tax, estate or financial planner.

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, you should obtain a copy of the Product Disclosure Statement (PDS) and consider the appropriateness of this product for your individual circumstances before making any decision about whether to acquire the product.

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 South Australia (IOOFSA) and for many decades we have provided a range of services to help customers achieve their financial and retirement goals. KeyInvest continues this tradition with a focus on "life's key investments", specialising in Investment Bonds, Retirement Living, Lending and Insurance Services.

The Next Step

If you would like more information or wish to invest in a KeyInvest LEB contact your financial adviser or KeyInvest to obtain a copy of the PDS. For further information or to download the PDS visit www.keyinvest.com.au



KEYINVEST

ESTABLISHED 1878

KEYINVEST

LIFE EVENTS BOND

Helping Australians achieve their financial goals since 1878

- Tax Effective Investing
- Alternative to Super
- Over 25 Investment Options
- Regular Savings Plan
- Regular Withdrawal Plan



KEYINVEST

ESTABLISHED 1878

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KEYINVEST LIFE EVENTS BOND

What is the Life Events Bond?

The Life Events Bond (LEB) is a tax paid investment with tax paid by KeyInvest at the company tax rate, currently 30%. While your LEB is accumulating there is no need to declare any investment return in your personal tax return.

You can access your investment at any time and withdrawals after 10 years from the start date are free of any personal tax. Withdrawals during the first 10 years may attract personal tax on the investment return but a 30% tax offset reduces the amount of tax payable.

Tax Effective Investing for Life's Major Events

The LEB provides a tax-effective way to save for your life events or provide a future legacy for your loved ones.

The LEB has over 25 investment options giving you choice and flexibility to build wealth and achieve your goals.

Key Benefits

- Improve your after tax investment performance by investing in KeyInvest's tax-paid Investment Bond structure.
- Build tax-effective wealth by accessing some of Australia's best wholesale and retail managed funds.
- Transfer your wealth tax free to your nominated beneficiaries or by utilising the LEB Child Advancement Option.
- No Capital gains Tax (CGT) when you withdraw or switch between investment options.

Why Invest in the LEB?

There are many reasons you may consider investing in the LEB including:

Tax Effective Saving or Investing

- Minimise personal tax if you are on a marginal tax rate greater than 30%.
- Save for a child's future education needs or other significant life event.
- Build wealth via a choice of over 25 professionally managed investment options.

Preparing for and Enjoying Retirement

- Save for your retirement without the restrictions that may apply with superannuation.
- Access future regular withdrawals to supplement retirement income.

Estate Planning

- Nominate beneficiaries to receive proceeds "tax free" upon your death outside of your estate.
- Anyone can be a beneficiary including charities and not-for-profit organisations.
- Transfer wealth to a child on a selected future date using KeyInvest's Child Advancement Option.

PRODUCT FEATURES

Easy to set up	<ul style="list-style-type: none">• \$100 minimum initial contribution• \$25 pm minimum regular savings plan (RSP)
Reduce paperwork	<ul style="list-style-type: none">• No need to keep bank statements or records of distributions, imputation credits etc• Make additional contributions by BPAY without any paperwork
No assessable income to declare	<ul style="list-style-type: none">• Your LEB's investment return does not need to be declared in a personal tax return while your investment is accumulating
Access to your money	<ul style="list-style-type: none">• You can access your money after 3 months from your commencement date. Withdrawals during the 10 year period may attract personal tax but you will not be penalised as you will receive a 30% tax offset to compensate for tax already paid by KeyInvest
Investment choice	<ul style="list-style-type: none">• Choose from a range of Fund Managers and over 25 investment options• Build your own portfolio with our sector options• Choose a diversified option to match your risk profile
Switch at any time	<ul style="list-style-type: none">• Switch between investment options at any time without capital gains tax
Regular savings plan	<ul style="list-style-type: none">• A regular savings plan (RSP) can start from just \$25 pm• Select to automatically increase the RSP each year
Regular withdrawal plan	<ul style="list-style-type: none">• You can set up a regular withdrawal plan (RWP) to start at any time to meet future costs such as a child's education or early retirement• Select to automatically increase the RWP each year to keep pace with inflation
Make additional contributions	<ul style="list-style-type: none">• Additional contributions can be made by BPAY, direct debit or cheque
Beneficiary nominations	<ul style="list-style-type: none">• Plan where you want your money to go outside your estate by nominating beneficiaries
Child advancement option	<ul style="list-style-type: none">• Select to transfer your investment to a child on a date you select
Protection from creditors	<ul style="list-style-type: none">• The LEB is generally protected from creditors
Membership of KeyInvest	<ul style="list-style-type: none">• By investing in the LEB you become a member of KeyInvest Ltd, ultimately owned by its members