

Monthly Investment Performance

as at 30 June 2023

Resolution Life

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Information about your investment performance

Past performance should not be taken as an indication of future performance

Returns are calculated from historical crediting rates declared or changes in investment unit prices over the period shown.

Returns are after fees, costs and investment earning tax included in the unit price or crediting rate declared (rebates are excluded). They assume a sum of money invested at the beginning of the time period and not drawn upon or added to throughout that period.

The actual rate of return of your account will vary from those shown depending on individual plan features such as direct fees and taxes you may have to pay and the timing of contributions, switches and withdrawals.

The investment earnings of superannuation and non-superannuation products are subject to different rates of tax which affect the returns.

You should exercise caution in making judgement about the quality of a superannuation fund (superannuation investment option) or investment option based on this past performance. Past performance is not indicative of future performance. Any number of factors can cause performance comparisons to be inaccurate, including:

Asset allocations

The strongest explanation of performance differences between investment options is the amount allocated to different classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their investment objective. Each type of asset allocation has a different level of risk. Typically, growth assets can be more volatile for example, Australian Equities tend to be more volatile than Australian Bonds.

Pricing policies

The methodology used to assess the value of the underlying investments of the investment option, and how often any returns are applied to your account. Sometimes pricing and/or allocation of returns can cause performance to be distorted over time (ie not reflect the actual price you would receive if the underlying assets were sold on that day), which can mean inequities between members returns.

Timing of your contributions

Your returns may differ substantially to those shown, due to the timing of your contribution. This is due to the timing and amount of any deductions or switches from your account including any fees not incorporated into the unit price.

Another thing to consider when comparing performance is your ability to access superannuation when you want it. The frequency that the provider allows redemptions, the amount of the redemption that they can suspend or freeze, which is often impacted by the amount allocated to underlying assets which are not easily sold, and any fees or costs associated with redeeming the investment.

You can find out more about our approach to these items and how they impact on the return in your investment option at resolutionlife.com.au.

What you need to know

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Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Accelerator Personal Superannuation Plan				
Balanced	6.23	4.23	3.8	5.04
Capital Guaranteed ¹	2.64	1.9	2.04	2.88
Cash	2.27	1.01	0.96	1.16
Equity	9.53	11.31	7.32	7.89
Fully Guaranteed ¹	2.64	1.90	2.04	2.88
Managed	8.31	6.81	5.35	6.63
Property	0.1	6.89	4.76	6.72
Flexible Income Pension (ULKP)				
Balanced Growth	8.82	6.51	4.77	6.70
Capital Guaranteed Fixed Interest	0.00	0.00	0.69	0.72
Conservative	4.10	1.70	2.14	3.41
Flexible Income Plan (entry fee option)				
Cash	2.25	0.84	1.04	0.80
Diversified Balanced ²	9.78	6.73	4.77	6.10
Diversified Conservative ²	4.74	1.27	1.51	2.74
Listed Property	-5.36	5.54	3.17	5.56
Multi-manager Australian Equities	9.33	10.38	6.38	7.64
Property Biased	3.85	4.14	3.22	5.53
Secure	3.76	1.04	1.69	3.10
Flexible Income Plan (nil entry fee and exit fee option)				
Cash	2.30	0.86	1.04	0.49
Diversified Balanced ²	9.79	6.87	4.60	5.70
Diversified Conservative ²	4.74	1.27	1.27	2.30
Listed Property	-5.36	5.51	2.92	5.12
Managed	10.03	8.19	5.58	6.47
Matched	6.31	3.84	3.03	4.30
Multi-manager Australian Equities	9.34	10.35	6.10	7.17
Property Biased	5.00	5.55	4.73	5.98
Flexible Pension Plan (entry fee option)				
Cash	2.25	0.84	1.04	0.80
Diversified Balanced ²	9.78	6.73	4.77	6.10
Diversified Conservative ²	4.74	1.27	1.51	2.74
Property Biased	3.85	4.14	3.22	5.53
Secure	3.76	1.04	1.69	3.10
Flexible Pension Plan (exit fee option - mature)				
Cash	2.25	0.84	1.04	0.80
Diversified Balanced ²	9.77	6.72	4.79	6.11
Diversified Conservative ²	4.73	1.27	1.51	2.74
Diversified Fixed Interest	-0.37	-5.04	-1.10	0.71
Managed	8.64	6.67	4.80	6.37
Matched	6.30	3.86	3.29	4.74
Property Biased	3.82	4.13	3.21	5.51
Secure	3.75	1.04	1.68	3.10
Flexipol Superannuation Plan				
Capital Guaranteed ¹	1.51	1.15	1.23	2.47
Goldline Personal Superannuation Plan				
Balanced	6.23	4.23	3.80	5.04
Capital Guaranteed ¹	3.03	2.30	2.43	3.27
Cash	2.27	1.01	0.96	1.16
Equity	9.53	11.31	7.32	7.89
Fully Guaranteed ¹	3.02	2.30	2.44	3.27
Managed	8.31	6.81	5.35	6.63
Property	0.10	6.89	4.76	6.72
Investment Linked Personal Superannuation Bond (ULASP)				
Investment Linked Superannuation Plan (ULA)				
All Growth	12.51	8.92	6.13	7.83
Australian Share	13.98	12.29	8.61	8.27
Balanced Growth	8.46	5.91	4.41	6.08
Capital Guaranteed Fixed Interest	0.00	0.00	0.07	0.35
Conservative	3.11	1.14	1.68	3.00
Direct Property	-0.04	6.37	4.75	5.80
International Share	16.06	9.74	8.66	11.12

1. These portfolios accrue interest at the declared crediting rate.

2. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Investment Linked Personal Superannuation Plan (ULS)				
All Growth	12.51	8.92	6.13	7.83
Balanced Growth	8.46	5.91	4.41	6.08
Conservative	3.11	1.14	1.68	3.00
Investment Linked Superannuation Plan (ULI)				
All Growth	12.51	8.92	6.13	7.83
Balanced Growth	8.46	5.91	4.41	6.08
Cash Based	1.27	-0.43	-0.28	0.14
Conservative	3.11	1.14	1.68	3.00
MultiFund Flexible Income Plan (ULMA)				
All Growth	13.06	9.61	6.59	8.14
Australian Bond	0.51	-4.16	-0.49	1.12
Australian Share	15.97	11.74	7.21	7.96
Australian Share 2 ²	12.22	11.19	7.00	8.36
Australian Share 3 ²	15.54	12.37	5.79	6.94
Australian Share 4 ²	11.48	12.51	6.98	7.54
Australian Share Index	13.89	11.01	7.10	8.21
Balanced Growth	8.76	6.32	4.80	6.55
Cash	0.00	0.00	0.09	0.36
Conservative	3.99	1.59	2.03	3.30
Future Directions Australian Bond	0.12	-4.60	-0.89	0.68
Future Directions Balanced	6.06	5.49	3.67	5.80
Future Directions Conservative	2.66	0.91	1.04	2.59
Future Directions Growth	7.13	7.30	4.41	6.81
Future Directions High Growth	8.19	7.84	4.57	7.14
Future Directions International Bond	-2.87	-5.81	-1.89	0.15
Future Directions Moderately Conservative	4.22	2.96	2.19	4.06
Hedged International Share ²	19.24	10.18	6.53	8.89
High Growth	10.73	8.28	5.81	7.67
International Bond (closed to new investors)	-2.19	-5.45	-1.61	0.44
International Bond 2 ²	0.18	-2.42	0.16	1.62
International Share (closed to new investors)	16.83	10.14	8.87	11.62
International Share 2 ²	20.28	9.15	9.97	11.10
International Share Index	20.00	11.62	9.59	11.09
Listed Property Trusts	7.22	7.60	4.38	7.14
Managed Income ²	1.39	-0.86	-0.49	0.91
Moderate Growth	6.37	3.95	3.39	4.93
Specialist Australian Share	12.98	10.31	6.69	7.90
Specialist International Share	16.40	9.54	8.24	10.71
Specialist Property and Infrastructure	-0.16	4.89	2.21	4.84
MultiFund Superannuation Bond (ULMB and ULMBN)				
All Growth	12.35	8.86	5.96	7.56
Australian Bond (only applicable to ULMBN)	0.51	-4.17	-1.09	0.33
Australian Share	13.82	12.23	8.43	7.99
Balanced Growth	8.31	5.85	4.24	5.81
Capital Guaranteed Fixed Interest	0.00	0.00	0.00	0.15
Conservative	3.21	1.15	1.48	2.68
International Share	15.90	9.81	8.64	11.02
Listed Property Trusts	6.00	13.71	7.97	8.47
Moderate Growth	5.89	3.43	2.95	4.29
Future Directions Balanced	5.95	4.63	3.04	4.96
Future Directions Conservative	2.49	0.17	0.29	1.62
Macquarie Australian Enhanced Equities	13.42	9.46	5.91	6.95
Personal Super Bond				
Capital Guaranteed ¹	2.00	1.53	1.91	2.90
Managed	8.18	6.67	5.21	6.50
Personal Superannuation Plan (ULES)				
All Growth	12.51	8.92	6.13	7.83
Australian Share	13.98	12.29	8.61	8.27
Balanced Growth	8.46	5.91	4.41	6.08
International Share	16.06	9.74	8.66	11.12
Portfolio Plan Personal Superannuation (UL)				
Portfolio Plan	9.09	7.04	5.48	7.23
Provider Personal Retirement Plan				
Cash	1.94	0.68	0.63	0.73
Diversified Balanced ²	6.79	5.08	3.69	5.21
Managed	7.99	6.51	4.96	6.15
Matched	5.95	3.96	3.42	4.57
Secure	3.96	1.59	2.09	3.18

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2. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Provider Top Up Retirement Plan				
Cash	1.27	0.50	0.52	0.38
Diversified Balanced ²	6.80	5.08	3.45	4.78
Managed	8.01	6.50	4.71	5.72
Matched	5.96	3.92	3.16	4.12
Secure	3.95	1.57	1.84	2.76
Retirement Bond (entry fee option)				
Australian Equities	8.86	10.27	6.15	6.59
Cash	1.94	0.68	0.62	0.45
Diversified Balanced ²	6.55	4.86	3.47	4.99
Diversified Conservative ²	3.31	0.66	1.00	2.15
Diversified Fixed Interest	0.38	-4.13	-1.06	0.36
Diversified Growth ²	8.26	7.25	4.92	6.37
Listed Property	-3.95	5.16	2.90	5.00
Managed	7.76	5.95	4.33	5.46
Matched	5.70	3.41	2.83	3.92
Multi-manager International Equities	12.00	9.41	7.06	9.34
Property Biased	4.23	4.49	3.46	4.77
Secure	3.60	1.09	1.55	2.60
Retirement Bond (exit fee option)				
Australian Equities	8.85	10.33	5.79	5.88
Cash	1.94	0.68	0.61	-0.05
Diversified Balanced ²	6.56	4.85	3.05	4.26
Diversified Conservative ²	3.28	0.63	0.56	1.38
Diversified Fixed Interest	0.38	-4.16	-1.47	-0.39
Diversified Growth ²	8.27	7.24	4.54	5.69
Diversified High Growth ²	9.81	8.72	5.30	6.62
Listed Property	-4.03	5.03	2.35	4.16
Managed	7.72	5.90	3.88	4.70
Matched	5.79	3.39	2.35	3.14
Property Biased	4.28	4.44	2.99	3.94
Secure	3.59	1.03	1.08	1.82
Retirement Bond (exit fee option - mature)				
Australian Equities	8.92	10.32	6.16	6.60
Cash	1.95	0.69	0.62	0.45
Diversified Balanced ²	6.55	4.86	3.47	5.00
Diversified Conservative ²	3.33	0.68	1.01	2.14
Diversified Fixed Interest	0.39	-4.15	-1.08	0.35
Diversified Growth ²	8.30	7.27	4.84	6.34
Diversified High Growth ²	9.81	8.78	5.75	7.35
Listed Property	-3.96	5.06	2.83	4.90
Managed	7.76	5.94	4.33	5.46
Matched	5.71	3.44	2.83	3.93
Property Biased	4.28	4.51	3.47	4.77
Secure	3.65	1.09	1.54	2.59
Retirement Security Plan				
Growth	2.97	7.51	5.81	6.67
Guaranteed ¹	4.42	3.17	3.08	3.74
High Growth	3.24	8.97	6.63	7.55
Managed	7.72	6.24	4.78	6.04

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2. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
RLA Allocated Pension Plan (entry fee option and exit fee (mature) option)						
Cash	2.27	0.84	1.03	0.70		
Colonial First State Wholesale Imputation Fund	13.90	11.39	7.71	8.82		
Diversified Fixed Interest	0.03	-4.71	-1.03	0.54		
Diversified Growth ²	12.19	9.40	6.23	7.34		
Diversified Secure Growth ²	7.61	4.32	3.33	4.47		
Listed Property	-5.18	5.59	3.10	5.32		
Multi-manager Australian Equities	9.59	10.52	6.43	7.62		
Multi-manager International Equities	14.18	11.10	8.12	10.40		
Multi-manager Secure	4.79	1.39	1.55	2.70		
Pre-mixed Balanced ²	9.94	6.87	4.82	6.08		
Shielded	8.70	6.68	4.68	6.15		
Wholesale Global Equity - Index Fund ¹	19.38	12.27	9.82	-	9.90	21/01/14
RLA Allocated Pension Plan (nil entry / nil exit fee option)						
Cash	2.27	0.84	1.03	0.49		
Colonial First State Wholesale Imputation Fund	27.17	15.57	9.93	9.71		
Diversified Fixed Interest	-0.02	-4.77	-1.21	0.24		
Diversified Growth ²	12.17	9.42	6.05	7.04		
Diversified High Growth ²	0.00	0.00	0.00	-4.33		
Diversified Secure Growth ²	7.61	4.32	3.18	4.19		
Listed Property	-3.93	7.12	3.86	5.54		
Multi-manager International Equities	14.86	12.08	9.35	11.32		
Multi-manager Secure	4.78	1.39	1.43	2.43		
Pre-mixed Balanced ²	9.93	6.92	4.70	5.79		
Shielded	12.82	9.12	6.03	6.61		

1. This investment option is closed to new members.

2. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
RLA Personal Super Plan (entry fee option and exit fee (mature) option)						
Australian Equities	9.05	10.80	6.66	-	7.48	30/04/12
Cash	1.94	0.68	0.62	0.35		
Colonial First State Wholesale Imputation Fund	13.42	10.04	6.72	7.61		
Diversified Fixed Interest	0.34	-4.12	-1.18	0.16		
Diversified Growth ⁴	8.46	7.43	4.85	6.31		
Diversified High Growth ⁴	9.99	8.97	5.81	7.36		
Diversified Secure Growth ⁴	5.49	3.35	2.48	3.72		
Listed Property	-3.87	5.30	3.00	5.01		
Multi-manager Australian Equities	7.87	9.05	5.31	6.66		
Multi-manager International Equities	12.07	9.55	7.12	9.33		
Multi-manager Secure	3.35	0.83	1.12	2.19		
Pre-mixed Balanced ⁴	6.71	5.15	3.70	5.18		
Shielded	7.73	5.93	4.25	5.34		
Specialist Australian Share ²	10.20	8.93	3.65	6.71		
Wholesale Global Equity - Value Fund ³	10.23	8.91	3.65	6.68	8.76	21/01/14
RLA Personal Super Plan (exit fee option)						
Australian Equities	9.06	10.83	6.28	-	6.72	30/04/12
Cash	1.96	0.68	0.61	-0.16		
Colonial First State Wholesale Imputation Fund	13.34	10.06	6.33	6.91		
Diversified Fixed Interest	0.34	-4.12	-1.53	-0.52		
Diversified Growth ⁴	8.50	7.47	4.50	5.63		
Diversified High Growth ⁴	10.04	9.02	5.47	6.68		
Diversified Secure Growth ⁴	5.51	3.38	2.14	3.05		
Listed Property	-3.82	5.37	2.67	4.34		
Multi-manager Australian Equities	7.91	9.23	5.07	6.01		
Multi-manager International Equities	12.08	9.53	6.70	8.58		
Multi-manager Secure	3.37	0.83	0.75	1.51		
Pre-mixed Balanced ⁴	6.75	5.19	3.34	4.49		
Shielded	7.84	6.04	3.94	4.64		
Specialist Australian Share ²	10.22	8.87	3.39	6.01		
Wholesale Global Equity - Value Fund ³	10.25	8.85	3.38	5.98	5.36	21/01/14
RLA Personal Super Plan (nil entry / nil exit fee option)						
Cash	1.95	0.69	0.61	0.15		
Colonial First State Wholesale Imputation Fund	13.47	10.06	6.51	7.29		
Diversified Fixed Interest	0.35	-4.12	-1.31	-0.11		
Diversified Growth ⁴	8.45	7.42	4.67	6.00		
Diversified High Growth ⁴	10.02	9.00	5.66	7.07		
Diversified Secure Growth ⁴	5.54	3.35	2.34	3.45		
Listed Property	-3.88	5.28	2.82	4.70		
Multi-manager Australian Equities	7.92	9.10	5.14	6.35		
Multi-manager International Equities	12.03	9.55	6.63	8.88		
Multi-manager Secure	3.36	0.84	1.09	1.97		
Pre-mixed Balanced ⁴	6.69	5.13	3.55	4.89		
Shielded	7.85	5.98	4.14	5.14		
Specialist Australian Share ²	10.20	8.86	3.60	6.50		
Wholesale Global Equity - Value Fund ³	10.22	8.85	3.59	6.47	6.85	21/01/14

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. This investment option was previously the "AMP Wholesale Australian Equity - Value Fund" and was renamed in Nov 2021. Please refer to the Product Updates page and Investment Report for additional information on this investment option on our website.

3. This investment option is closed to new members.

4. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.