

# Crediting Rate Performance

Performance as of 31 December 2023

Products issued by Equity Trustees Superannuation Limited (ETSL)

## Guaranteed Super Account

Account balance	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
\$0 to \$999.99	3.63	2.57	1.94	0.97
\$1,000 to \$2,499.99	3.63	2.57	2.05	1.82
\$2,500 to \$9,999.99	3.63	2.57	2.27	2.43
\$10,000 to \$49,999.99	3.88	2.82	2.52	2.68
\$50,000 and over	4.08	3.02	2.72	2.88

## Investment Account Regular Premium Super Plan

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Investment Account	2.32	1.79	2.25	2.73

## Investment Account Superannuation Bond (FSB)

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Investment Account	2.32	1.79	2.18	2.60

## MultiFund Flexible Income Plan (ULMA) – Secure Growth

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Secure Growth	5.83	4.88	4.45	4.77

## Products issued by Resolution Life

### Capital Secure Deferred Annuity (FSD)

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Investment Account	2.32	1.79	2.17	2.59

### Guaranteed Savings Account

Account Name	3 months %	1 year % p.a.	3 years % p.a.
Superannuation	0.78	2.67	1.12
Pension	0.93	3.19	1.37

### Investment Account Insurance Bond (FSB)

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Investment Account	2.80	1.92	2.08	2.46

### Investment Account Regular Premium Plan

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Investment Account	2.80	1.92	1.94	2.20

### MultiFund Flexible Income Plan (ULMA & ULMAN) – Secure Growth

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Secure Growth	5.83	4.88	4.45	4.77

### Protected Growth Deferred Annuity (SGD(N))

Account Name	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.
Investment Account	4.50	3.91	3.44	3.12

#### What you need to know

The products in this report are issued by Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) or by Equity Trustees Superannuation Limited (ETSL) ABN 50 055 641 757, AFSL 229757 as trustee of the National Mutual Retirement Fund (NMRF) ABN 76746 741 299.

Neither ETSL nor none of Resolution Life and/or other companies within the Resolution Life Group or any of the investment managers of the investment options guarantees the performance, the investment options or a particular rate of return. The repayment of capital is not guaranteed, unless expressly stated. Investments in these products are not bank deposits with Resolution Life or any other company in the Resolution Life Group. The information in this report is of a general nature only and is based on information available at the time of production and on sources considered to be reliable. No representation is given in relation to the accuracy or completeness of any statement contained in it.

Neither ETSL nor none of Resolution Life or any other company in the Resolution Life Group accept any liability or responsibility for any acts or decisions taken by members based on the information or advice (if any) contained in this report. Any advice (if any) in this document is general in nature and is provided by Resolution Life, which is part of the Resolution Life Group. Any advice in this report is provided by Resolution Life and is general advice and does not take into account your objectives, financial situation or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs, as well as the policy document, available from Resolution Life at [resolutionlife.com.au](http://resolutionlife.com.au) or by calling 133 731. Resolution Life is part of the Resolution Life Group and can be contacted on 133 731 or [askus@resolutionlife.com.au](mailto:askus@resolutionlife.com.au). Read our Financial Services Guide for information about our services, including the fees and other benefits that Resolution Life and their representatives may receive in relation to products and services provided to you.