

Generation Development Group

Investor day presentation



Presented by:

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Licensed Pooled Development Fund (PDF) that delivers tax free capital gains and tax exempt dividends

100%

49.2%



Investment Bonds

- \$2.5bn in FUM (26% 4-year CAGR)
- #1 market share of total FUM (24%)
- #1 market share of quarterly inflows (46%) (12 months to 31 December 2022)
- \$3.5m underlying half year profit (34% 3-year CAGR)

Annuities

- Investment Linked Lifetime Annuity
- Income guaranteed for life
- Offers investment choice
- FUM in excess of over \$14m since launch in FY22

One of Australia's largest qualitative research firms whose research ratings are used worldwide

- Over 1,700 products rated
- Lonsec Investment Solutions
\$8.2bn Funds Under Management 31 March 2023
(162% for the last 12 months)

Why Generation Development Group?

Number one inflows for three years running

13%* sales growth, 24%* FUM growth

Strong and sustained NPAT growth

34%* underlying NPAT growth in the investment bond business

Resilient business model with 'sticky FUM' even through market downturns

17.4 years average duration

Track record of product innovation

Continuing to roll out Tax Aware Series, Generation Life Tax Effective Equity Income Fund, and investment-linked lifetime annuity, LifeIncome

Licensed PDF delivering tax-free capital gains on shares and tax-exempt dividends

Capital light business model

Positive sales outlook

14%* growth in Active Financial Advisers

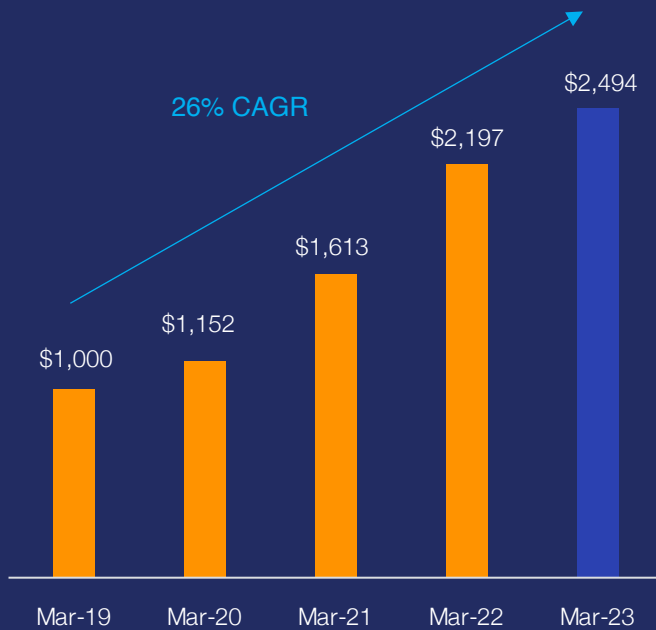
Utilise our life insurance licence to pursue future growth opportunities in financial services

* 3-year CAGR from December 2019 on a half year basis

Increasing FUM growth

Generation Life

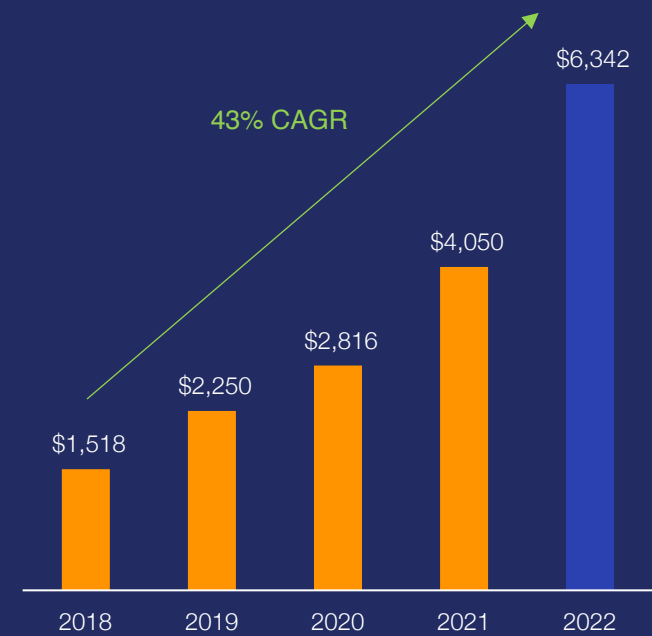
Closing Funds Under Management in \$m (Mar)



Annual Sales & Net Inflows (\$millions)



NPAT (\$millions)



What are the changes and impact?

The proposal

Additional tax on earnings on super balances above \$3m, tax will apply to both realised and unrealised gains

Measured by total superannuation balance (TSB)

Additional 15% tax on increases in TSB value over a financial year

Who is impacted

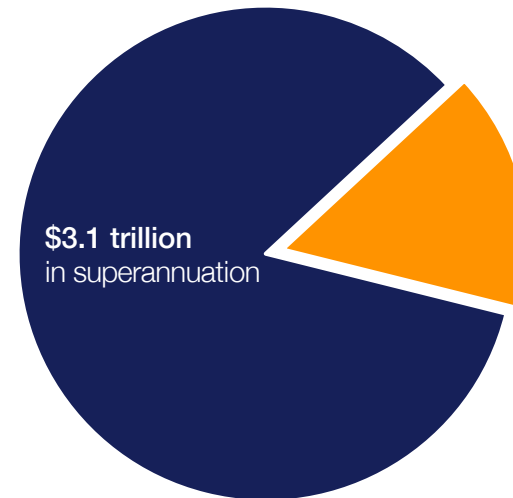
Anyone with a TSB greater than \$3m on or after 30 June 2026, Applies to both accumulation and retirement phase accounts (Including SMSFs)

Estimated 80,000 people impacted

No indexation

Equivalent to just \$925,000 in today's dollars¹

The opportunity



Estimated that \$224b² will be impacted by the tax

1. Assuming 4% inflation for 30 years
2. <https://amp.theguardian.com/australia-news/2023/feb/22/jim-chalmers-signals-cap-on-super-balances-to-rein-in-tax-concessions-for-wealthy>

An opportunity to design a comprehensive estate plan for your clients.

\$4.4 trillion¹

Total inter-generational wealth opportunity with 18% of individuals holding an Average Net Investable Asset of \$2.6 million

\$224b

Estimated to pass each year in inheritances by 2050²



1. Generation Life – Locking In The Next Generation by Core Data 2022
2. Vickovich, A, 2021, "Baby Boomers to pass on \$224b a year by 2050", published in The Australian Financial Review on 7 December 2021

Alternative strategies to consider

| Investment Bond | Company structure | Trust structure | Contribute to spouse super or children's super |
|--|--|---|---|
| <p>Taxation:</p> <ul style="list-style-type: none"> • Maximum 30% • Effective rate of tax on earnings between 6% – 25% at Generation Life | <p>Taxation:</p> <ul style="list-style-type: none"> • 30% | <p>Taxation:</p> <ul style="list-style-type: none"> • Personal Marginal tax rate or 30% (for corporate beneficiaries) | <p>Taxation:</p> <ul style="list-style-type: none"> • Accumulation 15% • Drawdown 0% • Death tax to non-SIS dependents |
| <p>Opportunity:</p> <ul style="list-style-type: none"> • Tax effective and not subject to preservation age • Non-distributing asset – control personal tax events • Portable and transferable with no CGT on transfers • Can be held by individual, jointly or through trust structure • Flexible and secure estate planning solution (where structured as non-estate asset) • Similar bankruptcy protection as super | <p>Limitations:</p> <ul style="list-style-type: none"> • Not as tax effective as super or investment bond • No CGT discount • Cannot offset capital losses against income to reduce effective annual tax • Tax deferral mechanism as will need to eventually distribute dividends to shareholders • No bankruptcy protection • Consider Div 7A compliance | <p>Limitations:</p> <ul style="list-style-type: none"> • Quarantines risk • Income entitlement flows through to ultimate beneficiaries and taxed at their marginal tax rate • More complicated than super and ongoing costs to consider | <p>Limitations:</p> <ul style="list-style-type: none"> • Only possible to transfer benefits post preservation • Ownership of investment resides with spouse or child. And only able to access post preservation age • Contribution rules and caps apply¹ |

1. Spouse must be under 75 at the time the contribution (including 28 days after the end of the month in which they turn 75)

9 key features of investment bonds

Life Insurance and Tax Act

Maximum tax rate of 30%
Tax Optimised generally ranges between 12% - 15%*

No distributions and access to funds at anytime

Tax paid - no personal tax after 10 years - tax advantages within 10 years

125% advantage

Portability and tax-free transfers

No personal capital gains tax on investment switching

No tax file number required

Creditor protection

Can be structured as a **non-estate asset**

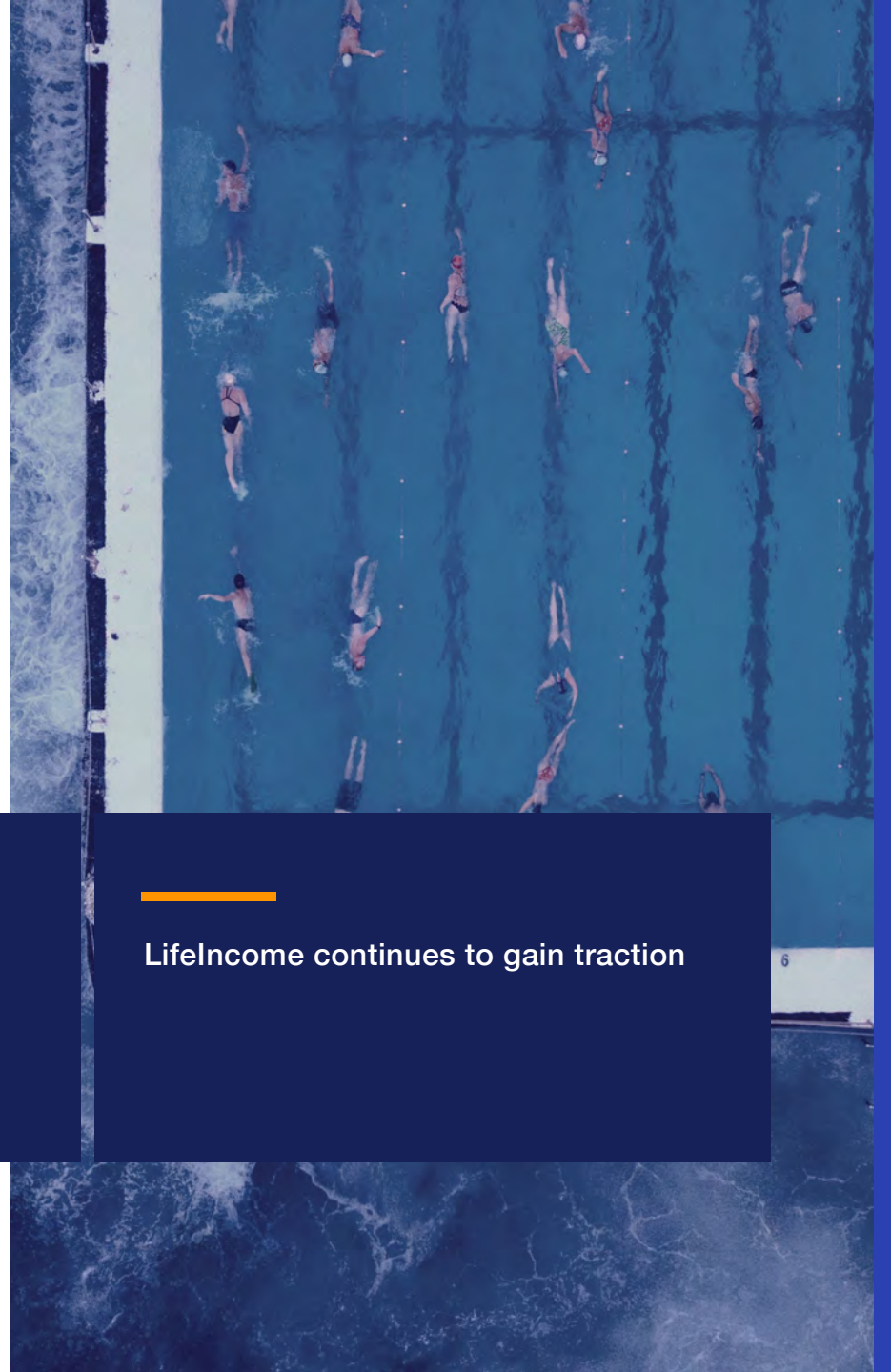
*Indicative effective average tax rates represent the estimated forecast average annual tax as a percentage of earnings for each 12-month period over a forecast period of 15 years. Actual tax amounts payable are not guaranteed and may vary from year to year based on, amongst other things, the earnings of an investment option.

Generation Development Group outlook

Investment bond sales continues to gather momentum leading into year end

Lonsec continue to deliver, with GDG's shareholding increasing from 40.7% to 49.2%

LifelIncome continues to gain traction





Outthinking today.

Disclaimer

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The information in this presentation is for information purposes only and does not constitute an offer of, or a recommendation to buy, securities or financial products in any jurisdiction. The investment objectives, financial situation or needs of any particular person have not been taken into account in preparing this presentation. The Generation Life Product Disclosure Statements (PDS) should be considered in deciding whether to acquire, or continue to hold, investment bonds or Lifeline.

This presentation has been authorised by the Chief Financial Officer.



LifeIncome

Lifetime annuities reimagined

Outthinking today.



Summary

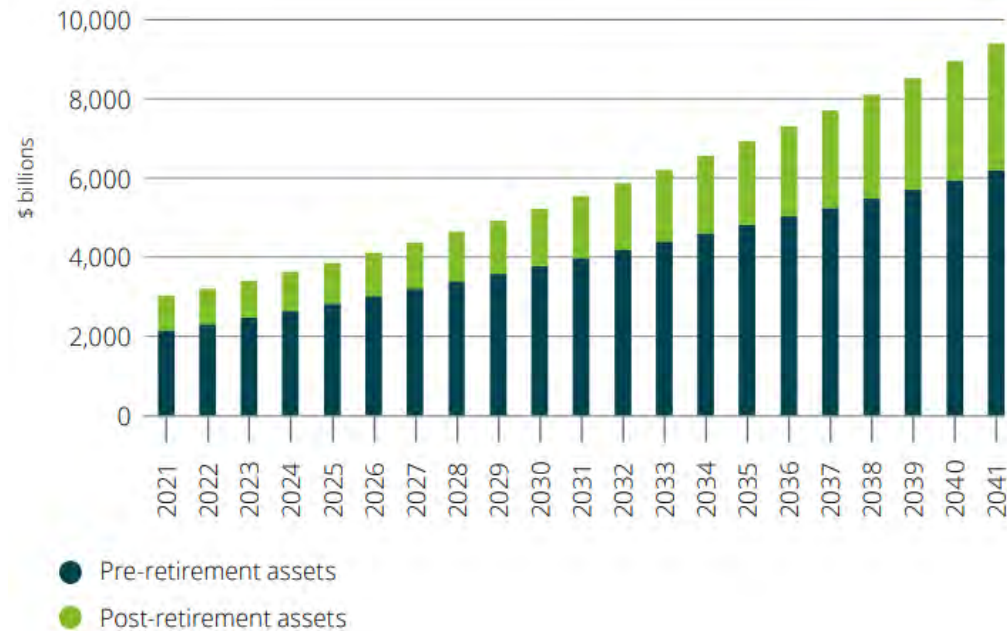
Australians are the envy of the world when it comes to retirement savings. Every layer of our sophisticated and complex superannuation industry is geared towards people saving more.

Due to changes in demographic trends, money is transferring from the accumulation phase to the retirement phase more quickly.

The superannuation industry now needs to focus on spending in retirement which presents a large opportunity for providers that develop innovative lifetime income solutions.

A growing market

Projected superannuation assets (2021 to 2041)¹



\$1.4 trillion

Post-retirement assets market predicted to grow by 2030¹

\$750b

Of assets will move into the retirement phase in less than the next 8 years²

≈ 80%

Of income streams are account-based²

Approximately 1%

Of post-retirement assets are in lifetime annuities³

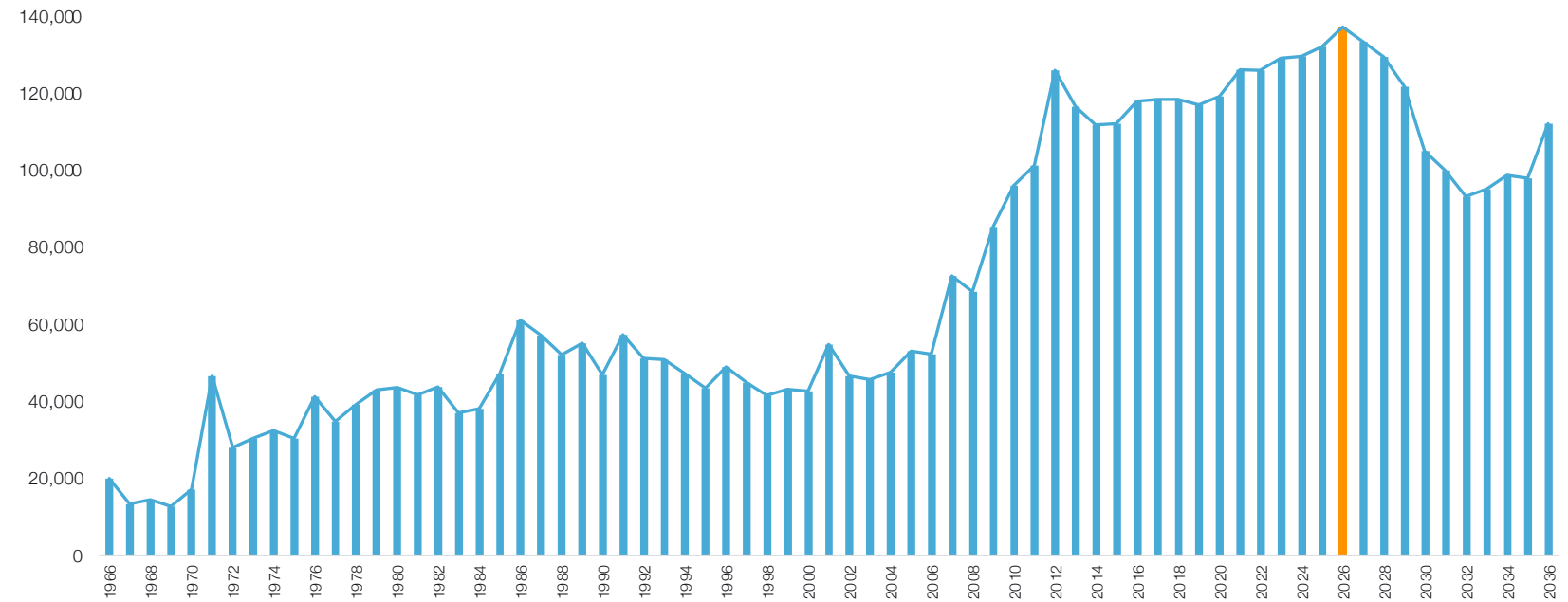
1. Source: Deloitte Actuaries & Consultants, Dynamics of the Australian Superannuation System, The next 20 years to 2041, <https://www2.deloitte.com/au/en/pages/financial-services/articles/dynamics-australian-superannuation-system.html>, published December 2021
 2. Australian Government, The Treasury, Retirement Income Review - Final Report, issued November 2020, <https://treasury.gov.au/publication/p2020-100554>
 3. Plan for Life Actuaries and Researchers 30 September 2021





Surge in the retiree population is caused by the great baby boom of the 1950s

Boomers' retirement mountain: Net annual change in Australian population 65+



1990s

65-and-over population increased by an average of around 40,000 per year¹

137,000 per year in 2026

65-and-over population passed 126,000 per year in 2021, expected to peak at 137,000 per year in 2026¹

1. Salt, B, 2021, "Turning point: the 2020s baby boom retirement surge", published in Firstlinks on 24 March 2021, <https://www.firstlinks.com.au/turning-point-2020s-baby-boom-retirement-surge>



3 themes from the Retirement Income Review

The themes below have led to the introduction of the **Retirement Income Covenant**.

1.

Longevity risk is not being adequately addressed

It is important as it allows people to confidently drawdown assets to fund their retirement

2.

Maximising retirement income should be the aim

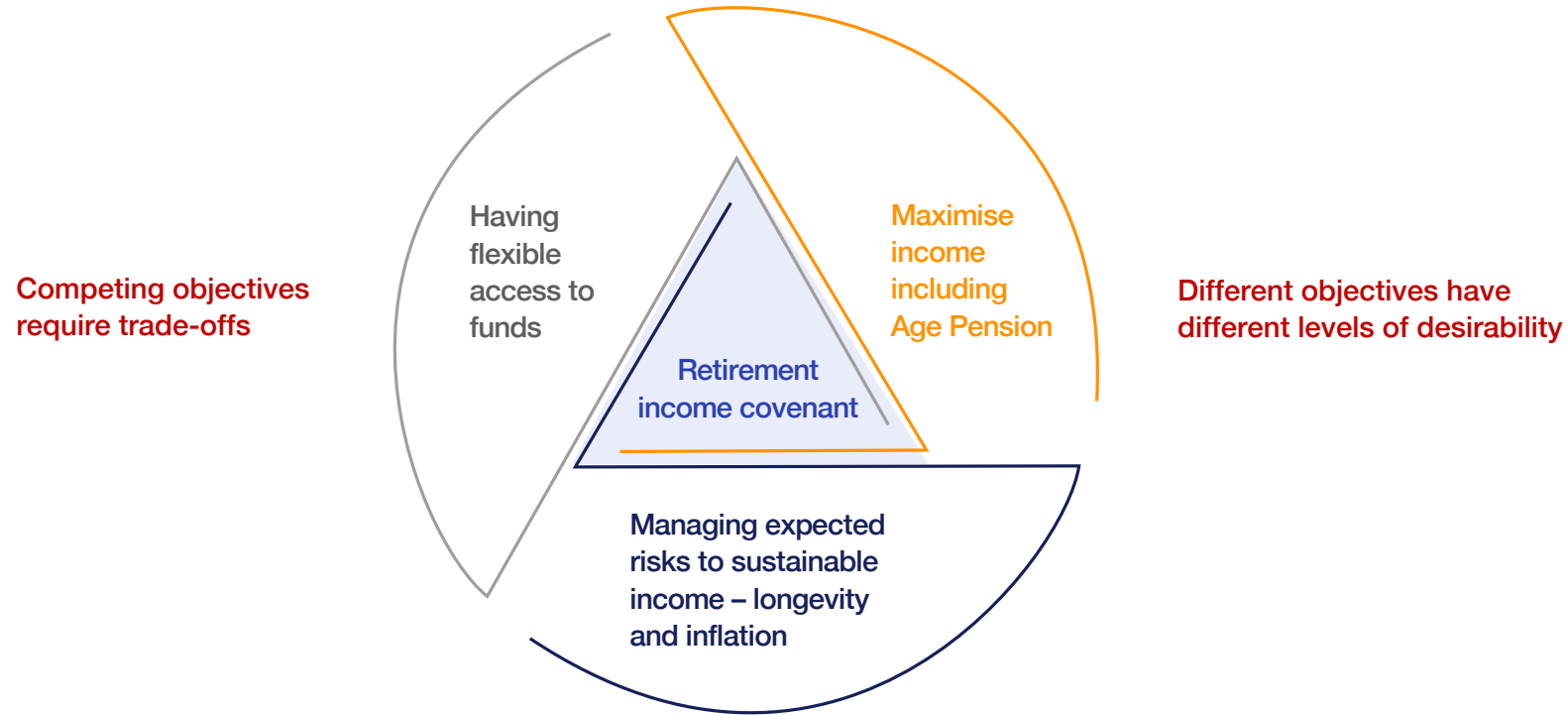
Greater use of longevity risk management products, and more financial advice and guidance

3.

A combination of regular income and access to capital is the solution

To provide confidence of a regular income but also able to fund larger lifestyle purchases such as, a new car or a holiday

The Retirement Income Covenant – Three Competing Objectives



A combination of solutions can meet the objectives for different people

| Objective | Account-based Pension (“ABP”) | LifelIncome | Combination of ABP + LifelIncome |
|------------------------------------|-------------------------------|-------------|----------------------------------|
| Income guaranteed for life | No | Yes | Yes |
| Flexible access to capital | Yes | No | Yes |
| Potential for Age Pension benefits | No | Yes | Yes |
| Potential to grow income | Yes | Yes | Yes |

Retiree behaviour

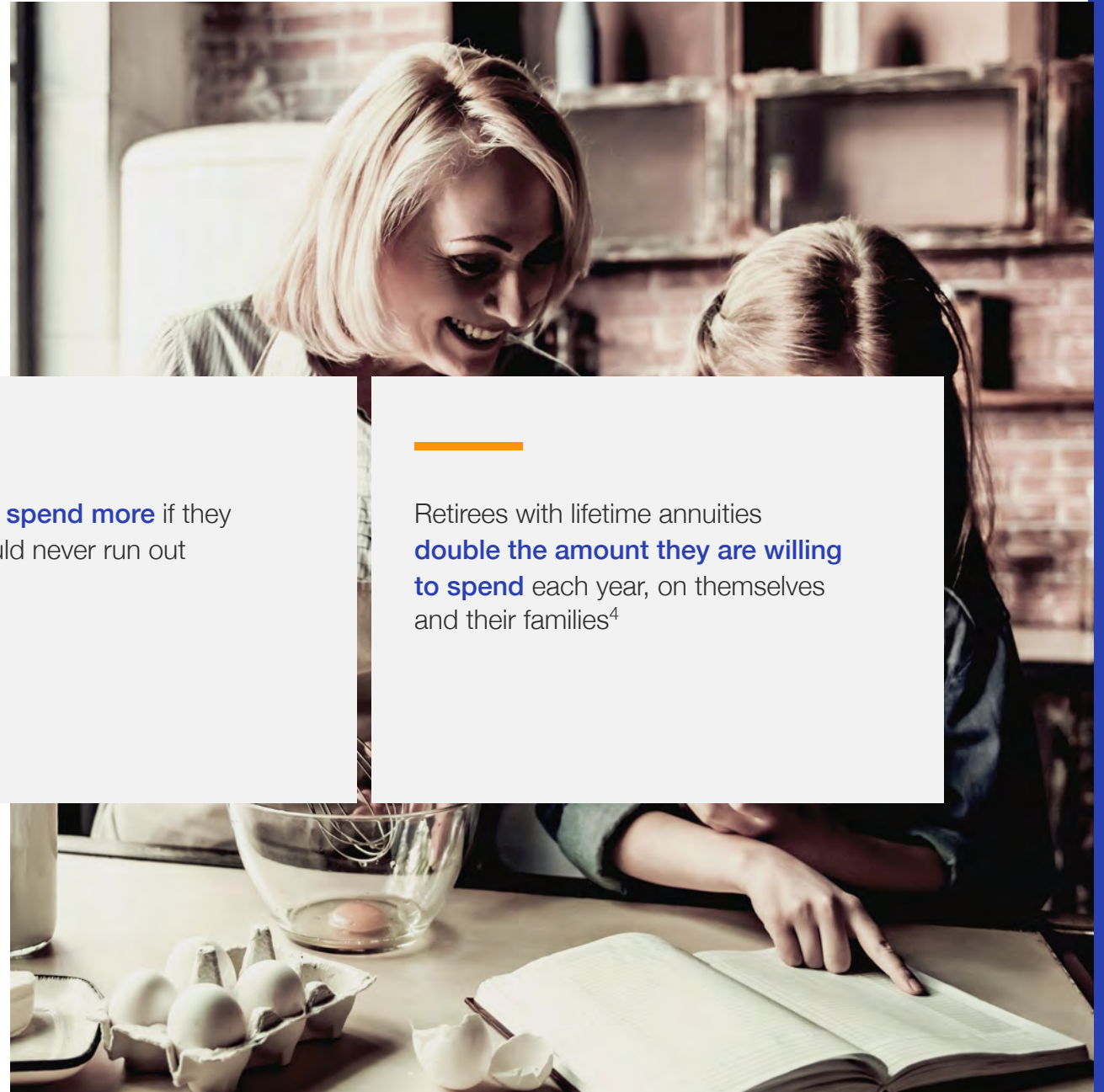
Most retirees **only drawdown the Government mandated minimum** from their account-based pension¹

Many die still holding around 90 per cent² of the assets they had when they retired

People would spend more if they knew they would never run out of money³

Retirees with lifetime annuities **double the amount they are willing to spend** each year, on themselves and their families⁴

1. Australian Government, The Treasury, Retirement Income Review - Final Report, issued November 2020, <https://treasury.gov.au/publication/p2020-100554>
2. Australian Government, The Treasury, Retirement Income Review - Final Report, issued November 2020, <https://treasury.gov.au/publication/p2020-100554>
3. Firstlinks, Retirement income promise relies on spending capital, July 2021
4. MarketWatch, Opinion: Retirees with annuities have more fun, August 2021





Recognition by industry, regulator and government

Retirement is complicated

Retirement phase is far more complex than accumulation phase

It is an emotional journey

Retirement is an emotional journey with financial risk and uncertainty

It's about optimising income

Account-based pension can't do it all. There is a need for other innovative solutions

The need for financial advice

Financial advisers are best placed to navigate the financial complexities and emotional needs of retirees

The Regulator's view...

In retirement, income is the outcome



Helen Rowell

Deputy Chair

Australian Prudential Regulation Authority

“ When you’ve spent as much time around super as I have, you get to see a lot of images of eggs. Usually in nests, Often painted gold...I can’t recall seeing an image of an egg hatching.”

“ There is unlikely to be a single product that meets the needs of retirees – offering a set of well designed options that can be combined or changed as retiree needs change over time may well be a better approach.”

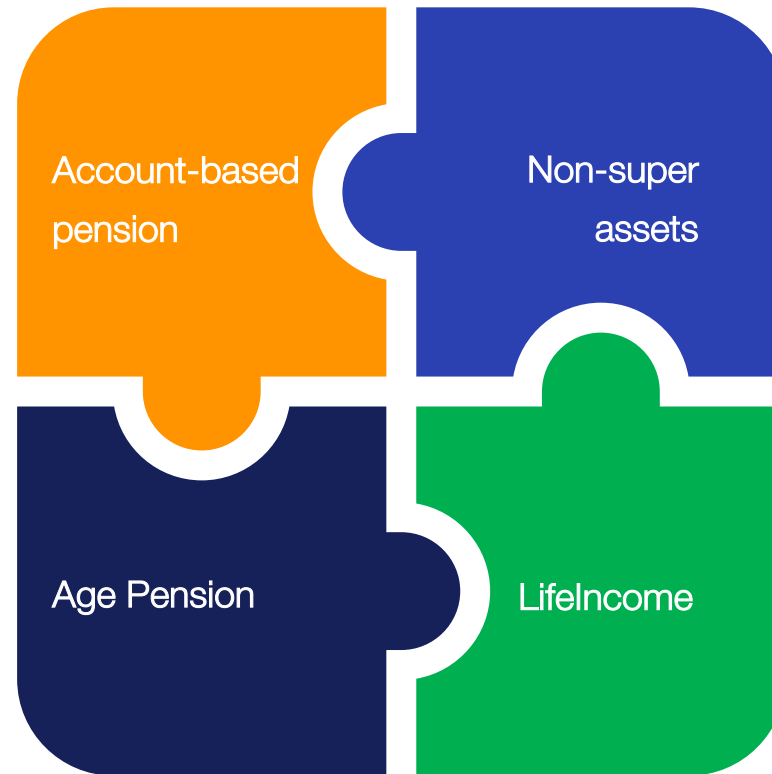
“ Over the next 10 years, an estimated 3.6 million Australians will move..to the retirement phase...with \$750 billion...in retirement savings.”

“ We do expect the covenant will start to drive the demand for, and development of new solutions for retiring members.”

Maximising Retirement Income

Finding an optimal mix

A flexible income stream offering wide investment choice, lump sum withdrawals and the ability to vary income.



Assets accumulated over time, including savings, the family home, shares, other investments.

Government social security support, which can include income and other benefits such as healthcare discounts.

A lump sum converted into regular income payments for life, regardless of the amount invested. Benefit from concessional social security and tax treatment.



Lifetime annuities, reimagined

The Australian lifetime annuity market has traditionally been dominated by fixed income annuities and a long lasting, low rate environment has reduced the attractiveness of these products.

Recently, innovation in the lifetime annuity market has seen the introduction of a new type of lifetime annuity.

New generation of lifetime income stream products has emerged in the market

2020



Two providers
both traditional lifetime annuity

2022



Six providers
Five of which are investment/market linked lifetime annuity/pension



The new generation of lifetime annuities

Investment-linked lifetime annuities offer the potential for higher overall returns and therefore higher income payments



Key features of Generation Life LifelIncome

Lifetime annuities reimagined

An immediate, investment-linked lifetime annuity that can be linked to a single or reversionary life

29 investment options – any combination of investment options can be held at a time with the ability to switch between at any time¹

0% tax environment
Investment earnings within LifelIncome are tax-free. There are tax benefits on income payments too

LifeBooster feature pays a higher income from the start. Choose between two LifeBooster rates of 5% and 2.5%

A Reversionary Beneficiary in a policy commenced with non-superannuation money can be any person aged between 50 and 95, not just a spouse

A Death Benefit is payable within their Death Benefit Period. 6 month 'cooling-off' period inclusive of the statutory 14-day cooling-off period²

Dollar-cost averaging
Invest initially in cash and progressively switch into other investment options

Available for super and non-super money to investors aged at least 50-95³

LifelIncome Flex increases your and your reversionary's starting income depending on your chosen LifelIncome Flex percentage.⁴

1. Brief exclusion period applies – refer to the Product Disclosure Statement.
2. The amount paid back will be the investment amount adjusted for movements in the unit price of the investment option(s) chosen less any taxes and duties not recoverable by Generation Life, and after deducting income payments already made. Generation Life's management and administration fees and insurance expenses will only be refunded for cancellations within the regulatory 14-day cooling-off period – refer to the Product Disclosure Statement.
3. For superannuation money, investor must have satisfied a relevant condition of release to use their preserved benefits.
4. When using superannuation money, the reversionary must be the investor's spouse. When using non-superannuation money, the reversionary can be any person.



Distribution channels and opportunities

Generation Life has the solution to take advantage of both channels

Financial adviser (retail)

Lifeline

The most flexible investment-linked lifetime annuity that offers 29 investment options and provides a regular income that is guaranteed for life.

Super funds

White label capability

- Investment options managed by super fund
- Super fund controls customer experience
- Quicker speed to market
- Tailored white label features



Thank you.

Outthinking today.

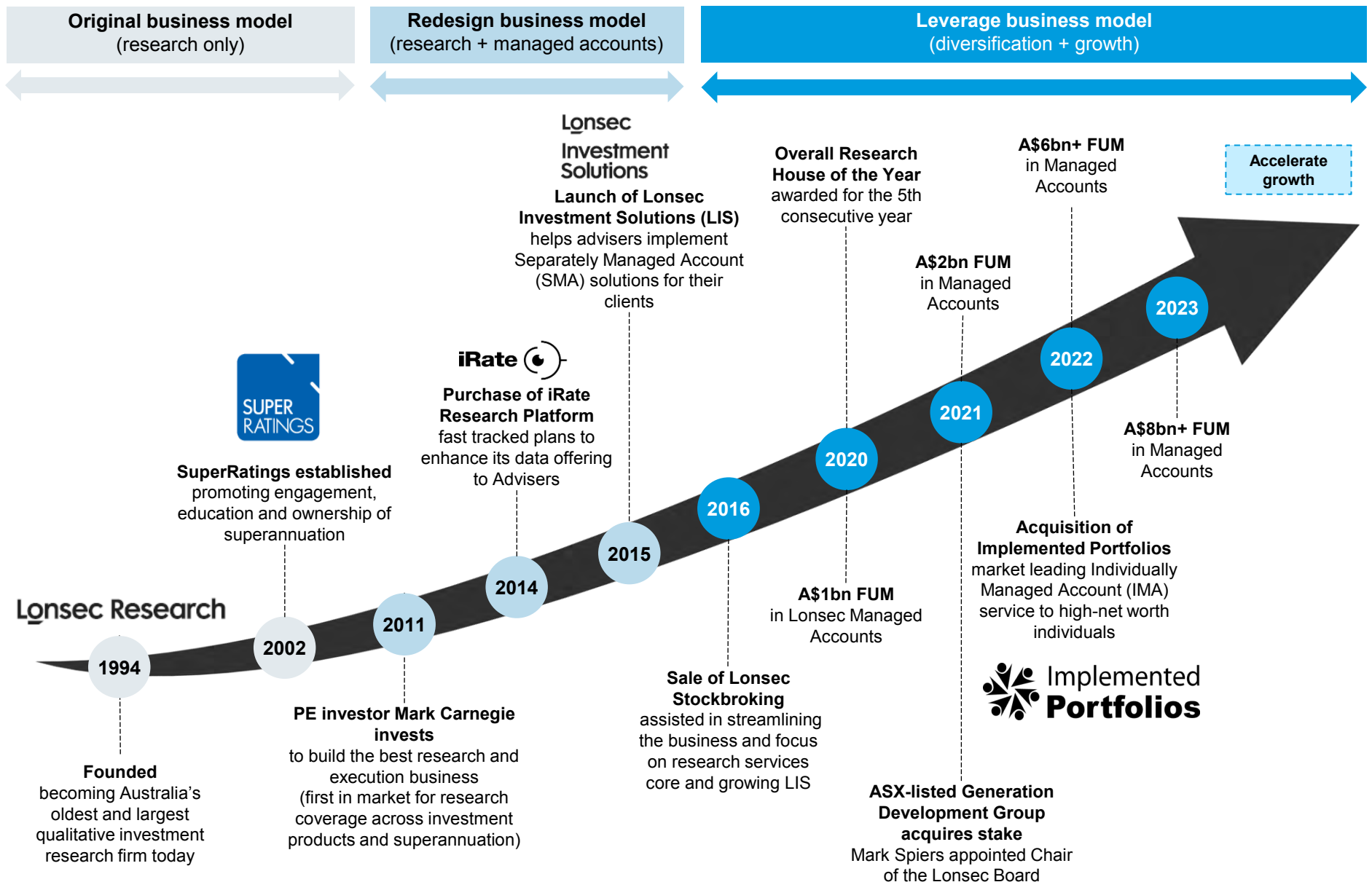
Disclaimer:

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Generation Development Group Limited Investor Day
8 June 2023

Helping make better investment decisions



Our core activities

Core Offerings

Research and Ratings

- **Insights and ratings** covering managed funds, listed products and direct equities through Lonsec Research
- **SuperRatings®** provide superannuation / pension product ratings and insights
- **Sustainability score** and report, assessing a fund's position relative to peers against SDGs
- Consistently recognised as the **best in the market** for quality, breadth and advisor support



Investment Solutions

- Portfolio management of **managed accounts** (SMA & IMA) including design, construction and rebalancing, provided through LIS and IPL
- **B2B investment consulting services** providing market leading investment advice including asset allocation, investment selection through to portfolio construction

Proprietary Tech



iRate® Platform

Leading investment analytics platform providing portfolio tools, research and ratings to the wealth management industry



SMART

Superannuation Market Analysis & Research Tool (SMART)

Gateway to market-leading research and analysis across the superannuation market



IP Connect

Adviser portal to support customisation of client investment portfolios as well as the provision of timely data, tools and information

Money Management #1 Research House



**RESEARCH HOUSE OF THE YEAR
Overall Winner**

Powered by Money Management
2016 | 2017 | 2018 | 2019 | 2020



Institute of Managed Account Professionals (IMAP) Managed Account Winner



**IMAP
MANAGED ACCOUNT
AWARD WINNER**
ESG PORTFOLIO

Adviser Ratings #1 Research House

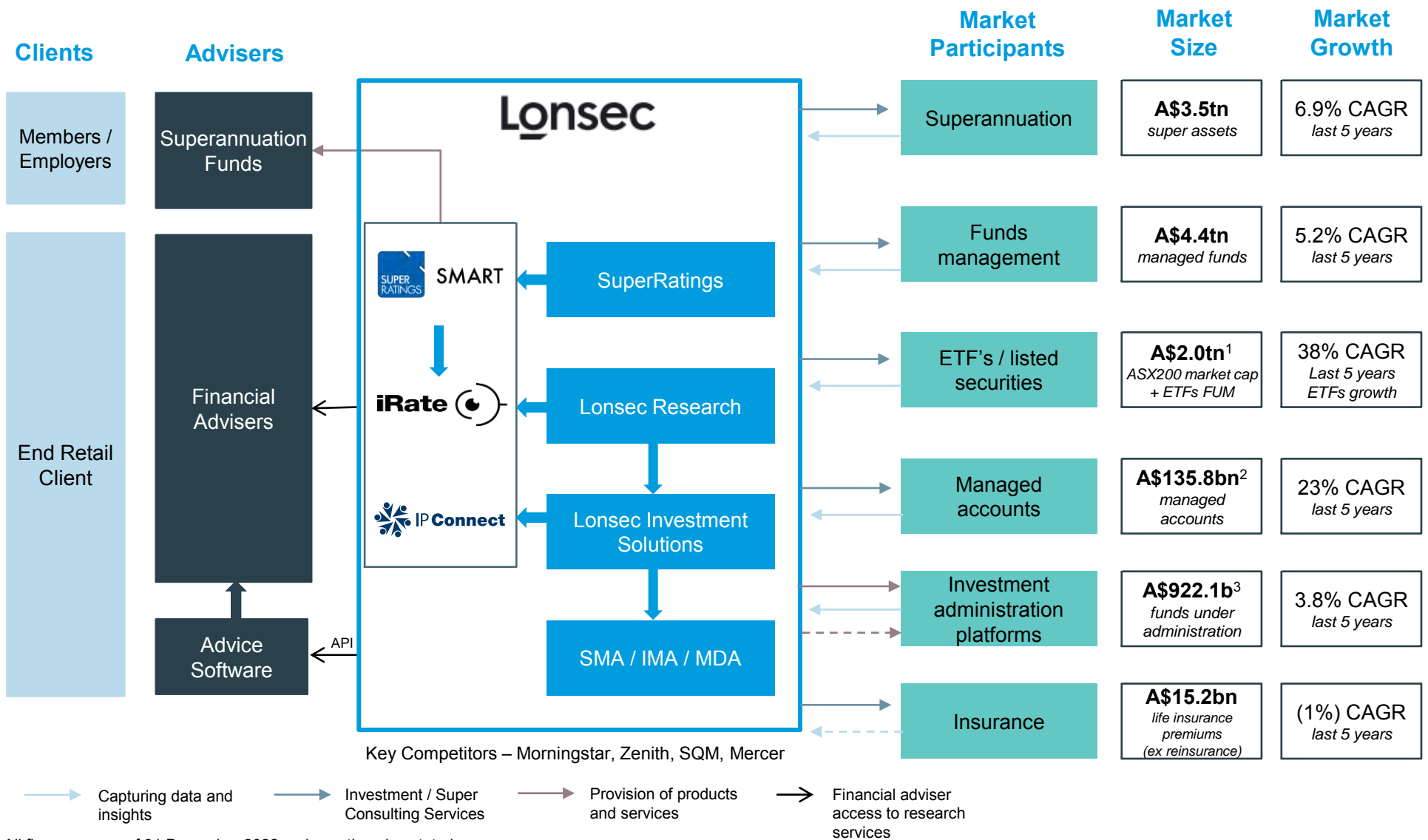


2023
Australian Financial
Advice Landscape
Report
Research House:
Best Research House
WINNER Lonsec



2023
Australian Financial
Advice Landscape
Report
Research House:
Breadth of Research
WINNER Lonsec

The nexus of the industry



All figures are as of 31 December 2022, unless otherwise stated.

¹ As at 31 March 2022

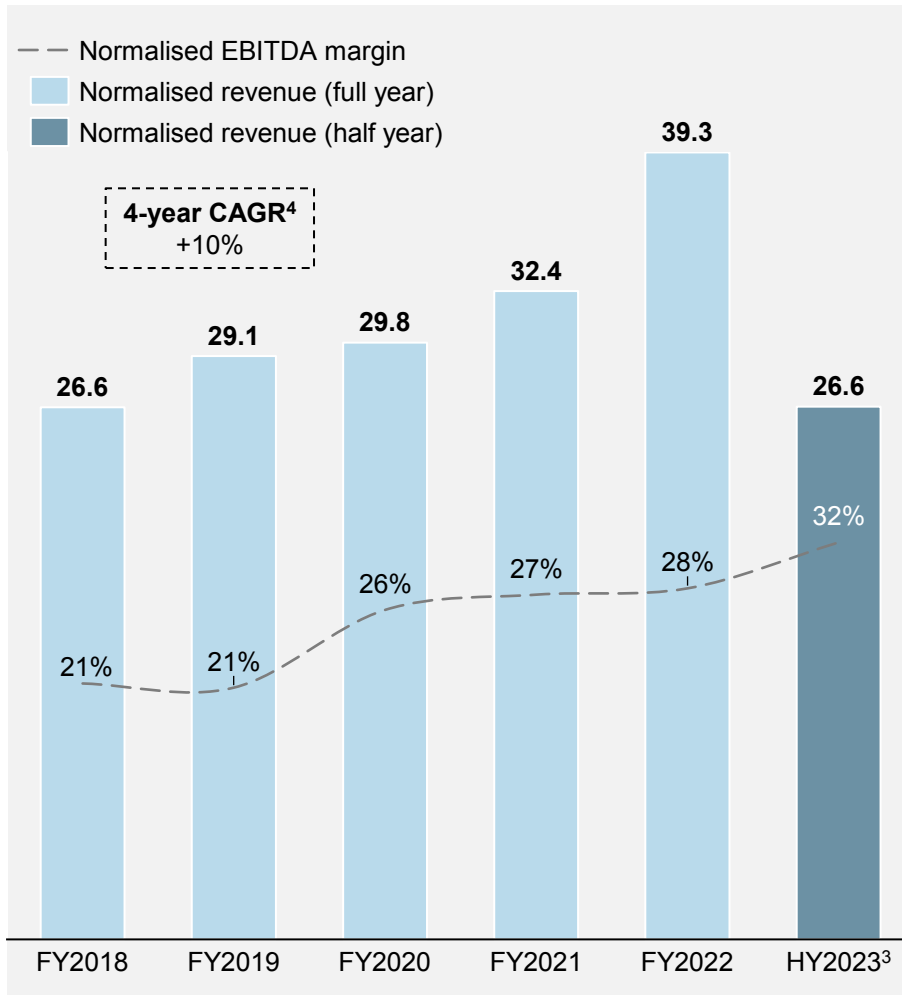
² As at 30 June 2022

³ As at 30 September 2022

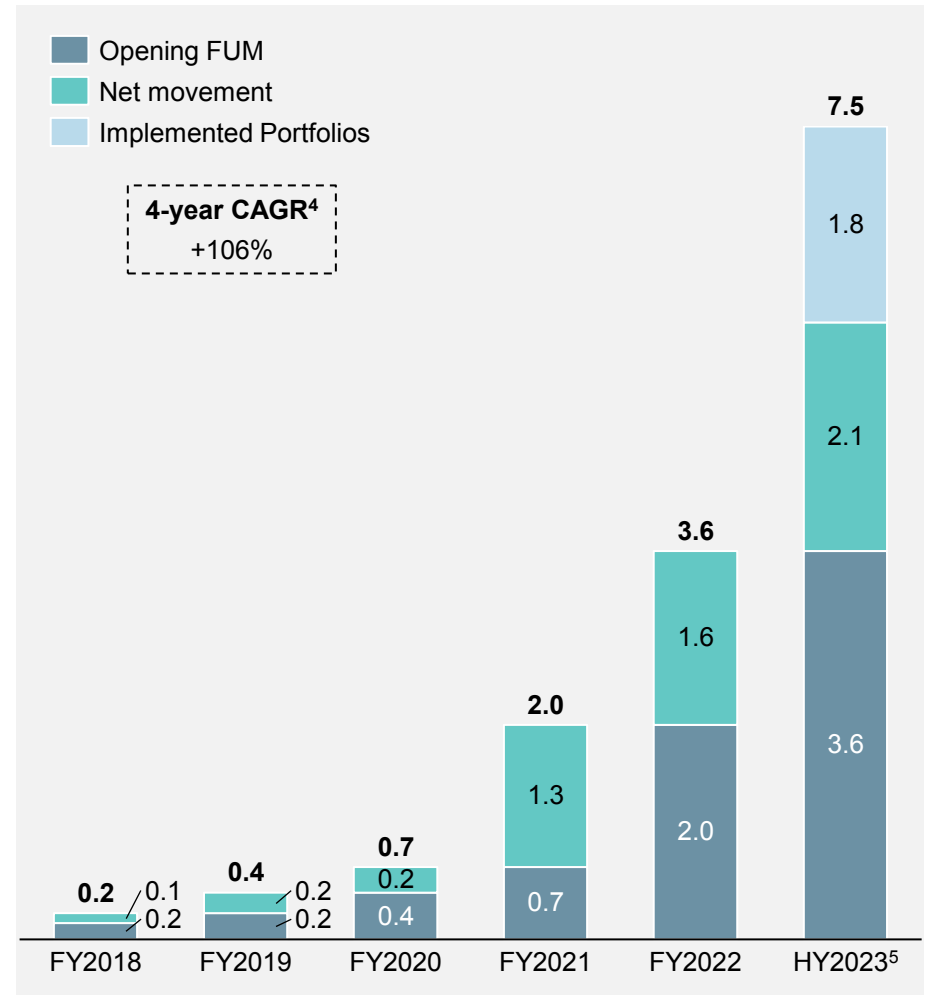
Sources: APRA Statistics Dec 22, ABS Dec 22, Stockspot ETF Report 2022, IMAP Jun 22, Strategic Insights Analysis of Wraps, Platforms and Master Trusts Sep 22, ASX

Our continuous growth

Normalised revenue growth – A\$m¹



Funds under management (FUM) growth – A\$bn²



¹ Revenue has been normalised to exclude income such as interest income and any government grants received during COVID 19, and is also reduced for variable platform fees

² FUM is presented on a closing balance basis. Net movement is inclusive of indicative net inflows and market movements

³ HY2023 is presented based on results to 31 December 2022

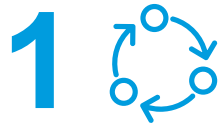
⁴ CAGR has been calculated to 30 June 2022 and excludes the acquisition of Implemented Portfolios

⁵ HY2023 is presented based on results to 31 December 2022. Implemented Portfolios Pty Ltd was acquired on 4 August 2023 with FUM of \$1.8bn at acquisition

Key focus areas

Technify

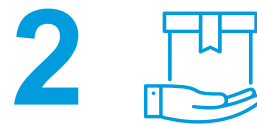
Drive the right combination of best-in-class proprietary and partner technology to scale up, increase capacity to grow and be a leader in our key markets



Productivity

Further optimise our operating model

A multiple product and services business driving best-in-class margins within each client segment



Distribution

Broaden and deepen our strength around distribution

Advisers become a client for life by having multiple solutions with us



Innovation

Take to market new products and services

Development of leading, outwardly looking client-driven solutions

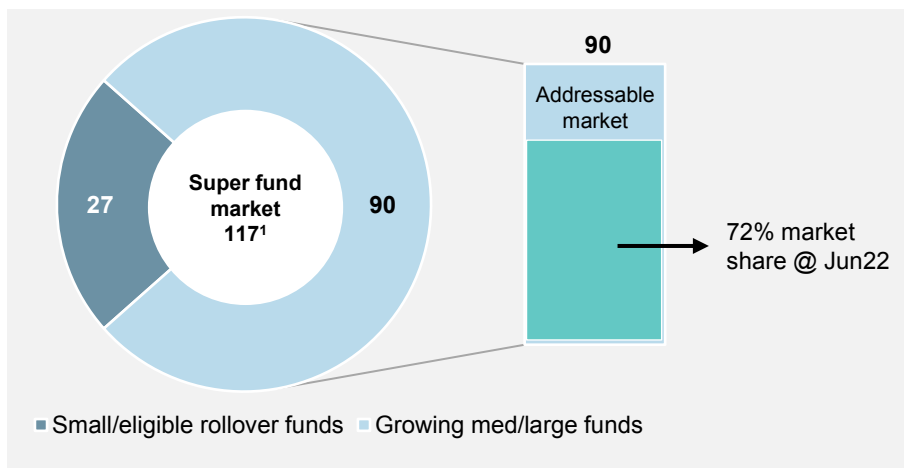
Enabled and delivered by a highly experienced team



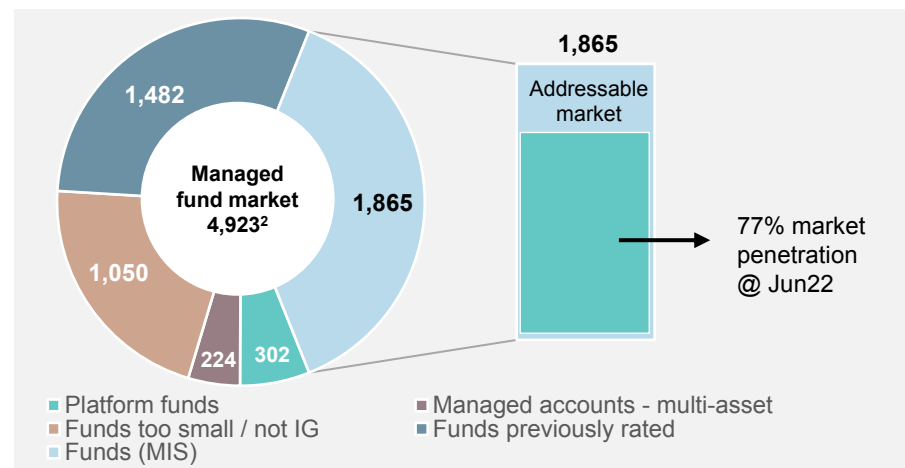
Q&A

Unrivalled market penetration in our chosen markets

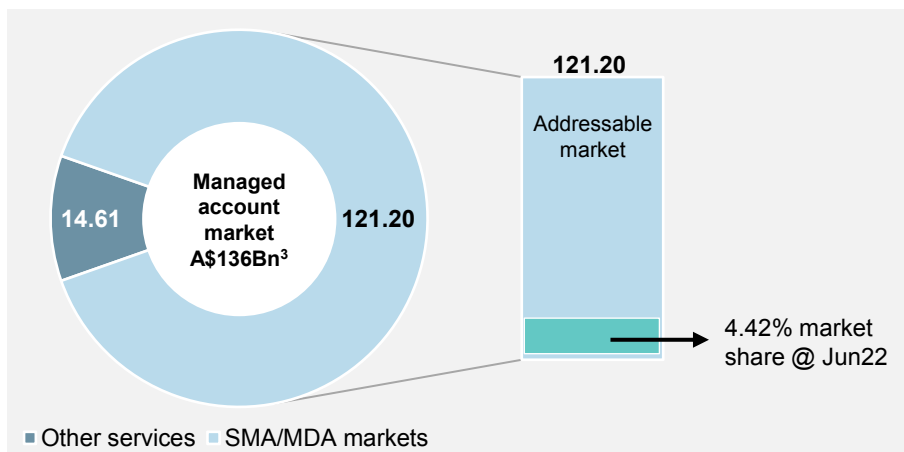
Superannuation fund market (#)



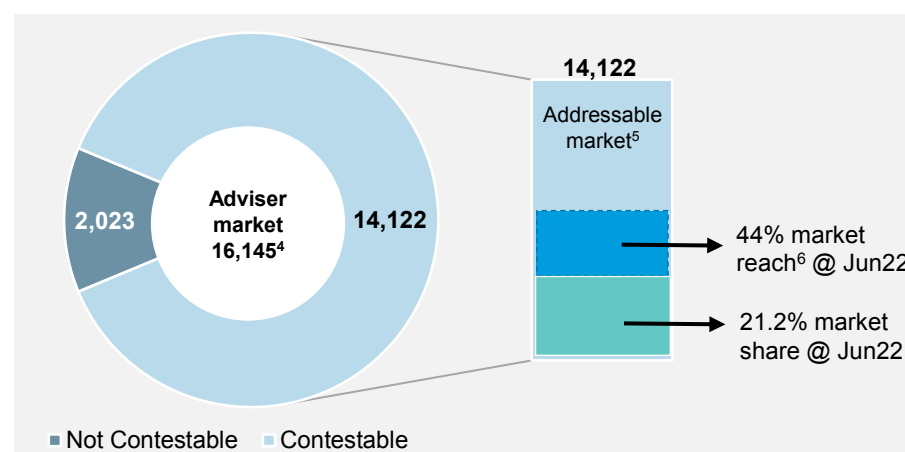
Managed fund research market (#)



Managed account market (A\$bn)



Financial adviser market (# iRate)



¹ APRA
² Managed Fund Market based on approximate 8% YoY growth applied to size of the Managed Fund Market quantified last year (8% being the 3 year CAGR to June 2021)
³ IMAP FUM Census June 2022
⁴ ASICs Financial Adviser Register
⁵ Financial Adviser market has been split into contestable and not contestable. Contestable is any advisor eligible to provide Financial Product Advice Managed Investment Schemes including IDPS
⁶ Market reach refers to all iRate subscribers identified as financial advisers based on internal data plus any financial advisers at those practices/accounts not currently subscribed to iRate

Lonsec's approach to ESG and sustainability

Philosophy

The incorporation of ESG considerations into investment analysis by fund managers is likely to improve risk or return outcomes and support managers to achieve their investment objectives

ESG Assessment

Lonsec incorporates an **assessment of a manager's ESG integration** as a factor in the investment rating of 1,450+ Funds, using the framework provided by the PRI's six principles¹:

1. the extent of public commitment to ESG;
2. strength and disclosure of the ESG policy framework;
3. evidence of integration of ESG factors into the investment process;
4. depth and usefulness of public reporting on ESG activities;
5. evidence of seeking disclosures on key ESG issues; and
6. evidence of genuine collaboration.

Lonsec

Vanguard MSCI Australian Small Companies Index ETF

ESG Integration

- Lonsec's ESG integration assessment considers the rigour and structure of the ESG process for the Fund, as well as how well it integrates into the overall investment process and the Manager's overall policy and reporting framework. The assessment is not intended to assess the underlying holdings of the Fund's portfolio or the Manager's adherence to any form of impact, green/sustainable or ethical standards.
- ESG integration for index tracking portfolios is largely limited to stewardship and engagement activities plus active voting, unless ESG considerations are clearly incorporated within the index. As such, for non-ESG driven indices, the ESG score provided by Lonsec is primarily an assessment of the overall ESG adoption, commitment and policy framework implemented at the Manager level. Further, Lonsec notes that simple sector exclusions do not constitute the incorporation of ESG.
- At the overall corporate level Lonsec views the Manager's overall ESG framework as slightly ahead of peers. The Manager has articulated a public commitment to ESG with evidence in their public position and policy framework. The ESG policy:

People and Resources

The Vanguard Group Inc was established in 1975 as a mutually-owned organisation and is the world's largest mutual fund company. Vanguard continues to experience rapid asset growth and as at 30 June 2022 had approximately AUS\$10.3 trillion in assets under management (AUM). Vanguard's global AUM is skewed towards passive, with AUS\$1.1 trillion in AUM. In terms of the asset class break-down, Vanguard has AUS\$7.5 trillion in equities and AUS\$2.8 trillion in bonds. Globally, Vanguard employs over 17,000 staff throughout offices located in the Americas, Europe and the Asia-Pacific. Vanguard Investments Australia Ltd ("Vanguard Australia") was established in 1996 as a wholly owned subsidiary of Vanguard Group Inc (US). As at 30 June 2022, Vanguard Australia managed over AUS\$112 billion across more than 80 managed funds and ETFs in the Australian market-place.

Size and experience

| NAME | POSITION | EXPERIENCE INDUSTRY / FIRM |
|--------------|---------------------|----------------------------|
| DUNCAN BURNS | HEAD OF INVESTMENTS | 26 / 10 |

Sustainability

Lonsec believes that investors do seek to understand how their portfolios are contributing to, or detracting from these key environmental and social challenges.

Lonsec's Sustainability Report and Score have been designed to help investors to assess portfolios in this way. The Lonsec Sustainability Score assesses funds against the UN's Sustainable Development Goal (SDG) framework².

Company data measuring company alignment to the SDGs is supplied by data partner, Impact Cubed.

Lonsec

Sustainability Report | Powered by SUSTAINABLE INSTITUTIONS

Australian Ethical Australian Shares Fund (Wholesale)

Key information

APR Code: AUG0018AU
 Asset Class: Australian Equities
 Sector: Australian Large Cap
 Sub Sector: Growth
 Published: 31 January 2023

Overall Sustainability Score

The Sustainability Score of five stars indicates this Fund is in the top 10% of all Lonsec-rated Australian equity funds, based on the Lonsec Sustainability model. The model measures the overall net goodness in a portfolio by combining the contribution of the Fund to the Sustainable Development Goals, netted against the Fund's controversial activities measure into a single, peer ranked score. The score does not constitute a rating. To view the Fund's Product Rating, access the [Product Rating](#) on iRat.

The Fund's Sustainable Development Goals (SDG) contribution

Estimated contribution based on a \$10,000 portfolio



Sustainability @ Lonsec

Sustainability@Lonsec Is a Sustainability Committee, chaired by Head of Sustainability Research.

Established to ensure that Lonsec is aligned to the standards to which we hold Fund Managers and Super Funds.

The Committee works across the business to identify and execute internal sustainability initiatives that will make a real and measurable difference. They also play a role in ensuring that Lonsec authentically leads the market when it comes to sustainability, across products, research, insights and content.



¹ The 2006 UN Principles for Responsible Investment (PRI) provide a framework for investors to incorporate ESG factors into their investment decision-making and ownership practices

² [The UN 2030 Agenda for Sustainable Development](#) is a blueprint for peace and prosperity. At its heart are the 17 SDGs, which are an urgent call for action by all countries, in a global partnership

Lonsec's approach to investments

Philosophy

Generate long term returns with a focus on managing downside risk

| | Lonsec Investment Solutions | Implemented Portfolios |
|--|--|---|
| Style | Multi-factor | Valuation |
| Objectives | Cash + | Long term absolute return focused |
| Benchmark | FE Peer Group | ST benchmark agnostic, LT match market |
| Investment time horizon | Dependent on risk profile : 2 years to 7 years+ | 5 - 7 years + |
| Asset Allocation | Dynamic – ranges aligned to add 0.50% p.a from DAA | Dynamic – very broad ranges i.e. can go to 0% |
| Investment Vehicles | Managed Funds, ETFs (domestic), Direct Equities | ETFs (domestic & offshore), hybrids, direct equities via JPS |
| Portfolio Suite | Multi-asset, Retirement, Sustainable, Listed Diversified, Core Australian Equities, Income Australian Equities, Bespoke SMAs | IPL Models, ESG Models, JPS Models |
| Performance Profile | Expect to perform across market cycle and underperform in extreme value or growth driven market | Expect to outperform in valuation driven major bear market & underperform in late-stage extreme bull market |
| Performance during major bear-market (-40% plus) | Miss 5-15% of the downturn (out of 40%) | Miss 15 to 30% of the downturn (out of 40%) |
| Performance During Bull Market | Expect to keep pace with the market | Expect to lag the market |
| Neutral position (growth / defence) | 60/40 | 50/50 |

Lonsec's approach to investment governance

Philosophy

Portfolios governed by committees. The Product Investment Oversight sub-board Committee oversees Lonsec's overall investment program & objectives, whilst delegating investment decisions to the various investment committees



Lonsec's proprietary data, content and assets

Research

- Key proprietary data, insights, tools in research:
- Investment ratings and reports on 1450+ investment products
- Investment rating model, with individual scoring on different material managed fund factors
- ESG score on 1450+ funds
- Data set of ESG factors
 - ESG exclusion factors
 - ESG factors (memberships, signatories, policies, RI style, data vendors etc)
 - 4000 Companies
 - Industry leading Sustainability Reporting
- Data set on individual fund factors across asset classes (eg RE, custodian, team size, team experience etc)
- Rating model for ASX listed securities (APL focused rather than trading recommendations)
- 200+ ETFs, Option to procure further data on unrated funds

Sales & Marketing

- Extensive Advisor Contacts Database
- Extensive financial services contacts data within both the Lonsec and IPL email marketing lists
- FOTY Awards – industry's biggest fund and super awards
- Advisor Symposium - annual high-profile / high turnout industry event

SuperRatings

- Largest superannuation database in the market; established in 2002
 - More than 9 million total proprietary data records
 - Market leading methodology for analysis of defined contribution funds that has been evolved over 20 years and wider application possible
- Coverage of approximately 250 funds, 1,100 products, and 16,000 options throughout the 20+ year period
 - Captures disclosure documents for major super funds in the market
 - Documents available on demand
 - 2,400 disclosure documents reviewed per annum
- Collect data on Investment Performance data, Option Asset Allocation, Product and Option Fees, Member Assets and Accounts data going back 20 years, and Insurance data going back 15 years
- Additional 1,500 data points collected around Fund Administration, Member Servicing, Investment Strategy, Governance and ESG via an annual RFI to Super Funds
- Services offered:
 - Investment Performance, Fees, Asset Allocation, Product Features, etc.
 - Client base: most major super funds
 - Partnerships: include asset consultants, sovereign wealth fund, and regulator
- Tailored benchmarking service for Trustees and Executive Teams of major super funds. Annual service that analyses, interrogates the key trends producing actionable insights for super funds. Key provider in market for this service

Investment Solutions

- Industry leading bespoke ESG Products
- Independent MDA service provider
- Market-leading 50+ SMA model portfolios
 - Offered on 10 platforms
- Market-leading 19 IMA model portfolios
 - Offered on 3 platforms

Technology

- Centralised research data from pre-contract to report publication within Lonsec Data Hub (LDH)
 - Consolidated view of 20+ Indices
 - Power BI connectivity for insights and reporting
- Centralised Research workflow and Research Analyst portal in “At en a”
 - Research managers have a clear view of their work pipeline
 - Operations to monitor process and compliance
 - E2E Revenue visibility
- Platform-specific Portfolio rebalancing instructions with “Portfolio Implementation System (PIS)” for the L S business
- IRATE – market leading investment research platform providing financial professionals with access to our full range of financial product research, ratings and analytical tools. Key Advisor distribution platform
- SMART – analyses, evaluates and compares super and pension products from Australia's leading funds



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