

Products receiving assets under management (AUM) based fee reductions

ETSL-issued Products from National Mutual Retirement Fund (NMRF):

The table below sets out the changes to the **investment and administration fees** that are included in the unit prices of the relevant investment options for each product. The fees and the respective changes are shown before the benefit of any tax deduction.

These fee changes are effective from 30 June 2022. The latest fees and costs information is available on the relevant product pages found under **Super** or **Retirement** at <https://resolutionlife.com.au/>.

Table 1: Super ETSL-Issued Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
Provider Personal Retirement Plan	Multi-manager Balanced	2.16%	1.10%	-1.06%
Provider Top Up Retirement Plan	Multi-manager Balanced	2.16%	1.10%	-1.06%
Retirement Bond	Australian Equities	2.05%	1.50%	-0.55%
	Diversified Fixed Interest	1.83%	1.30%	-0.53%
	International Equities	2.14%	1.50%	-0.64%
	Listed Property	2.05%	1.40%	-0.65%
	Managed	1.93%	1.40%	-0.53%
	Matched	1.89%	1.40%	-0.49%
	Multi-manager Balanced	2.39%	1.40%	-0.99%
	Multi-manager Growth	2.18%	1.40%	-0.78%
	Multi-manager High Growth	2.20%	1.40%	-0.80%
	Multi-manager Int'l Equities	2.12%	1.50%	-0.62%
	Multi-manager Secure	2.20%	1.40%	-0.80%
RLA Personal Super Plan	Property Biased	2.06%	1.40%	-0.66%
	Secure	1.72%	1.40%	-0.32%
	Diversified Fixed Interest	1.90%	1.30%	-0.60%
	Listed Property	1.85%	1.40%	-0.45%
	Multi-manager Aust Equities	2.21%	1.50%	-0.71%
	Multi-manager Balanced	2.08%	1.40%	-0.68%
	Multi-manager Growth	2.09%	1.40%	-0.69%
	Multi-manager High Growth	2.12%	1.40%	-0.72%
	Multi-manager Int'l Equities	2.04%	1.50%	-0.54%
	Multi-manager Secure	2.00%	1.40%	-0.60%
Flexible Income Plan	Multi-manager Secure Growth	2.03%	1.40%	-0.63%
	Shielded	1.91%	1.40%	-0.51%
	Specialist Australian Share	1.74%	1.50%	-0.24%

Table 2: Retirement ETSL-Issued Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
Flexible Income Plan	Diversified Fixed Interest	1.62%	1.30%	-0.32%
	Listed Property	1.43%	1.40%	-0.03%
	Managed	1.60%	1.40%	-0.20%
	Matched	1.55%	1.40%	-0.15%
	Multi-manager Aust. Equities	1.99%	1.50%	-0.49%
	Multi-manager Balanced	1.88%	1.40%	-0.48%
	Multi-manager Secure	1.77%	1.40%	-0.37%
	Property Biased	1.76%	1.40%	-0.36%
	Secure	1.56%	1.40%	-0.16%

Table 2: Retirement ETSL-Issued Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
Flexible Pension Plan	Managed	1.60%	1.40%	-0.20%
	Matched	1.55%	1.40%	-0.15%
	Multi-manager Balanced	1.88%	1.40%	-0.48%
	Multi-manager Secure	1.77%	1.40%	-0.37%
	Multi-manager Secure Growth	1.80%	1.40%	-0.40%
	Property Biased	1.76%	1.40%	-0.36%
	Secure	1.56%	1.40%	-0.16%
RLA Allocated Pension Plan	Diversified Fixed Interest	1.54%	1.30%	-0.24%
	Multi-manager Aust. Equities	1.91%	1.50%	-0.41%
	Multi-manager Balanced	1.80%	1.40%	-0.40%
	Multi-manager Growth	1.82%	1.40%	-0.42%
	Multi-manager High Growth	1.83%	1.40%	-0.43%
	Multi-manager Int'l Equities	1.78%	1.50%	-0.28%
	Multi-manager Secure	1.69%	1.40%	-0.29%
	Multi-manager Secure Growth	1.72%	1.40%	-0.32%
	Property	1.50%	1.40%	-0.10%
	Shielded	1.70%	1.40%	-0.30%

Resolution Life Australasia (RLA) Products:

The table below sets out the changes to the **management fees** that are included in the unit prices of the relevant investment options for each product. The fees and the respective changes are shown after the benefit of any tax deductions passed onto customers by Resolution Life, consistent with how fees and costs information is disclosed for these products.

These fee changes are effective from 30 June 2022. The latest fees and costs information is available on the relevant product pages found under **Investment** or **Retirement** at <https://resolutionlife.com.au/>.

Table 3: Investment Resolution Life Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
Managed Investment Plan	Australian Equities	1.77%	1.32%	-0.45%
	Cash	1.46%	1.19%	-0.27%
	International Equities	1.92%	1.33%	-0.59%
	Managed	1.99%	1.26%	-0.73%
	Multi-manager Secure	2.01%	1.46%	-0.55%
Personal Investment Plan	Australian Equities	1.77%	1.32%	-0.45%
	Cash	1.46%	1.19%	-0.27%
	International Equities	1.92%	1.33%	-0.59%
	Managed	1.99%	1.26%	-0.73%
	Multi-manager Balanced	2.22%	1.49%	-0.73%
	Property Biased	1.79%	1.25%	-0.54%
Prosperity Bond	Managed	1.27%	1.26%	-0.01%
	Multi-manager Balanced	1.77%	1.49%	-0.28%
	Multi-manager Secure	1.56%	1.35%	-0.21%
	Property Biased	1.34%	1.25%	-0.09%
Provider Protection and Savings Plan	Multi-manager Balanced	1.94%	1.22%	-0.72%
Provider Special Purpose Plan	Multi-manager Balanced	1.94%	1.22%	-0.72%

Table 4: Retirement Resolution Life Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
Flexible Annuity Plan	Listed Property	1.43%	1.40%	-0.03%
	Managed	1.60%	1.40%	-0.20%
	Matched	1.55%	1.40%	-0.15%
	Multi-manager Balanced	1.88%	1.40%	-0.48%
	Multi-manager Int'l Equities	1.86%	1.50%	-0.36%
	Multi-manager Secure	1.77%	1.40%	-0.37%
	Property Biased	1.76%	1.40%	-0.36%
FutureGuard	Secure	1.56%	1.40%	-0.16%
	Australian Equities	1.71%	1.62%	-0.09%
	Diversified Fixed Interest	1.52%	1.45%	-0.07%
	Multi-manager Balanced	2.12%	1.62%	-0.50%
	Multi-manager Secure	1.94%	1.44%	-0.50%
Property Biased	1.62%	1.53%	-0.09%	