

A woman with blonde hair, wearing a light-colored straw hat and a grey long-sleeved shirt, is smiling and looking back over her shoulder. She has a large black and green backpack on her back. In the background, another person wearing a dark cap and a backpack is visible, though out of focus. The setting appears to be a lush, green outdoor area.

lifetime

RETIREMENT INCOME

Income for life.

**Welcome to your
retirement, the
time of your life.**



Lifetime can turn your savings into an income that's insured to last the rest of your life.

Your pay cheque may have stopped but the bills haven't, so how do you make a lump sum last a retirement that could span 30 years or more?

Lifetime Retirement Income can help you turn your savings into a fortnightly income that's insured to last the rest of your life, no matter how long you live.

Regardless of what happens to interest rates or financial markets, the income you get from Lifetime is insured and guaranteed for life.

Planning Your Retirement



Bridging the Gap

New Zealand Superannuation isn't enough for many retirees¹.
How will you make up the difference?



The Markets

What will happen to your income if markets or interest rates fall?



Longevity

What will happen if your money doesn't last as long as you do?

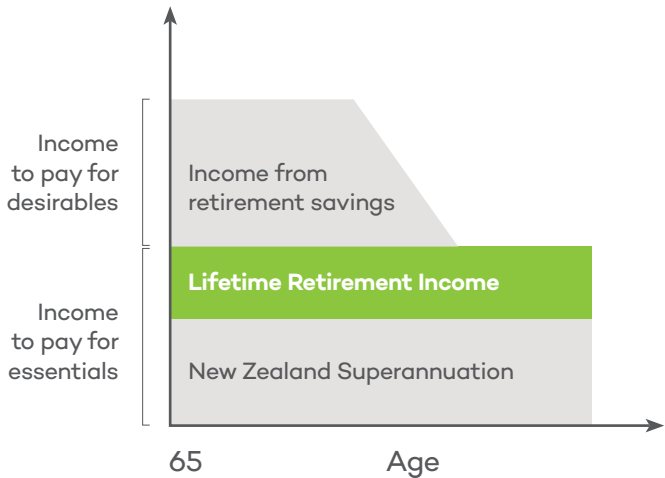
¹New Zealand Retirement Expenditure Guidelines 2018, Massey University.

Bridging the gap

Lifetime is designed to help you bridge the gap between your fortnightly expenses and the money you receive from New Zealand Superannuation.

When it comes to designing your retirement plan, it's important to make sure you've got a regular income, as well as money set aside to pay for holidays, any emergencies, and other large expenditures.





Lifetime helps you take care of the income part of your retirement plan with regular payments into your bank account every fortnight, for life.

This works well as part of a diversified plan, giving you a permanent base of income from which to build the remainder of your portfolio. This is shown on the graph to the left.



When you invest with Lifetime, your savings are invested in a balanced fund and your income is insured for life.

The balanced fund is similar to a KiwiSaver scheme with regular withdrawals being made to pay your fortnightly income.

How Lifetime works

Your income is made up of investment returns and when necessary, capital drawdown.

In years where net investment returns are greater than your regular income, the difference is credited to your account balance.

In years where net investment returns are less than your regular income, you'll drawdown some capital to make up the difference. Your regular income will remain unchanged.

If over the course of a long retirement you drawdown all your savings, Lifetime's insurance makes sure you continue receiving your regular income for life.

This gives you certainty. You know you've got money coming in every fortnight to pay the bills, just like when you were working.

You also don't need to worry about share market crashes or low interest rates affecting your income.

Your investment is supervised by the Government-owned Public Trust and your income is insured by Lifetime Income Limited, an insurance company licensed by the Reserve Bank of New Zealand.

If you need to withdraw some, or all of your savings down the track, you can.

If you pass away, your balance will be paid to your estate.

Get a quote today, it takes just 2 minutes!

Through our **Online Income Calculator** you can try different income variations and when you are happy, simply request a no-obligation online quote.

Alternatively, call us on **0800 254 338** or email us at: **retire@lifetimeincome.co.nz**

What could your income be?

You can start your income any time after you turn 60. Your income is calculated from your initial investment and your quoted Income Rate, which is based on your age when you decide to start your Regular Income.

For example, if you were 70 your quoted net Income Rate could be 4.5%. If you invested \$150,000 and started your income straight away, you would receive a net income of \$6,750 each year, paid into your bank account at a rate of \$259.60 every fortnight, for life.

Lifetime pays tax on your behalf at your normal prescribed investor rate (PIR) and fees and tax are deducted from your account. This means that your income is paid to you after both fees and tax.



**Lifetime is New Zealand's
leading insured
retirement income and
annuity provider.**

Lifetime was started in 2013 and after two years of research and development, the Lifetime Income Fund was launched in 2015.

The team behind Lifetime



Sir Michael Cullen



Diana Crossan



Ralph Stewart

Sir Michael Cullen, Director

Sir Michael is the former Deputy Prime Minister and Finance Minister of New Zealand. Sir Michael was responsible for setting up KiwiSaver and establishing the NZ Superannuation Fund.

View the full team at: www.lifetimeincome.co.nz

Ralph Stewart, Founder & Managing Director

Ralph was CEO of AXA Insurance New Zealand for nine years and more recently the CEO of ACC. He has 30 years experience in financial services, including eight years as General Manager of Marketing & Strategy at Tower Insurance.

Diana Crossan, Chairperson

Diana was Retirement Commissioner of New Zealand for 10 years. Prior to this, she was a Senior Executive with AMP in the UK as well as in New Zealand and has held senior leadership roles in the public and SOE sectors. Her past directorships include Mighty River Power and New Zealand Post.



Why choose Lifetime?

A guaranteed income for life

You know you have an income coming in every fortnight to pay the bills, just like when you were working.

Protects your downside

Lifetime's insurance means you don't need to worry about share market crashes or low interest rates affecting your income.

It's tax effective

Your Regular Income is paid into your bank account after fees and tax.

Your money is always yours

If you need to withdraw some, or all of your savings down the track, you can. There are no withdrawal fees. If you pass away, your account balance will be paid to your estate.

Your income is secure

Your investment is supervised by the Government-owned Public Trust and your income is insured and guaranteed by Lifetime Income Limited, an insurance company licensed by the Reserve Bank of New Zealand.

How do I invest with Lifetime?

Lifetime Retirement Income applications require a valid quote number. If you don't have a valid quote number when you apply Lifetime will issue you a quote upon receipt of application.

Applications must be funded within 90 days of the quote issue date.

Quotes and application forms are available online at **lifetimeincome.co.nz**.

Alternatively, please call us on **0800 254 338** or email us at: **retire@lifetimeincome.co.nz** and we'll post them out to you.

Get a Lifetime Income quote today

It is easy and takes just 2 minutes to complete at lifetimeincome.co.nz/quote

Here you can try different income variations and when you are happy simply request a no-obligation online quote.

Alternatively, call us on **0800 254 338** or email us at: **retire@lifetimeincome.co.nz**

Quotes are valid for 90 days from the date of issue.

For more information

Please read our Product Disclosure Statement at: lifetimeincome.co.nz

Consult your financial adviser.



www.lifetimeincome.co.nz

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