Upcoming changes to investment options

Product update

August 2026

Resolution Life

Diversified Options

All Growth

Products that contain one or more impacted investment options:

Children's Investment Linked Insurance Bond
Children's Investment Plan
Investment Linked Children's Plan
Investment Linked Deferred Annuity
Investment Linked Insurance Bond
Investment Linked Personal Superannuation Bond
Investment Linked Personal Superannuation Plan
Investment Linked Plan
Investment Linked Superannuation Plan
Multifund Flexible Income Plan
Multifund Rollover Deferred Annuity
Multifund Superannuation Bond
Multifund Trustee Bond
Personal Achiever
Personal Investment Plan
Personal Superannuation Plan
Resolution Life Growth Bond
Retirement Bond
Retirement Security Plan
RLA Allocated Pension Plan
RLA Personal Super Plan

	Previous		Updated	
Investment option name	All Growth Diversified High Growth Diversified Share		High Growth 3	
	High Growth (Retirement Security Plan)		RSP High Growth 2	
Investment objective and strategy	To achieve a return of Consumer Price Index (CPI) plus 4% p.a. over the long term, before fees and taxes, by investing in a diversified mix of growth assets (e.g. shares, property, and infrastructure) with minimal exposure to defensive assets (e.g. cash and fixed interest).		To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over the medium to long term, before fees and taxes, by investing in a majority of growth assets (e.g. shares, property, and infrastructure) and some defensive assets (e.g. cash and fixed interest).	
SRM risk band/label	7/High		6/High	
Asset class	**Allocation %**	**Ranges %**	**Allocation %**	**Ranges %**
Australian shares	38	23-53	34	19-49
International shares	37	22-52	42	27-57
Listed real assets	13	3-23	5	0-25
Unlisted real assets	7	0-17	7	0-27
Australian fixed interest	-	0-20	2	0-22
International fixed interest	3	0-23	8	0-43
Cash	2	0-15	2	0-30
Alternatives	-	0-10	-	-

High Growth

Products that contain one or more impacted investment options:

Retirement Security Plan

	Previous		Updated	
Investment option name	Growth (Retirement Security Plan)		RSP High Growth 1	
Investment objective and strategy	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over the medium to long term, before fees and taxes, by investing in a majority of growth assets (e.g. shares, property, and infrastructure) and some defensive assets (e.g. cash and fixed interest).		No change	
SRM risk band/label	6/High		No change	
Asset class	**Allocation %**	**Ranges %**	**Allocation %**	**Ranges %**
Australian shares	35	20-50	34	19-49
International shares	34	19-49	42	27-57
Listed real assets	11	0-31	5	0-25
Unlisted real assets	7	0-27	7	0-27
Australian fixed interest	3	0-23	2	0-22
International fixed interest	8	0-43	8	0-43
Cash	2	0-15	2	0-30
Alternatives	-	0-10	-	-

Property Biased

Products that contain one or more impacted investment options:

- Corporate Super Bond Series 1
- Flexible Annuity Plan
- Flexible Income Plan
- Flexible Pension Plan
- FutureGuard
- Personal Investment Bond
- Prosperity Bond
- Retirement Bond
- Secure Investment Bond
- SuperGuard II
- SuperGuard Plus

	Previous		Updated	
Investment option name	Property Biased Secure Growth		Growth 20	
Investment objective and strategy	To achieve a return of Consumer Price Index (CPI) plus 3% p.a. over the medium to long term, before fees and taxes, by investing in a majority of growth assets (e.g. shares, property, and infrastructure) and some defensive assets (e.g. cash and fixed interest).		No change	
SRM Risk band/label	6/High		5/Medium to High	
Asset class	**Allocation %**	**Ranges %**	**Allocation %**	**Ranges %**
Australian shares	18	3-33	28	13-43
International shares	18	3-33	33	18-48
Listed real assets	14	4-24	5	0-25
Unlisted real assets	26	16-36	7	0-27
Australian fixed interest	10	0-30	6	0-26
International fixed interest	8	0-28	18	0-53
Cash	6	0-30	3	0-30
Alternatives	-	0-10	-	-