

Monthly Investment Performance

as at 31 March 2024

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 earnings 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 Savings Plan | | | | |
| Australian Equities | 12.48 | 7.54 | 7.77 | 6.42 |
| Balanced | 7.79 | 3.37 | 3.73 | 4.07 |
| Cash | 2.40 | 1.32 | 1.13 | 1.02 |
| Fully Guaranteed ¹ | 1.12 | 0.58 | 0.57 | 1.24 |
| Guaranteed ¹ | 1.02 | 0.46 | 0.48 | 1.20 |
| Managed | 9.96 | 5.03 | 5.16 | 5.19 |
| Property | 0.46 | 4.19 | 3.21 | 5.24 |
| Children's Investment Linked Insurance Bond (ULNSP) | | | | |
| Investment Linked Insurance Bond (ULASP) | | | | |
| Investment Linked Insurance Bond (no entry fee) (ULAN) | | | | |
| Australian Share | 11.41 | 6.71 | 6.51 | 5.27 |
| Balanced Growth | 9.80 | 3.75 | 4.42 | 4.69 |
| Capital Guaranteed Fixed Interest | 0.00 | 0.00 | 0.00 | 0.08 |
| Cash Based | 2.12 | 0.41 | -0.09 | -0.03 |
| Diversified Share | 12.19 | 5.29 | 6.10 | 5.79 |
| International Share | 17.93 | 10.06 | 8.97 | 9.31 |
| Moderate Growth | 7.58 | 2.21 | 2.87 | 3.48 |
| Children's Investment Plan (ULEN) | | | | |
| Personal Investment Plan (ULEJ) | | | | |
| Listed Property 3 ² | 27.80 | 8.08 | 5.41 | 7.48 |
| Australian Share | 11.41 | 6.71 | 6.51 | 5.27 |
| Balanced Growth | 9.80 | 3.75 | 4.42 | 4.69 |
| Capital Guaranteed Fixed Interest | 0.00 | 0.00 | 0.00 | 0.08 |
| Cash Based | 2.12 | 0.41 | -0.09 | -0.03 |
| Diversified Share | 12.19 | 5.29 | 6.10 | 5.79 |
| International Share | 17.93 | 10.06 | 8.97 | 9.31 |
| Moderate Growth | 7.58 | 2.21 | 2.87 | 3.48 |
| Children's Portfolio Plan (ULC) | | | | |
| Portfolio Plan (UL) | | | | |
| Portfolio Plan | 10.51 | 4.56 | 5.35 | 5.69 |
| Corporate Super Bond (Series 1) | | | | |
| Australian Equities | 14.88 | 8.52 | 8.76 | 7.13 |
| Cash | 3.16 | 1.51 | 0.86 | 0.69 |
| Guaranteed Plus ¹ | 2.15 | 0.94 | 0.82 | 1.16 |
| Managed | 12.12 | 5.61 | 5.67 | 5.83 |
| Corporate Super Bond (Series 2) | | | | |
| Guaranteed Plus ¹ | 1.96 | 0.88 | 0.76 | 1.03 |
| Managed | 11.92 | 5.41 | 5.46 | 5.63 |
| Flexible Annuity Plan (entry fee option) | | | | |
| Conservative | 6.40 | 1.84 | 2.08 | 3.13 |
| Diversified Balanced | 13.80 | 5.57 | 6.28 | 6.12 |
| Diversified Conservative | 6.40 | 1.40 | 2.08 | 2.77 |
| Listed Property | 6.36 | 2.85 | 3.02 | 6.50 |
| Managed | 13.80 | 6.51 | 6.17 | 6.43 |
| Matched | 10.50 | 4.06 | 4.19 | 4.85 |
| Property Biased | 6.88 | 3.88 | 3.22 | 5.36 |
| Flexible Annuity Plan (exit fee option - mature) | | | | |
| Australian Equities | 15.79 | 9.57 | 9.82 | 8.11 |
| Cash | 3.74 | 1.82 | 1.32 | 0.90 |
| Conservative | 6.44 | 1.85 | 2.08 | 3.14 |
| Diversified Balanced | 13.79 | 5.56 | 6.26 | 6.11 |
| Diversified Conservative | 6.41 | 1.41 | 2.08 | 2.77 |
| Managed | 13.82 | 6.51 | 6.16 | 6.42 |
| Matched | 10.49 | 4.05 | 4.20 | 4.85 |
| Property Biased | 7.08 | 3.94 | 3.25 | 5.37 |
| Specialist International Share | 32.34 | 10.77 | 11.41 | 10.91 |
| Flexible Security Plan | | | | |
| Cash | 1.52 | 0.36 | 0.03 | -0.24 |
| Guaranteed ¹ | 0.47 | 0.26 | 0.22 | 0.61 |
| Managed | 8.69 | 3.71 | 3.77 | 3.75 |
| Flexipol Investment | | | | |
| Guaranteed ¹ | 0.64 | 0.33 | 0.33 | 1.10 |

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

2. This investment option has been renamed in March 2024. 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 |
|---|-------------|-----------------|-----------------|------------------|
| FutureGuard (entry fee option) | | | | |
| Australian Shares | 14.58 | 8.28 | 8.43 | 6.67 |
| Cash | 3.10 | 1.49 | 0.81 | 0.58 |
| Conservative ² | 5.40 | 1.54 | 1.96 | 2.71 |
| Diversified Balanced | 11.97 | 3.89 | 4.77 | 5.03 |
| Diversified Conservative | 5.40 | 0.70 | 1.48 | 2.18 |
| Diversified Fixed Interest | 0.64 | -2.83 | -1.29 | 0.40 |
| Listed Property | 4.19 | 1.35 | 1.47 | 4.91 |
| Managed | 11.98 | 5.56 | 5.55 | 5.61 |
| Matched | 9.22 | 3.48 | 3.79 | 4.15 |
| Property Biased | 6.12 | 3.92 | 3.56 | 4.74 |
| FutureGuard (exit fee option) | | | | |
| Australian Shares | 14.58 | 8.28 | 8.11 | 5.94 |
| Diversified Balanced | 11.98 | 4.12 | 4.63 | 4.34 |
| Diversified Fixed Interest | 0.56 | -2.90 | -1.65 | -0.33 |
| Listed Property | 3.09 | 0.27 | 0.39 | 3.79 |
| Managed | 11.97 | 5.33 | 5.18 | 4.91 |
| Matched | 9.93 | 3.67 | 3.62 | 3.55 |
| FutureGuard (exit fee option - mature) | | | | |
| Australian Shares | 14.59 | 8.29 | 8.44 | 6.72 |
| Cash | 3.10 | 1.49 | 0.82 | 0.58 |
| Conservative ² | 5.41 | 1.55 | 1.97 | 2.71 |
| Diversified Balanced | 11.99 | 3.91 | 4.78 | 5.02 |
| Diversified Conservative | 5.39 | 0.70 | 1.47 | 2.18 |
| Diversified Fixed Interest | 0.55 | -2.91 | -1.36 | 0.38 |
| Managed | 11.97 | 5.56 | 5.55 | 5.61 |
| Matched | 9.22 | 3.48 | 3.78 | 4.13 |
| Property Biased | 6.12 | 3.94 | 3.57 | 4.76 |
| Goldline Savings and Protection Plan | | | | |
| Australian Equities | 12.48 | 7.54 | 7.77 | 6.42 |
| Balanced | 7.79 | 3.37 | 3.73 | 4.07 |
| Cash | 2.40 | 1.32 | 1.13 | 1.02 |
| Fully Guaranteed ¹ | 1.35 | 0.71 | 0.67 | 1.37 |
| Guaranteed ¹ | 1.32 | 0.70 | 0.67 | 1.38 |
| Managed | 9.96 | 5.03 | 5.16 | 5.19 |
| Property | 0.46 | 4.19 | 3.21 | 5.24 |
| Guaranteed Investment Bond | | | | |
| Guaranteed ¹ | 1.19 | 0.90 | 0.61 | 0.60 |
| Investment Linked Children's Plan (ULN) | | | | |
| Investment Linked Plan (ULA and ULJ) | | | | |
| Balanced Growth | 9.80 | 3.75 | 4.42 | 4.69 |
| Cash Based | 2.12 | 0.41 | -0.09 | -0.03 |
| Diversified Share | 12.19 | 5.29 | 6.10 | 5.79 |
| Moderate Growth | 7.58 | 2.21 | 2.87 | 3.48 |
| Investment Linked Deferred Annuity (ULK) | | | | |
| Investment Linked Deferred Annuity (no entry fee) (ULKN) | | | | |
| All Growth | 13.56 | 7.08 | 7.67 | 7.55 |
| Australian Share | 14.38 | 11.56 | 11.16 | 8.21 |
| Balanced Growth | 10.25 | 5.20 | 5.58 | 5.96 |
| Capital Guaranteed Fixed Interest | 1.66 | 0.55 | 0.33 | 0.43 |
| Conservative | 4.18 | 1.14 | 1.89 | 2.89 |
| Direct Property | -8.74 | 0.98 | 2.28 | 4.54 |
| International Share | 23.54 | 10.49 | 10.88 | 11.20 |
| Managed Investment Plan | | | | |
| Australian Equities | 11.71 | 6.60 | 6.61 | 5.10 |
| Cash | 1.92 | 0.66 | 0.22 | -0.14 |
| Guaranteed ¹ | 1.19 | 0.90 | 0.76 | 1.00 |
| International Equities | 20.16 | 7.16 | 8.68 | 8.56 |
| Managed | 9.43 | 4.14 | 4.03 | 3.87 |

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

2. This investment option has been renamed in Dec 2023. 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 |
|--|-------------|-----------------|-----------------|------------------|
| MultiFund Flexible Income Plan (ULMA & ULMAN) | | | | |
| All Growth | 15.89 | 7.84 | 8.45 | 7.98 |
| Australian Bond | 0.92 | -2.13 | -0.63 | 1.33 |
| Australian Share | 15.94 | 10.23 | 9.94 | 7.81 |
| Australian Share 2 | 13.82 | 9.35 | 9.48 | 8.16 |
| Australian Share 3 | 13.48 | 7.89 | 8.73 | 6.63 |
| Australian Share 4 | 13.61 | 9.97 | 9.23 | 7.34 |
| Australian Share 5 | 15.12 | 9.62 | 9.29 | 8.00 |
| Balanced Growth | 11.59 | 5.68 | 6.22 | 6.48 |
| Cash | 1.64 | 0.54 | 0.33 | 0.44 |
| Conservative | 5.02 | 1.69 | 2.43 | 3.25 |
| Australian Bond 2 ² | 0.23 | -2.30 | -0.92 | 0.98 |
| International Bond 3 ² | 0.53 | -4.41 | -2.08 | -0.01 |
| Hedged International Share | 22.92 | 7.54 | 9.49 | 8.64 |
| High Growth | 14.09 | 0.00 | 0.00 | 0.00 |
| International Bond (closed to new investors) | 0.94 | -4.10 | -1.80 | 0.30 |
| International Bond 2 | 0.25 | -1.91 | -0.16 | 1.28 |
| International Share (closed to new investors) | 26.49 | 11.45 | 11.53 | 11.76 |
| International Share 2 | 26.79 | 9.83 | 12.23 | 11.86 |
| International Share 3 | 26.17 | 12.88 | 12.32 | 11.43 |
| Listed Property 2 ² | 36.47 | 10.86 | 6.98 | 9.96 |
| Managed Income | 3.05 | -0.60 | -0.24 | 0.47 |
| Moderate Growth | 8.38 | 3.58 | 4.36 | 4.86 |
| Specialist Australian Share | 15.43 | 8.19 | 9.41 | 7.76 |
| Specialist International Share | 26.27 | 10.94 | 10.99 | 11.04 |
| Specialist Property and Infrastructure | 2.74 | 1.80 | 0.89 | 4.54 |
| MultiFund Rollover Deferred Annuity (ULMD and ULMDN) | | | | |
| All Growth | 13.36 | 6.97 | 7.52 | 7.29 |
| Australian Bond | 0.75 | -2.16 | -1.12 | 0.56 |
| Australian Share | 14.18 | 11.44 | 11.01 | 7.95 |
| Balanced Growth | 10.06 | 5.09 | 5.43 | 5.71 |
| Capital Guaranteed Fixed Interest | 0.97 | 0.32 | 0.19 | 0.19 |
| Conservative | 4.44 | 1.21 | 1.83 | 2.62 |
| International Share | 23.33 | 10.45 | 10.85 | 11.10 |
| Listed Property 2 ² | 34.03 | 16.63 | 10.20 | 11.06 |
| Macquarie Australian Enhanced Equities (closed to new investors) | 12.86 | 8.32 | 7.85 | 6.80 |
| MultiFund Trustee Bond (ULMT) | | | | |
| All Growth | 13.36 | 6.97 | 7.52 | 7.29 |
| Australian Bond | 0.75 | -2.16 | -1.12 | 0.56 |
| Listed Property 3 ² | 33.12 | 12.78 | 8.53 | 7.37 |
| Australian Share | 14.18 | 11.44 | 11.01 | 7.95 |
| Balanced Growth | 10.06 | 5.09 | 5.43 | 5.71 |
| Capital Guaranteed Fixed Interest | 0.97 | 0.32 | 0.19 | 0.19 |
| Conservative | 4.44 | 1.21 | 1.83 | 2.62 |
| High Growth | 28.12 | 1.97 | 4.24 | 5.00 |
| International Share | 23.33 | 10.45 | 10.85 | 11.10 |
| Listed Property 2 ² | 34.03 | 16.63 | 10.20 | 11.06 |
| Macquarie Australian Enhanced Equities | 12.86 | 8.32 | 7.85 | 6.80 |
| Personal Achiever (ULTJ) | | | | |
| Australian Share | 11.41 | 6.70 | 6.43 | 5.10 |
| Balanced Growth | 9.80 | 3.74 | 4.35 | 4.52 |
| Cash Based | 2.12 | 0.40 | -0.16 | -0.19 |
| Diversified Share | 12.19 | 5.28 | 6.02 | 5.62 |
| International Share | 17.93 | 10.13 | 9.02 | 9.30 |
| Moderate Growth | 7.58 | 2.20 | 2.80 | 3.32 |
| Personal Investment Bond | | | | |
| Australian Equities | 11.71 | 6.60 | 6.61 | 5.10 |
| Cash | 1.92 | 0.66 | 0.22 | -0.14 |
| Diversified Balanced | 9.32 | 3.76 | 4.04 | 3.91 |
| Diversified Fixed Interest | -0.40 | -3.18 | -1.82 | -0.36 |
| Guaranteed ¹ | 1.19 | 0.90 | 0.76 | 1.00 |
| International Equities | 20.16 | 7.16 | 8.68 | 8.56 |
| Managed | 9.43 | 4.14 | 4.03 | 3.87 |
| Property Biased | 5.15 | 3.60 | 2.95 | 3.51 |

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| Product / Investment option | 1 year % | 3 years % pa | 5 years % pa | 10 years % pa |
|--|-------------|-----------------|-----------------|------------------|
| Prosperity Bond (entry fee option) | | | | |
| Australian Equities | 11.24 | 6.60 | 6.95 | 5.47 |
| Cash | 1.86 | 0.86 | 0.57 | 0.54 |
| Diversified Balanced | 8.96 | 3.87 | 4.37 | 4.31 |
| Diversified Conservative | 4.27 | 1.14 | 1.54 | 2.00 |
| Diversified Fixed Interest | 0.45 | -2.22 | -0.94 | 0.46 |
| Managed | 8.97 | 4.36 | 4.48 | 4.39 |
| Matched | 6.93 | 2.73 | 3.08 | 3.33 |
| Property Biased | 4.70 | 3.70 | 3.29 | 3.99 |
| Prosperity Bond (exit fee option) | | | | |
| Australian Equities | 12.25 | 7.27 | 7.06 | 5.05 |
| Conservative ² | 4.49 | 1.43 | 1.43 | 1.55 |
| Diversified Balanced | 9.36 | 4.01 | 4.11 | 3.70 |
| Diversified Fixed Interest | 0.58 | -2.21 | -1.19 | -0.23 |
| Managed | 9.36 | 4.45 | 4.23 | 3.75 |
| Matched | 7.28 | 2.90 | 2.86 | 2.64 |
| Prosperity Bond (exit fee option - mature) | | | | |
| Australian Equities | 11.72 | 6.80 | 6.95 | 5.54 |
| Cash | 2.01 | 0.93 | 0.66 | 0.44 |
| Conservative ² | 4.45 | 1.37 | 1.68 | 2.22 |
| Diversified Balanced | 9.31 | 3.95 | 4.37 | 4.35 |
| Diversified Conservative | 4.45 | 1.17 | 1.53 | 1.97 |
| Diversified Fixed Interest | 1.22 | -1.92 | -0.60 | 0.63 |
| Managed | 9.37 | 4.46 | 4.49 | 4.43 |
| Matched | 7.15 | 2.80 | 3.09 | 3.35 |
| Property Biased | 4.95 | 3.73 | 3.28 | 4.00 |
| Provider Protection and Savings Plan | | | | |
| Cash | 2.09 | 1.01 | 0.76 | 0.56 |
| Diversified Balanced | 9.61 | 4.06 | 4.37 | 4.26 |
| Managed | 9.61 | 4.71 | 4.78 | 4.73 |
| Matched | 7.44 | 3.05 | 3.34 | 3.61 |
| Conservative ³ | 4.60 | 1.53 | 1.86 | 2.42 |
| Provider Special Purpose Plan | | | | |
| Cash | 2.69 | 1.60 | 0.84 | 0.39 |
| Diversified Balanced | 9.61 | 4.03 | 4.22 | 3.97 |
| Managed | 9.61 | 4.70 | 4.65 | 4.44 |
| Matched | 7.46 | 3.05 | 3.23 | 3.33 |
| Conservative ³ | 5.62 | 2.24 | 2.23 | 2.46 |
| Resolution Life Growth Bond | | | | |
| All Growth | 13.99 | 5.45 | 6.43 | 6.27 |
| Australian Bond | 0.46 | -1.57 | -0.38 | 1.14 |
| Balanced Growth | 11.23 | 4.01 | 4.80 | 5.15 |
| Cash Plus | 1.27 | 0.42 | 0.27 | 0.47 |
| Moderate Growth | 8.69 | 2.46 | 3.24 | 3.94 |
| Specialist Australian Share | 12.25 | 6.34 | 7.25 | 6.28 |
| Specialist Property and Infrastructure | 4.03 | 2.00 | 1.29 | 4.21 |
| Secure Investment Bond | | | | |
| Guaranteed ¹ | 1.19 | 0.90 | 0.61 | 0.60 |
| Managed | 8.71 | 3.72 | 3.49 | 3.11 |
| Property Biased | 4.56 | 3.27 | 2.47 | 2.76 |
| Super Rollover Plan Investment Linked Deferred Annuity (ULKR) | | | | |
| Superannuation Rollover - Short Dated Fixed Interest | 2.59 | 0.42 | -0.09 | 0.23 |
| SuperGuard | | | | |
| Guaranteed ¹ | 1.95 | 0.84 | 0.66 | 0.85 |
| SuperGuard Plus (includes SuperGuard Managed) | | | | |
| Capital Guaranteed ¹ | 1.00 | 0.90 | 0.84 | 1.55 |
| Managed | 11.08 | 5.07 | 5.18 | 5.26 |
| Property Biased | 5.17 | 3.36 | 3.11 | 4.33 |
| SuperGuard II | | | | |
| Capital Guaranteed ¹ | 1.00 | 0.90 | 0.66 | 1.06 |
| Capital Guaranteed ¹ - mature | 1.00 | 0.90 | 0.84 | 1.55 |
| Managed - mature | 11.58 | 5.16 | 5.19 | 5.29 |
| Property Biased - mature | 5.59 | 3.43 | 3.12 | 4.37 |

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3. This investment option has been renamed in Feb 2024. Please refer to the Product updates page and Investment report on our website for additional information.