Repricing Summary Table

Base premium rate changes (excluding age or indexation increases)

For adviser use only

Resolution Life

Changes apply to selected covers – so not all clients or policies will be affected. Your clients may also see additional changes due to age-based increases, and indexation (CPI) (if opted in).

	Firstcare Lifetime Protection policies (FLP)[3]	Policies - ex AC&L	Elevate and ex-AXA policies
Cover type	**% base premium rate change[1]**		
Total and Permanent Disability (TPD)	25%	20%	30%
Income Protection / Business Expense – white-collar occupations[2]	10%	10%	10%
Death	No change	No change	No change
Trauma	No change	No change	No change

1. The percentages shown in the table reflect changes to the underlying base premium rates only and will apply for all plans and options to which the underlying base premium rates apply. Your client's total premium at renewal may increase by more than this, as it can also be affected by other factors such as their age, discounts applicable and any inflation adjustments applied to their cover. Percentages shown may differ due to calculation methodology and rounding.

2. White-collar occupations are categories 2A, 2S, and A for Firstcare Lifetime Protection policies and category A for all other policies.

	Firstcare Lifetime Protection policies (FLP)[3]	Policies - ex AC&L	Elevate and ex-AXA policies
When we start writing to customers	17 August 2026 (45 days' notice)	5 September 2026 (100 days' notice)	5 September 2026 (100 days' notice)
When new premium rates will apply – for policy anniversaries on or after	1 October 2026[3]	14 December 2026	14 December 2026

3. Firstcare - Lifetime Protection TPD policies that were transferred from GIO will have the rate change effective from 14 December, with the SEN sent 100 days prior to policy anniversary.