

An elderly couple is walking through a lush green park. The man, on the left, has white hair and a beard, and is wearing a bright yellow t-shirt. He is carrying a large roll of red yoga mat under his arm and holding a clear water bottle with a blue cap. The woman, on the right, has blonde hair and is wearing a white t-shirt. She is also carrying a roll of red yoga mat and holding a clear water bottle with an orange cap. They are both smiling and looking at each other, with the woman's hand resting on the man's shoulder. The background is a soft-focus view of trees and grass in a park setting.

# Is a fixed term annuity right for you?

Get guaranteed regular income for a fixed term that you choose

# Is it right for you?

- ▶ Is it right for you?
- ▶ It might suit you if...
- ▶ It might not suit you if...

A fixed term annuity is a secure investment that provides a guaranteed regular income for a fixed term you choose. They operate in a similar way to a term deposit\*.

A fixed term annuity is guaranteed by the product provider, which means the regular income that has been agreed to be paid to you, and the return of your investment amount, is guaranteed regardless of how share markets perform – giving you certainty and helping to give you peace of mind.

\* Annuities are not covered by the Australian Government's Financial Claims Scheme, which protects certain types of deposits in the event that a bank, building society or credit union fails.

# It might suit you if:

► Is it right for you?

► **It might suit you if...**

► It might not suit you if...



You are looking for a low risk investment that is not linked to the performance of the share market.

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You are looking for a fixed income investment.

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You are looking for certainty that you won't lose money on your investment and you will receive your original investment amount back.

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You are looking for regular, guaranteed income to be paid either monthly, quarterly, half-yearly or for terms greater than one year, yearly.

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You are happy to lock in a fixed term in exchange for a competitive rate.

# It might not suit you if:

- ▶ Is it right for you?
- ▶ It might suit you if...
- ▶ **It might not suit you if...**



You have a higher risk appetite and you're willing to take on more risk for potentially higher returns.

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You want to invest in the share market or property markets for potential higher long term returns.

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You are willing to risk that you may not get your full investment amount back at the end of the investment term.

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You don't need the certainty of known, regular income payments or a known return on investment.

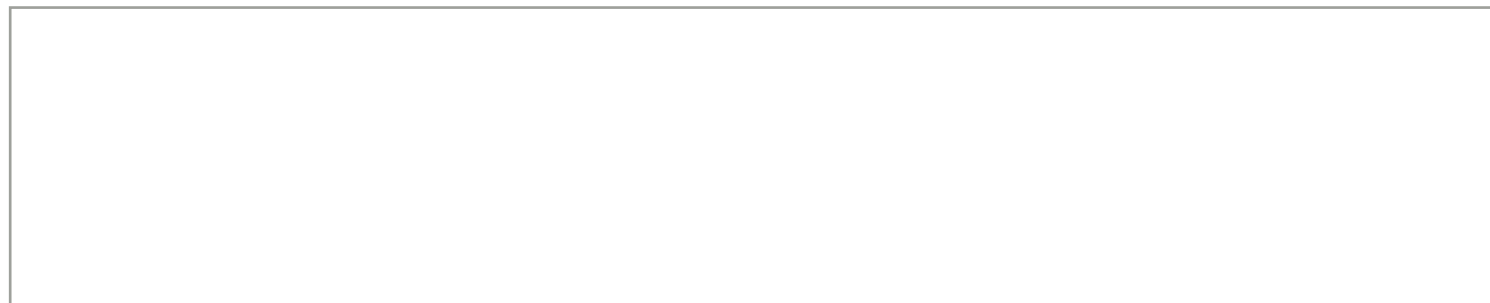
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You will likely need access to your money before the end of the nominated term.

- ▶ Is it right for you?
- ▶ It might suit you if...
- ▶ It might not suit you if...

Contact your financial adviser to determine whether an annuity is right for you.



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