

Investment Growth Bond

Fund profile
IGB – Australian Share

30 June 2025

Resolution Life

Investment objective and strategy

To provide returns above a published benchmark of Australian shares over the medium to long term before fees and taxes. The strategy aims to achieve its objective by investing in securities listed, or expected to be listed, on the Australian Securities Exchange.

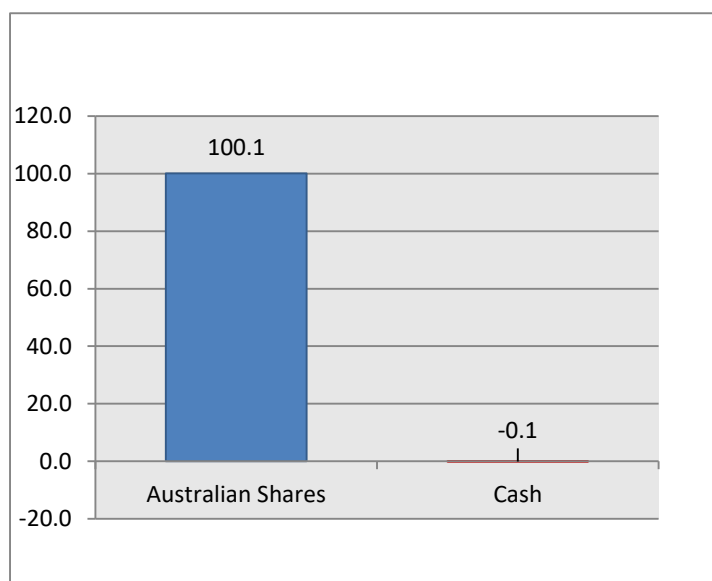
Fund features

Inception date	March 2013
Recommended investment period	7 years
Standard Risk Measure	Very high
Management fee¹	1.31% p.a.
Investment option guarantee	No

Note: up to 4% of the allocation to Australian shares may be invested in international shares, with currency hedging at the discretion of the manager.

Funds under management (\$m) 24

Asset allocation as at 30 June 2025



Performance as at 30 June 2025

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	10 years (%)	Since inception (18 March 2013) (%)
Net return²	4.65%	3.13%	8.49%	8.08%	8.44%	8.14%	6.13%	6.01%

Awards

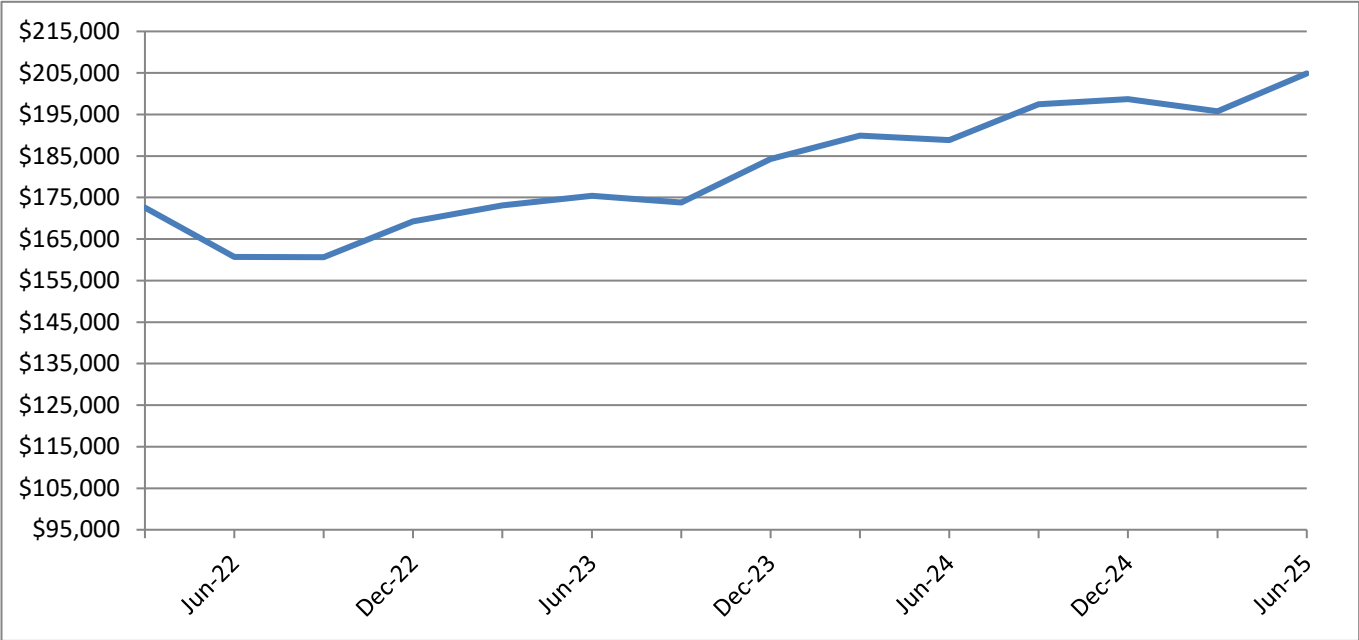
We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 15 years running (2008 through to 2022)³. We're also proud winners of the 2020, 2021, 2022 and 2023 Plan For Life Investment Bond Excellence Awards.

Past performance is not an indicator of future performance for this option or any other option available from us.

Notes

- 1 There are no other product fees payable.
- 2 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 3 Plan For Life/AFA Investment Bond of the Year winner from 2008 through to 2022. Benchmarked on scores for financial, market and product strength factors.

Net investment performance as at 30 June 2025 (\$100,000 invested since inception)



Top 10 holdings as at 30 June 2025

Commonwealth Bank of Australia	12.01%	Wesfarmers Ltd	3.74%
BHP Group Ltd	7.25%	ANZ Group Holdings Ltd	3.37%
National Australia Bank Ltd	4.69%	Macquarie Group Ltd	3.16%
Westpac Banking Corp	4.51%	Goodman Group	2.62%
CSL Ltd	4.47%	Telstra Group Ltd	2.17%

Investment minimums

Initial investment	\$1,000
Minimum additional contributions	\$200
Regular savings plan	Yes – via BPAY®
Minimum partial withdrawal	\$1,000
Minimum automatic regular withdrawal	\$500

For more information on this option, please contact our Customer Services Team on **133 731**, between 9 am and 5 pm Monday to Friday (AEST/AEDT), excluding public holidays, or visit resolutionlife.com.au/igb.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

For commentary on the financial markets, please refer to resolutionlife.com.au/insights for the latest economic update.

What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of Investment Growth Bond. The information contained in this document 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. Resolution Life can be contacted via resolutionlife.com.au/contact-us or by calling **133 731**.

Resolution Life has prepared a Target Market Determination which describes the class of consumers that comprise the target market for this product. The Target Market Determination can be sourced at resolutionlife.com.au/target-market-determinations. Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. Resolution Life is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.