

## Lifestream Guaranteed Income rates

Valid from 22 January 2019 to 28 January 2019

ADVISER USE ONLY

Short term

Assumptions: \$100,000 investment, nil adviser service fees.



RCV0		
Term	Monthly	Yearly
1	2.85%	2.85%
2	2.71%	2.71%
3	2.66%	2.66%
4	2.43%	2.43%
5	2.56%	2.56%

RCV100		
Term	Monthly	Yearly
1	2.85%	2.85%
2	2.85%	2.85%
3	2.90%	2.90%
4	2.90%	2.90%
5	3.05%	3.05%

Long term

Assumptions: \$100,000 investment, nil adviser service fees.

RCV0		
Term	Monthly	Yearly
6	2.60%	2.60%
7	2.75%	2.75%
8	2.80%	2.80%
9	2.85%	2.85%
10	2.95%	2.95%
15	3.15%	3.15%
20	3.25%	3.25%
25	3.30%	3.30%
30	3.30%	3.30%

RCV100		
Term	Monthly	Yearly
6	3.10%	3.10%
7	3.25%	3.25%
8	3.30%	3.30%
9	3.35%	3.35%
10	3.45%	3.45%
15	3.60%	3.60%
20	3.62%	3.62%
25	3.59%	3.59%
30	3.52%	3.52%

RCV0 with CPI		
Term	Monthly	Yearly
6	\$17,126	\$17,196
7	\$14,765	\$14,828
8	\$12,995	\$13,052
9	\$11,621	\$11,675
10	\$10,521	\$10,570
15	\$7,248	\$7,286
20	\$5,640	\$5,671
25	\$4,689	\$4,717
30	\$4,057	\$4,082

RCV100 with 3% indexation		
Term	Monthly	Yearly
6	\$2,843	\$2,884
7	\$2,937	\$2,981
8	\$2,940	\$2,984
9	\$2,943	\$2,988
10	\$2,988	\$3,035
15	\$2,913	\$2,961
20	\$2,745	\$2,790
25	\$2,557	\$2,598
30	\$2,358	\$2,395

Lifetime

Assumptions: \$100,000 investment, nil adviser service fees, 10 year guaranteed period, nil CPI.

Male		
Age	Monthly	Yearly
55	\$4,335	\$4,420
60	\$4,785	\$4,888
65	\$5,354	\$5,479
70	\$6,082	\$6,236
75	\$6,944	\$7,127

Female		
Age	Monthly	Yearly
55	\$4,105	\$4,182
60	\$4,503	\$4,596
65	\$5,016	\$5,129
70	\$5,680	\$5,821
75	\$6,536	\$6,711

Lifetime

Assumptions: \$100,000 investment, nil adviser service fees, 10 year guaranteed period, CPI.

Male		
Age	Monthly	Yearly
55	\$3,094	\$3,137
60	\$3,522	\$3,577
65	\$4,088	\$4,159
70	\$4,828	\$4,922
75	\$5,745	\$5,864

Female		
Age	Monthly	Yearly
55	\$2,887	\$2,925
60	\$3,283	\$3,332
65	\$3,788	\$3,852
70	\$4,450	\$4,535
75	\$5,322	\$5,434

## Lifetime

Assumptions: \$5,000 income p.a, nil adviser service fees, yearly payment, 10 year guaranteed period.

Male			Female		
Age	Nil CPI	CPI	Age	Nil CPI	CPI
55	\$113,122	\$159,388	55	\$119,560	\$170,940
60	\$102,291	\$139,782	60	\$108,790	\$150,060
65	\$91,258	\$120,221	65	\$97,485	\$129,803
70	\$80,180	\$101,585	70	\$85,896	\$110,254
75	\$70,156	\$85,266	75	\$74,505	\$92,013

The interest rates shown have been rounded to two decimal places, for the purposes of illustration only. The figures quoted as monthly represents the annualised income, assuming monthly income payments. These rates should not be relied upon for quotation purposes and you should always refer to the rate from the MyQuote quotation software.

To be accepted, an application form from a current product disclosure statement, a quotation and the investment must be received within 14 days of the quotation date. Quotations can be obtained using the MyQuote quotation software or by contacting us on 1800 624 100 between 8.30 am and 6 pm (Sydney time), Monday to Friday.

### Conditions:

This offer is available for a limited period and can be withdrawn without notice.

This offer is available for both eligible superannuation rollover benefits and personal savings (minimum \$10,000 applies for super money and personal savings and maximum \$1.6million for super money).

### Important information:

CommInsure is a registered business name of The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. The information is of a general nature only and is not specific advice. This publication is for the use of advisers and is not to be issued, reproduced in whole or in part, or made available to members of the public.