Resolution Life

Annual report

For the financial year ending 30 June 2025
Super Retirement Fund

This annual report is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757 (Trustee), as Trustee of the Super Retirement Fund ABN 40 328 908 469 (Fund). All benefits paid to members of the National Mutual Retirement Fund are provided by means of life insurance policies issued by Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) to ETSL.

Resolution Life can be contacted via **resolutionlife.com.au/contact-us** or by calling 133 731.

Endowment
Flexible Income Retirement Plan
Lifebuilder Superannuation
Life Umbrella Super
Living Money
Managed Investment SuperPlan
Managed Personal SuperPlan
MasterFund Superannuation
Money Plan Super
PensionSelect
Personal Superannuation & Rollover Plan
Personal Superannuation Bond
Personal Superannuation Portfolio
Personal SuperCARE
PruPac
PruPlan Plus
PruPlan Superannuation
PruPlan Superannuation "PruLink"
PruPlan Superannuation "Unit-Linked"
Pure Endowment
Retirement Accumulation Plan
Retirement Investment Plan
Retirement Plus Account
Retirement Saver
Retirement Saver Plus
Retirement Saver Series 2
Select Allocated Pension
Select Personal Superannuation
Superannuation Bond
Superannuation Bond "S" Series
SuperFlex Superannuation
SuperGuaranteeCARE
SuperLink
SuperLink Plus Series 2
SuperLink Plus Series 3
SuperPlan
SuperSelect
SuperTRACE
SuperUnits
SuperWise Series 4
SuperWise Series 5
Umbrella Financial Plan Super
Umbrella Investment Plan Super
Wealth Portfolio
Whole of Life

Contents

What you need to know

Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L0001458 (Trustee) as Trustee of the Super Retirement Fund ABN 40 328 908 469 (Fund) is the issuer of this annual report. Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of life insurance policies to the Trustee for certain products offered through the Fund. The Trustee, as owner of the life insurance policies, will receive the applicable benefit from Resolution Life, and in turn provides the benefit to eligible Fund members.

The information contained in this annual report is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you.

Introduction

This annual report is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L0001458 as Trustee of the Super Retirement Fund ABN 40 328 908 469, RSE R1067361 (Fund).

It contains fund information for the year ending 30 June 2025 (the reporting period), unless specified otherwise.

The fund information relates to the Fund as a whole, unless specified otherwise.

Where the information in this annual report is factual information only, it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Any advice is provided by Resolution Life, is general advice and does not take into account your objectives, financial situation or needs. Before acting on this advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs, as well as the product disclosure statement (if available) and policy document for these products. Any Target Market Determinations for these products can be found at **resolutionlife.com.au/target-market-determinations**.

For further information about the Trustee, Fund or the Fund product(s) you participate in, contact us using the following contact details:

- Chat with us online at **resolutionlife.com.au**
- Submit an enquiry at **resolutionlife.com.au/enquiry**
- Call us on 133 731
- Write to us at GPO Box 5441, Sydney NSW 2001

About the Trustee

The trustee of the Fund, Equity Trustees Superannuation Limited, is a corporate entity.

The Trustee operates and manages the Fund through its Board of Directors and with the help of key management personnel and appointed service providers.

Directors

During the reporting period, the Directors were:

Mr Michael Joseph O'Brien	Managing Director and Executive Director
Ms Susan Granville Everingham	Non-Executive Director
Ms Catherine Anne Robson	Non-Executive Director
Mr Steven Thomas Carew	Non-Executive Director
Mr David Nicholas Coogan	Non-Executive Director
Ms Suzanne Dawn Holden	Non-Executive Director
Ms Jocelyn Joy Furlan	Non-Executive Director (Appointed on 1 April 2025)

1 'Key management personnel' has the same meaning as in relevant accounting standards. Under the accounting standards, this means persons that have authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise).

The qualifications and experience of each Director, and record of attendance at Board meetings is outlined below:

Michael Joseph O'Brien

Qualifications:

- Qualified as a Fellow of the Institute of Actuaries, Australia 1989
- CFA Charterholder
- Graduate of the Australian Institute of Company Directors

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- EQT Holdings Limited (21 August 2015 to present)
- Equity Trustees Limited[2] (11 July 2018 to present)
- Equity Trustees Superannuation Limited (25 August 2016 to present)
- Equity Trustees Wealth Services Limited (11 July 2018 to present)
- APEX Super Pty Ltd (1 May 2016 to present)
- EQT Structured Finance Services Pty Ltd (1 May 2016 to present)
- EQT Legal Services Pty Ltd (1 May 2016 to present)
- EQT Services Pty Ltd (1 May 2016 to present)
- Equity Nominees Limited (28 August 2014 to present)
- Equity Superannuation Administration Pty Ltd (1 May 2016 to present)
- Equity Superannuation Management Pty Ltd (1 May 2016 to present)
- EQT Australia Pty Ltd (1 May 2016 to present)
- Simple Wrap Pty Ltd (1 May 2016 to present)
- Super.com.au Pty Limited (1 May 2016 to present)
- Super.com Pty Ltd (1 May 2016 to present)
- EQT Corporate Securities Limited (22 August 2017 to present)
- EQT Securitisation Services Pty Ltd (4 June 2018 to present)
- EQT International Holdings Ltd (2 May 2016 to present)
- EQT International Holdings (UK) Ltd (13 September 2017 to 11 August 2025)
- Equity Trustees (UK & Europe) Ltd. (1 November 2017 to11 August 2025)
- HTFS Nominees Pty Ltd (21 March 2019 to present)
- HTFS Holdings Pty Ltd (8 April 2020 to present)
- Australian Executor Trustees Limited (1 December 2022 to present)
- EQT Responsible Entity Services Ltd (31 March 2025 to present)
- Scheme Financial Vehicle Pty Ltd (12 October 2022 to 26 April 2023)
- Templeton Global Growth Fund Limited (28 August 2014 to 20 February 2020)

Susan Granville Everingham

Qualifications:

- Master of Taxation (LLM), Sydney
- Bachelor of Economics and Law (B. Ec LLB) Macquarie
- Fellow Member, CPA Australia (FCPA)
- Member, Australian Institute of Company Directors (FAICD)
- Admitted as a Solicitor of the Supreme Court of NSW and ACT
- Admitted as a Barrister of the Supreme Court of the ACT

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (15 February 2019 to30 June 2025)
- HTFS Nominees Pty Ltd (21 March 2019 to30 June 2025)
- Hannover Life Re of Australasia Limited (27 September 2017 to present)
- Destination Southern NSW Ltd (15 December 2016 to 30 June 2022)
- Commonwealth Bank Group Super Fund Member elected Director (28 May 2010 to 20 June 2013)

Steven Thomas Carew

Qualifications:

- Bachelor of Commerce (Honours), University of Melbourne, 1993
- Graduate Diploma in Applied Finance and Investment, Securities Institute of Australia, 1995
- Graduate Diploma in Accounting, Monash University, 1998
- Master's Degree in Applied Finance, Macquarie University, 2002

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (1 March 2023 to present)
- HTFS Nominees Pty Ltd (1 March 2023 to present)
- Eurack Investment Company Pty Ltd, Director and Company Secretary (28 June 1999 to present)
- Eurack Superannuation Company Pty Ltd, Director and Company Secretary (18 March 2014 to present)
- Warakirri Asset Management Ltd (Head of Multi Boutique Platform) (1 November 2022 to 20 July 2024)
- Monash Centre for Financial Studies (Senior Advisor) (1 February 2022 to present)
- JANA Management Co Pty Limited (14 May 2018 to 27 April 2021)

Catherine Anne Robson

Qualifications:

- GAICD
- Master of Law (Tax), Melbourne University 2004
- CFP Accreditation 2003
- Graduate Diploma of Applied Finance 1999
- Bachelor of Law (Honours), ANU 1996
- Bachelor of Arts (Asian Studies), ANU 1994

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited,[3,4,5] (16 August 2022 to present)
- HTFS Nominees Pty Ltd,[6,7] (16 August 2022 to present)
- EQT Holdings Limited (15 February 2020 to present)
- Newcastle Greater Mutual Group Ltd (1 March 2023 to present)
- JEAF Pty Ltd, Director and Company Secretary (16 August 2022 to present)
- RIPAC Pty Ltd (27 March 2018 to present)
- Korowa Anglican Girls School Council[8] (1 September 2019 to present)
- Greater Bank Limited (1 July 2020 to present)
- Lumos Diagnostics Holdings Pty Ltd (January 2021 to present)
- Australian Business Growth Fund (1 March 2024 to present)
- Greater Investment Services Pty Ltd (1 January 2024 to present)
- Newcastle Greater Charitable Foundations (11 April 2024 to present)
- Equity Trustees Superannuation Limited (1 July 2014 to 5 May 2020)
- HTFS Nominees Pty Ltd (21 March 2019 to 5 May 2020)
- Executive Chair and CEO – C Robson Pty Ltd (formerly Affinity Private Pty Ltd) (Company deregistered 15 January 2020)
- SCALE Investors Limited (27 March 2018 to 28 April 2023)
- Talkiwear Pty Ltd (15 March 2019 to 15 August 2022)
- Women's Information and Referral Exchange Inc (ended 26 May 2016)

David Nicholas Coogan

Qualifications:

- Bachelor of Business (Accounting)
- Member, Australian Institute of Company Directors
- Fellow Chartered Accountants Australia and New Zealand

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (15 June 2023 to present)
- HTFS Nominees Pty Ltd (15 June 2023 to present)
- AvSuper Pty Ltd (21 February 2022 to present)
- Duxton Vineyards Pty Ltd (2023 to present)
- Duxton Vineyards Land Co Pty Ltd (2019 to present)
- Pure Wine Company Pty Ltd (2019 to present)
- OzFish Unlimited Limited (2017 to present)
- Eucumbene Pty Ltd (2015 to present)
- Eucumbene One Pty Ltd (2016 to present)
- St Vincent's Hospital, Melbourne (2010 – 2013)

Suzanne Dawn Holden

Qualifications:

- Bachelor of Arts (Honours) – Mathematics and Drama, University of Surrey (1987)
- Diploma of Business Administration, Lancaster University (1991)
- Fellow, Australian Institute of Company Directors (FAICD) (July 2025)
- RG146, Association of Superannuation Funds of Australia (2013)

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (13 February 2024 to present)
- HTFS Nominees Pty Ltd (13 February 2024 to present)
- St Vincent's Clinic (16 April 2024 to present)
- Association of Superannuation Funds of Australia (July 2015 to November 2018)
- Link Digicom Pty Ltd (November 2011 to August 2018)
- Australian Administration Services Pty Ltd (June 2016 to August 2018)
- The Superannuation Clearing House Pty Ltd (June 2016 to August 2018)
- Pacific Custodians Pty Limited (June 2016 to 2018)

2 Appointed Chair 6 June 2024.
3 Appointed Chair 1 September 2022 to present
4 Appointed Director 1 July 2014 to 5 May 2020
5 Appointed Acting Chair 13 May 2016 to 24 August 2016
6 Appointed Chair 1 September 2022 to present
7 Appointed Director 21 March 2019 to 5 May 2020
8 Appointed Chair from 1 Jan 2023

Jocelyn Joy Furlan

Qualifications:

- Bachelor of Laws (LL.B), University of Melbourne,
- Bachelor of Commerce (B.Com), University of Melbourne'
- RG146 Compliance
- Fellow graduate member – Australian Institute of Company Directors

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (1 April 2025 – present)
- HTFS Nominees Pty Ltd (1 April 2025 – present)
- ANZ Staff Superannuation Scheme (24 June 2025 – present)
- Mothers' Day Classic Foundation (March 2023 – present)
- Financial Counselling Australia (February 2017 – present)
- Furlan Consulting Pty Ltd (1991 – present)
- Aware Super Pty Ltd (2015 -2024)
- Perpetual Superannuation Limited (February 2022 to March 2025)
- Total Risk Management Pty Ltd (Russell Investments Master Trust) (July 2024 to March 2025)
- Strathcona Girls Grammar School (2014 to May 2025)

The record of attendance at Board meetings for each Director is outlined in the following table:

Director	FY 2025		FY 2024		FY 2023		FY 2022		FY 2021		FY 2020		FY 2019	
	Attendance	Held	Attendance	Held	Attendance	Held	Attendance	Held	Attendance	Held	Attendance	Held	Attendance	Held
Catherine Robson[9]	11	12	12	12	10	10	n/a	n/a	n/a	n/a	10	10	19	19
Michael O'Brien[10]	11	12	12	12	10	11	8	9	9	10	10	11	18	19
Sue Everingham[11]	12	12	12	12	11	11	9	9	10	10	11	11	5	6
Steven Carew[12]	12	12	11	12	5	5	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
David Coogan[13]	12	12	12	12	1	1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suzanne Holden[14]	10	12	5	6	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Jocelyn Furlan[15]	4	4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Paul Rogan[16]	n/a	n/a	n/a	n/a	10	11	9	9	10	10	7	8	n/a	n/a
George Zielinski[17]	n/a	n/a	n/a	n/a	n/a	n/a	5	9	10	10	n/a	n/a	n/a	n/a
Anthony Lally[18]	n/a	n/a	n/a	n/a	0	1	9	9	10	10	11	11	17	19
Mark Blair[19]	n/a	n/a	n/a	n/a	5	5	8	9	10	10	11	11	18	19
Ellis Varejes[20]	n/a	n/a	n/a	n/a	11	11	9	9	10	10	11	11	19	19

9 Catherine Robson appointed Director on 1 July 2014 to 5 May 2020; re-appointed Director 16 August 2022; appointed Chair 1 September 2022
10 Michael O'Brien appointed Director 25 August 2016
11 Sue Everingham appointed as Director 15 February 2019
12 Steven Carew appointed Director 1 March 2023
13 David Coogan appointed Director 15 June 2023
14 Suzanne Holden appointed Director 13 February 2024
15 Jocelyn Furlan appointed Director 1 April 2025
16 Paul Rogan appointed as Director 27 August 2019; retired 16 November 2023
17 George Zielinski appointed as Director 6 July 2020; retired 20 July 2022
18 Anthony Lally appointed as Director 1 June 2018; appointed as Chair 14 June 2018; retired 31 August 2022
19 Mark Blair appointed Director 24 March 2016; retired 10 February 2023
20 Ellis Varejes appointed Director 1 July 2014; retired 30 June 2023 n/a = did not hold the position at that time

n/a = did not hold the position at that time

You can find more information about the Trustee and Directors including the Trustee's Constitution, Trustee's voting policy and other helpful information at **eqt.com.au/superannuation/board-and-governance**.

About other key management personnel

Other key management personnel of the Fund during the reporting period were:

Name	Title
Johanna Elizabeth Platt	Chief Financial Officer, EQT Holdings Limited Group
Andrew Paul Godfrey	Executive General Manager, Corporate & Superannuation Trustee Services, EQT Holdings Limited Group

The qualifications and experience of each person is outlined below:

Johanna Elizabeth Platt

Qualifications:

- Master of Business Administration – Melbourne Business School 1999
- Bachelor of Engineering Chemical (Honours) – University of Sydney 1992
- Certified Practicing Accountant Australia 2012

Summary of the person's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- APEX Super Pty Ltd (9 October 2024 to present)
- Australian Executor Trustees Limited (9 October 2024 to present)
- EQT Australia Pty Ltd (9 October 2024 to present)
- EQT Corporate Securities Limited (9 October 2024 to present)
- EQT International Holdings Ltd (9 October 2024 to present)
- EQT Legal Services Pty Ltd (9 October 2024 to present)
- EQT Responsible Entity Services Ltd (9 October 2024 to present)
- EQT Securitisation Services Pty Ltd (9 October 2024 to present)
- EQT Services Pty Ltd (9 October 2024 to present)
- EQT Structured Finance Services Pty Ltd (9 October 2024 to present)
- Equity Superannuation Administration Pty Ltd (9 October 2024 to present)
- Equity Superannuation Management Pty Ltd (9 October 2024 to present)
- Equity Trustees Limited (9 October 2024 to present)
- Equity Trustees Wealth Services Limited (9 October 2024 to present)
- HTFS Holdings Pty Ltd (9 October 2024 to present)
- Simple Wrap Pty Ltd (9 October 2024 to present)
- Super.com Pty Ltd (9 October 2024 to present)
- Super.com.au Pty Limited (9 October 2024 to present)
- Equity Nominees Limited (17 October 2024 to present)
- Equity Trustees (UK and Europe) (20 December 2024 to 11 August 2025)
- Mazda Foundation Limited (19 April 2024 to present)
- Experimenta (February 2023 to 18 August 2025)

Andrew Paul Godfrey

Qualifications:

- Bachelor of Education – Victoria University (part of Deakin) 1986

Summary of the person's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Limited (1 May 2024 to present)
- EQT Structured Finance Services Pty Ltd (9 October 2024 to present)
- EQT Australia Pty Ltd (9 October 2024 to present)
- EQT Corporate Securities Limited (9 October 2024 to present)
- EQT Responsible Entity Services Ltd (1 May 2024 to present) and Chair (7 June 2024 to present)
- EQT Securitisation Services Pty Ltd (9 October 2024 to present)
- Mercer Outsourcing Australia Pty Ltd (6 May 2015 to 30 October 2020)
- Mercer Administration Services Australia Pty Ltd (7 December 2016 to 30 October 2020)
- Mercer Financial Advice Australia Pty Ltd (6 May 2015 to 30 October 2020)

Service providers

The Trustee has appointed the following service providers to assist with material business activities of the Fund during the reporting period:

- Resolution Life Australasia Limited ABN 84 079 300 379 (Resolution Life) as Administrator, Investment Manager and Insurer.
- AIA Australia Limited ABN 79 004 837 861 as Group Life Insurer.

Other prescribed Trustee disclosures

Indemnity Insurance

The Trustee has professional indemnity insurance to protect it (and the Fund and its members) from certain liabilities that may be incurred in the carrying out of its duties. Protection from liability does not include loss incurred through gross or wilful misconduct and is subject to the terms and conditions of the indemnity insurance policy.

Penalties

No penalties have been imposed on the Trustee under superannuation law.

About the Fund

Investment options

The Fund's investment objective is to provide a diversified range of investment options to suit various members' risk return profiles, depending on their account or plan. This includes:

- investment-linked benefits with access to a range of investment choices to suit various members' risk return profiles and may include diversified and single sector investment options
- investment-linked benefits with no investment choice
- insurance and investment benefits within a Whole of Life or Endowment insurance policy, or
- a retirement income stream.

The Fund's investment strategy is to invest in life insurance policies issued by Resolution Life in accordance with the governing rules of the Fund. The Fund does not hold investments directly and any benefits paid to members are wholly determined by reference to life insurance products, which is why details of these investments are not included in this information. Strategies for investment options are implemented either through the Fund holding group, life policies issued by Resolution Life that provide access to a range of investment options or through holding life insurance policies issued by Resolution Life that provide investment options for individual members.

The investment options available in the Fund, including their investment strategies and objectives, can be found in the Investment report available at **resolutionlife.com.au**. Select your product from the drop-down box available in the Superannuation or Retirement Income category.

Where an investment choice is available to you, the name of the current investment option(s) you have selected will be shown on your latest annual member statement.

The investment objective(s) are not a promise or guarantee of a particular return and are used to monitor ongoing performance of the options and underlying investments.

See further below for information about how investment returns are allocated to members. For information about the investment performance of the Fund's investment options for the reporting period, refer to your annual member statement for the period. Past performance is not a reliable indicator of future performance.

Statement of assets

The value of total fund assets as at 30 June 2025 and 30 June 2024 is set out in the table below:

30 June 2025	30 June 2024
$2,617,898,000	**$2,662,179,000**

More detailed information about the investments held by the Fund as at 30 June 2025 can be found at **resolutionlife.com.au/trustee-information**.

Concentration of investments

The Trustee invests the assets of the Fund entirely in life policies issued by Resolution Life.

As the benefits paid to members of the Fund are wholly determined by reference to life policies, the following detailed financial information is not required under superannuation legislation to be included in this annual report:

- full audited accounts or abridged financial information relating to the Fund
- statements of assets of the Fund as at 30 June 2024 and 30 June 2025, and
- details of investments with a value in excess of 5% of total fund assets.

If you require a copy of audited fund accounts and auditor's report for the Fund for the financial year ending 30 June 2025, please contact Resolution Life on 133 731, and a copy will be provided free of charge.

Derivatives Policy

The Trustee does not use financial derivatives directly. In managing your investment, the investment managers may use financial derivatives such as futures, options, swaps and forward exchange rate agreements. The use of financial derivatives will depend on the strategies of the individual investment options. The use of financial derivatives by investment managers are permitted provided it is in accordance with Resolution Life's guidelines of the investment strategy, the objectives of the investment option, and the relevant risk management processes on the use of derivatives.

Allocation of investment earnings

The net investment earnings for members of the Fund are reflected in the value of the unit price for each investment option, to which a member's benefits are referenced under the relevant life insurance product, rather than being credited or debited against individual member accounts. Changes in the unit price reflect the earnings of the assets in the investment option, after providing for tax and management fees.

Some investment options have a crediting rate instead of a unit price ('crediting rate options').

Crediting rate performance after applicable fees and taxes is available at resolutionlife.com.au/performance. Please select your product from the drop-down box available in the Superannuation or Retirement Income category.

Please note:

- the crediting rate can change at any time without notice, and
- the investment return based on the crediting rate is calculated daily and credited to your account either monthly, annually or when you withdraw from the investment option.

Earnings under the Capital Guaranteed investment options are credited by declaring an interest (crediting) rate. As actual earnings of these investment options can vary from period to period, the declared interest rate is a smoothed allocation of these earnings. The rate is declared net of tax and any investment charges.

For Whole of Life and Endowment products, the distribution of profit (in the form of bonuses) is made in accordance with the *Life Insurance Act 1995* (Cth). Under this Act, Resolution Life regularly assesses the strength of the Resolution Life Statutory Fund No.1 and determines how much profit it can prudently pay out, and how to share it fairly among different groups of policies.

Bonuses are only paid to members who hold a participating policy.

In determining bonus rates, Resolution Life not only considers the recent investment performance, but also likely future investment returns, estimated future rates of mortality, assumed rates of taxes, fees and other expenses. There are two types of bonuses: annual bonuses and terminal/end bonuses.

Annual bonuses are allocated to plans each year as additions to the sum insured and past accrued annual bonuses.

Terminal/End bonuses are currently paid in addition to annual bonuses on maturity, death or disability claims (where appropriate) on plans that have been in force for five years or more.

For more information on bonuses please visit **resolutionlife.com.au/whole-life-and-endowment**.

Regulatory Obligations

The Trustee of the Fund is subject to a wide range of statutory and regulatory requirements (including APRA Prudential and Reporting Standards for superannuation) including risk management obligations for the Trustee and the Fund.

The Trustee is required to maintain adequate funds to ensure it can meet its regulatory obligations to its policy members, and to address losses arising from operational risk events that may affect the registrable superannuation entities within its business operations. This is known as the Operational Risk Financial Requirement (ORFR).

Other information

Surcharge

If applicable and if you are liable for superannuation contributions surcharge, the amount will be deducted from your superannuation account and will be reflected in your annual member statement for the financial year in which the deduction was made.

Further Trustee and Fund Information

Further information about the Fund (including financial statements and auditor's report, the Fund's Trust Deed and governing rules, rules relating to the nomination, appointment and removal of the Trustee or a director, Fund financial statements, Annual member meeting information, Annual outcomes assessment, Retirement income strategy) and the Trustee (including Director's report, Australian financial services licensee financial statement) can be found at **resolutionlife.com.au/trustee-information**.

Contact us if you need further information (see the contact details at the beginning of this report).

Complaints data for the year ending 30 June 2025

Number of complaints	49
Complaints outstanding	8
AFCA referred complaints	4

Complaints summary

Complaints during the period were largely concerned with administration service levels and issues arising out of benefit payments and rollovers.

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Contact Resolution Life customer service

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 **133 731**
- Write to us at **GPO Box 5441, Sydney NSW 2001**

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