

# REAL ASSET MANAGEMENT (RAM) EDUCATION INVESTMENT PLAN



**THE REAL ASSET MANAGEMENT EDUCATION PLAN IS A LONG TERM WEALTH CREATION VEHICLE DESIGNED TO PROTECT AND GROW YOUR FAMILIES WEALTH, IN A TAX EFFECTIVE INSURANCE INVESTMENT PRODUCT STRUCTURE.**

## RAM EDUCATION INVESTMENT PLAN

RAM Education Investment Plan is a simple and tax effective way to save for expected education expenses. The Plan is designed to operate as a "Scholarship Plan" for the purposes of the Income tax Assessment Act 1997 and as such, provides certain tax features that are not available for other kinds of investment products.

The unique structure combines the benefits of long-term investment in managed funds, with the taxation and estate planning benefits of a life insurance investment product structure.

## FEATURE

- ◆ Tax Paid Structure – moving assets from investors name into the Insurance Company benefit funds, creating financial privacy with maximum tax rate of 30%
- ◆ Capital can be withdrawn at any time, tax free and used for any purpose
- ◆ Income can be withdrawn any time, with taxation concessions applying when used for approved education expenses, and after 8+ years for ordinary purposes, with maximum tax concession after 10 years.
- ◆ Investor retains complete control of assets and beneficiary/student nominations at all times
- ◆ Flexible – can amend portfolio within the plan, without incurring personal taxation issues and no minimum investment term
- ◆ Estate Planning features – treated as a non-estate asset with the insurance company carrying out your binding beneficiary nominations
- ◆ Asset Protection features – protection from bankruptcy proceedings to fund the education expenses ongoing

## ALL ABOUT PERFORMANCE – CONSISTENT, RESILIENT RETURNS

At Real Asset Management we have a range of diversified Income and Growth focussed investments in AUD or USD available for you to choose from

INVESTMENT OPTIONS	Expected Long Term Return Pre Tax p.a.	Income/ Growth
RAM Australia Credit Fund	4.0%	Income
RAM Australia Hybrid Income Fund	4.0%	Income
RAM USD HY Hybrid Income Fund	4.0%	Income
RAM Real Income Fund	6%-8%	Income + Growth
RAM Australia Property Fund	6%-8%	Income + Growth
RAM Multi-Asset Class Growth Fund	8%-10%	Growth

Past Performance is not an indicator of Future Performance. Fund Returns are estimated in Australian Dollars prior to management fees and taxation.

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## EXAMPLE USES

The flexible product can be used in a number of ways to maximise the benefits, either by Australian Tax Payers or Non-resident Investors.

### Australian Tax Payers

Australian high marginal tax payers may choose to maximise the power of compound interest and investing in a lower tax environment over the longer term, in a structure with asset protection and estate planning benefits, whilst retaining complete flexibility to withdraw capital without taxation consequences at any time

### Non-Resident Tax Payers

Offshore Investors may want a combination of financial privacy, and a tax effective vehicle to save and fund their children's global education & living expense, potentially achieving a 0% tax rate over limited investment periods, and no minimum investment term.

### Example Approved Education Expenses

- ◆ Course fees & Tuition
- ◆ Accommodation & reasonable travel costs for students living away from home
- ◆ Uniforms, books & Equipment
- ◆ Music/Sport lessons and equipment
- ◆ Student can study anywhere globally

**Product Issuer** Centuria Life Limited

**Investment Manager** Real Asset Management

**Registry & Custodian** Boardroom Limited

**Auditor** KPMG

**Regulator** APRA, ASIC

## Contact Us

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