[Include usual address header for products that receive this letter standalone 100 days in advance]

Your premium rates are changing – your protection stays the same

[products that receive this letter 100 days in advance (CLAS OR FLP ex-GIO)

Dear <First Name>,]

Thank you for trusting us with your insurance cover. It helps financially protect you and your loved ones if the unexpected happens.

We are writing to let you know that the premium rates used to calculate the cost of your insurance cover will increase on **<DD Month YYYY>**. Below, we explain what this means for you, why this is happening, and what options are available. Your policy and the protection it provides for you and your loved ones remains the same.

What is changing?

Starting from your policy anniversary on <DD Month YYYY>, the following changes will apply to the premium rates of your policy:

Insured person	**Benefit type**	**Premium rate increase**
<Insured person name>	<TPD Benefit name>	<X>%*
	<IP Benefit name>	<X>%*

*The percentage shown above reflects changes to the underlying premium rates only and will apply for all policies in plans and options to which this underlying premium rate applies. Your total premium at renewal may increase by more than this, as it can also be affected by other factors such as your age, discounts applicable and any inflation adjustments applied to your cover.

[products that receive this letter with their Anniversary Notice (FLP for some products)

We have also sent you your annual notice that outlines your premium for the year ahead, including these changes. Please take the time to read it carefully and contact us or your financial adviser with any questions or to discuss your options.]

[products that receive this letter 100 days in advance (CLAS OR FLP ex-GIO)

Your upcoming new premium notice will be sent in 6 weeks' time and will outline your premium for the year ahead, including these changes. Please take the time to read it carefully and contact your financial adviser or us with any questions or to discuss your options.]

For more information, please visit **resolutionlife.com.au/premiumupdate**

Why our premium rates are increasing

As your insurer, our purpose is to be there when you need us most – and that means paying claims reliably.

In 2025, we paid over $900 million in claims to 8,963 customers facing serious illness, injury or loss, which equals $2.5 million per day. Like all life insurers, we regularly review premiums, which may go up or down depending on the cost of claims. In recent years, the number of claims and the cost of paying them have continued to rise across the life insurance industry.

We know premium increases are difficult. Since 2022, we've absorbed some of the rising cost of claims to help minimise changes. However, these costs have continued to grow, and we can no longer offset them fully. As a result, we have made the decision to increase premium rates to ensure we can continue providing the cover you rely on.

[if communications_preference = digital

For more information about why our premium rates are increasing, please refer to this flyer.]

[if communications_preference = paper

For more information about why our premium rates are increasing, please refer to the enclosed flyer.

Your cover is flexible

There are options available to you if you'd like to manage the costs of these changes. For example, you may choose to adjust your level of cover or review your benefit types. Where available, you may also be able to opt out of your cover increasing each year with inflation. You can discuss your options around affordability with your financial adviser or call us on 133 731 option 4 ext. 50012, available Monday to Friday 9.00am to 5.00pm (AEST/AEDT).

For more options on how to manage your cover, see **resolutionlife.com.au/affordability.** To view your current premium and how much you're insured for, please refer to your most recent statement or log in to My Resolution Life customer portal at **resolutionlife.com.au.**

[products that receive this letter standalone 100 days in advance (CLAS OR FLP ex-GIO)

Need more information?

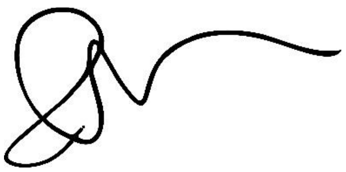
If you have any questions, please speak to your financial adviser:

- <Adviser Name>
- <Adviser phone>
- <Adviser email>

If you need to contact us:

- The fastest way is to chat with us online at **resolutionlife.com.au**
- Submit an enquiry at **resolutionlife.com.au/enquiry**
- Call us on 1800 879 078.

Yours sincerely,



Sean McCormack
Group Chief Commercial Officer
Resolution Life Australasia

What you need to know

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