

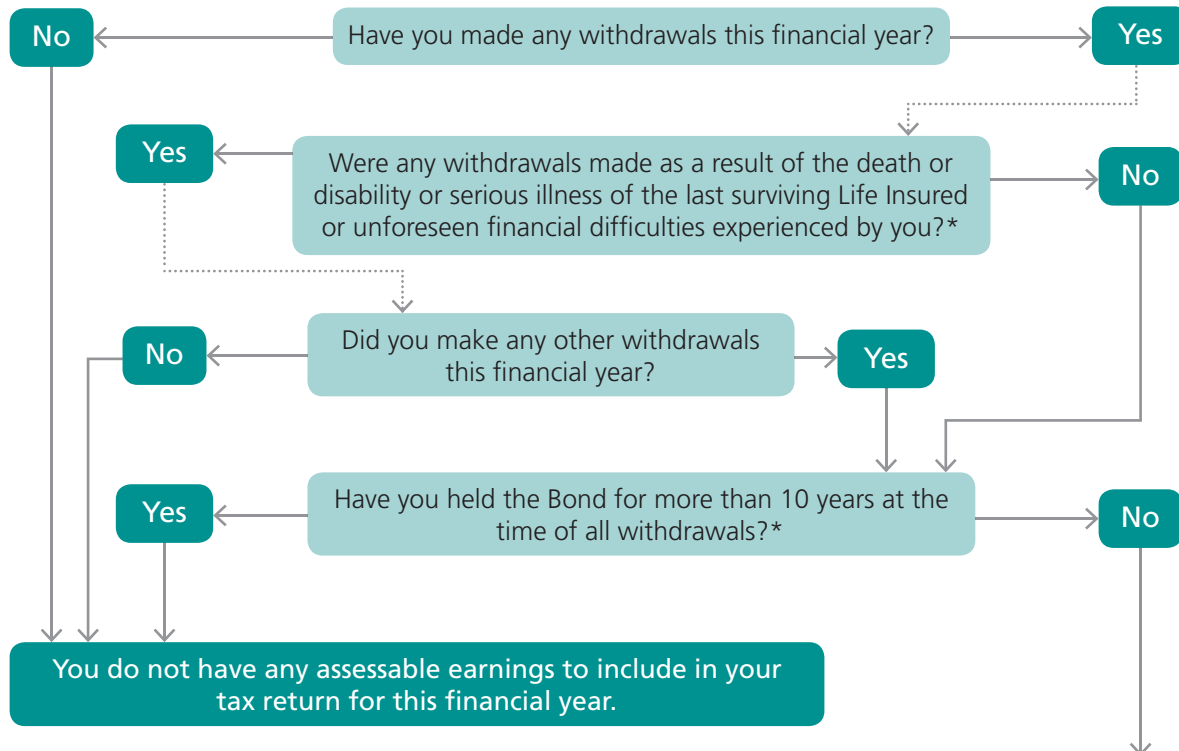
# Tax Information: Investment Bonds

Financial Year Ended 30 June 2011

For Guidance Only

This information is provided to help investors lodging a tax return for the financial year ending 30 June 2011 ('this financial year'). There are further details in the Product Disclosure Statement (PDS) relevant to the product you have invested in. Please contact your tax adviser if you need to clarify your tax situation.

Do you have assessable earnings and claimable tax offsets to include in your tax return for this financial year? Find out by using the decision tree below.



## You have an assessable amount.

Please refer to the Taxable Component shown on the letter we sent you when you made the withdrawal. This is your assessable amount. If you made more than one withdrawal from your Bond this financial year you will need to add the Taxable Components from each withdrawal to get your total assessable amount.

## Where do I include an assessable amount on my tax return?

Include this amount at **Label W of Income item 22** (Bonuses from life insurance companies and Friendly Societies) in your *Tax return for individuals (supplementary section) 2011*. To return this income you will need to use *TaxPack 2011* and *TaxPack 2011 Supplement*.

A tax offset (formerly called a rebate) will result from any assessable amount and this will reduce any tax otherwise payable. You do not have to calculate this tax offset as the Australian Taxation Office will calculate this for you from the information you include in your tax return.

## Are you aged under 18?

If you are, you might also be required to complete **Question A1 (under 18)** of *Tax return for individuals 2011*.

\*Refer over for more information.

## Please note

References to *TaxPack 2011* and *TaxPack 2011 Supplement* are for individual investors who are required to lodge a tax return for this financial year. Other investors (eg. companies, trusts, etc.) should refer to Australian Tax Office publications for preparing this financial year's tax return.

## Does more than one person hold the investment?

**YES** – If more than one person holds the investment this information should be distributed to each investor and the individual share of any assessable earnings should be included in their tax return.

**NO** – This information only applies to you.

## What happens if a withdrawal is made as a result of death or disability or serious illness of the last surviving Life Insured?

No tax is payable on a withdrawal made in these circumstances and no amount will need to be included in any tax return in relation to the withdrawal.

The same also applies to a withdrawal made as a result of unforeseen serious financial difficulties experienced by the investor.

## Have I held the Bond for more than 10 years at the time of withdrawal?

For tax purposes, the term of your Bond will usually start from the date it was opened.

However, your Bond's term restarts from a new date if at any time since your Bond was opened you made additional contributions in an 'investment year' that exceeded 125% of your total contributions in the previous 'investment year'. This new date is the beginning of the 'investment year' in which you made the excess contributions. An 'investment year' is each 12 month period from your Bond's original start date.

For a Bond that was issued between 28 August 1982 and 7 December 1983, the tax period of '10 years' is substituted with '4 years'. For a Bond issued before 28 August 1982, a withdrawal at any time is tax-free to you.

## What happens if I have other investments with Lifeplan?

If you have any other investments with Lifeplan Funds Management, the tax treatment may vary. Please refer to our other correspondence and the appropriate PDS for tax information relevant for those other investments.

**For more information please call your tax adviser, the Australian Taxation Office or Lifeplan on 1300 1300 38 or visit [www.lifeplan.com.au](http://www.lifeplan.com.au)**