

A simple guide to Guaranteed Annuities.

This simple guide provides information on:

- **Lifestream Guaranteed Income**
Secure investments with a guaranteed return.
- **Guaranteed Index Tracked Annuity**
Provides a secure investment which provides some exposure to the upside of the stock market, but without the downside of risk.



Annuity Provider of the
Year Award 2007



Lifetime Annuity
Award 2007



Long Term Annuity
Award 2007



Life Company of the
Year Award 2007

CommInsure



A simple guide to Guaranteed Annuities

Getting the most out of your superannuation and savings requires careful consideration and good advice. If you're looking for a guaranteed investment option that provides a secure and regular income stream, a Guaranteed Annuity could be right for you.

To help you decide, we strongly suggest you speak to your adviser, and to make things easier, we've provided answers to some of the most frequently asked questions.

1. What is a Guaranteed Annuity?

A Guaranteed Annuity is an investment solution that provides guaranteed investment returns, and pays an income on a regular basis that you nominate, e.g. monthly, quarterly, half-yearly, or yearly.

2. How do I purchase a Guaranteed Annuity?

Guaranteed Annuities are commonly purchased with the proceeds from superannuation upon retirement, but can also be bought with personal savings.

3. What is so good about Guaranteed Annuities?

Once you have invested, you can be certain that your regular income payments are guaranteed and will be unaffected by movements in investment markets or changes in the economy.

4. What are the tax advantages of investing with superannuation money?

The tax advantages are:

- if you are aged 60 or over, your regular payments are tax free; and
- a tax offset (rebate) of 15% applies to the assessable portion of your regular payment if you are aged from 55 to 59.

5. How long can a Guaranteed Annuity provide an income for?

Guaranteed Annuities offer a fixed income for periods ranging from 1 year to 30 years, and even a lifetime. CommInsure guarantees the payments for your chosen term.

6. Who can invest and what is the minimum amount?

Guaranteed Annuities are available to anyone, however, they can be particularly beneficial for retirees and those looking for a regular income that supplements or replaces a regular salary or wage. The minimum investment amount is \$20,000.

7. Why CommInsure?

CommInsure is a leader in the Australian insurance industry and a specialist in the annuities market. We offer a level of security that may be unavailable from other insurers in the market. As well as Guaranteed Annuities, CommInsure offers a wide range of other insurance solutions to help with your insurance needs.

8. What types of Guaranteed Annuities are available from CommInsure?

Lifestream Guaranteed Income

With a range of options and terms, a Lifestream Guaranteed Income annuity is an investment product available for individuals, companies, superannuation funds and trusts. Lifestream Guaranteed Income provides a regular payment that you can use to do the things you have always wanted to do.

Lifestream Guaranteed Income Range

Secure investments with guaranteed return.

Short Term Income	Provides a secure income for 1 to 5 years.
Long Term Income	Provides a secure income for 6 to 30 years.
Lifetime Income	Provides a secure income for your lifetime.

Guaranteed Index Tracked Annuity

One of CommInsure's innovative retirement income options, the Guaranteed Index Tracked Annuity (GITA), offers the guaranteed income stream of a traditional annuity with some of the aspects of the growth potential of a market linked pension. Regular payments can increase each year in line with the change in the movement in the S&P/ASX200 for the period up to 5%, but not decrease in any year.

Guaranteed Index Tracked Annuity Range

Secure investment which provides some exposure to the upside of the stock market, without the downside risk.

Short Term Income	Provides a secure income for 2 to 5 years.
Long Term Income	Provides a secure income for 6 to 25 years.

Important information

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9. Is there anything else I need to consider?

The financial strength of an insurer is naturally an important factor in the decision to buy the right annuity product. Generally this is shown through the insurer's credit rating and excess reserves. A stronger rating generally suggests a safer investment. CommInsure is a registered business name of The Colonial Mutual Life Assurance Society Limited which has a Standard & Poor's very strong AA Insurer Financial Strength rating and large excess reserves. By choosing CommInsure as your annuity provider, our recognised strengths can become yours.



10. How do I choose the right Guaranteed Annuity for me?

Guaranteed Annuities should be discussed with a financial adviser. Your adviser will help you choose the right solution to suit your individual situation and needs.

Like to know more?

Speak with your adviser or call us now on

13 10 56

8 am–8 pm (Sydney time) Monday to Friday

[comminsurance.com.au](https://www.comminsurance.com.au)

