

Investment Growth Bond

Fund profile IGB - Conservative

30 June 2026

Resolution Life

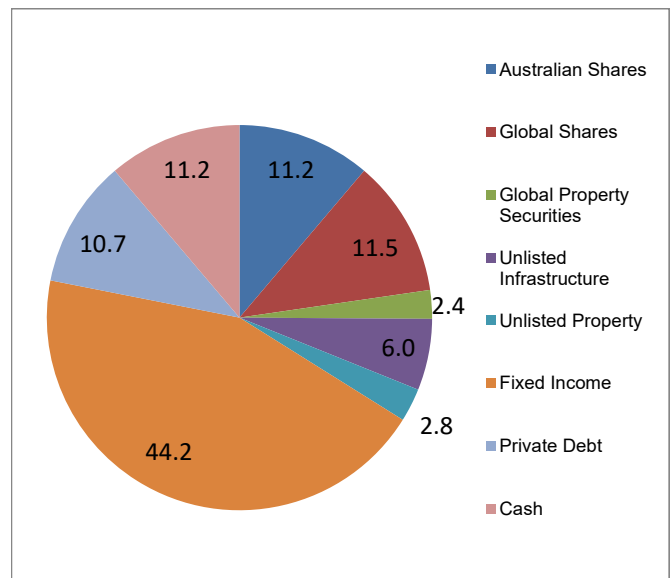
Investment objective and strategy

To achieve a return of Consumer Price Index (CPI) plus 1.5% p.a. over the medium term before fees and taxes by investing in a diversified mix of predominately defensive assets (e.g. cash and fixed interest).

Asset allocation as at 30 June 2026^{1 and 2}

Fund features

Inception date	March 2013
Recommended investment period	3 years
Standard Risk Measure	Medium
Management fee ³	1.23% p.a.
Investment option guarantee ⁴	Yes



Funds under management (\$m) 41.3

Performance as at 30 June 2026

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	10 years (%)	Since inception (18 March 2013) (%)
Net return⁵	2.85%	1.71%	3.02%	3.81%	3.92%	2.43%	2.61%	2.80%

Awards

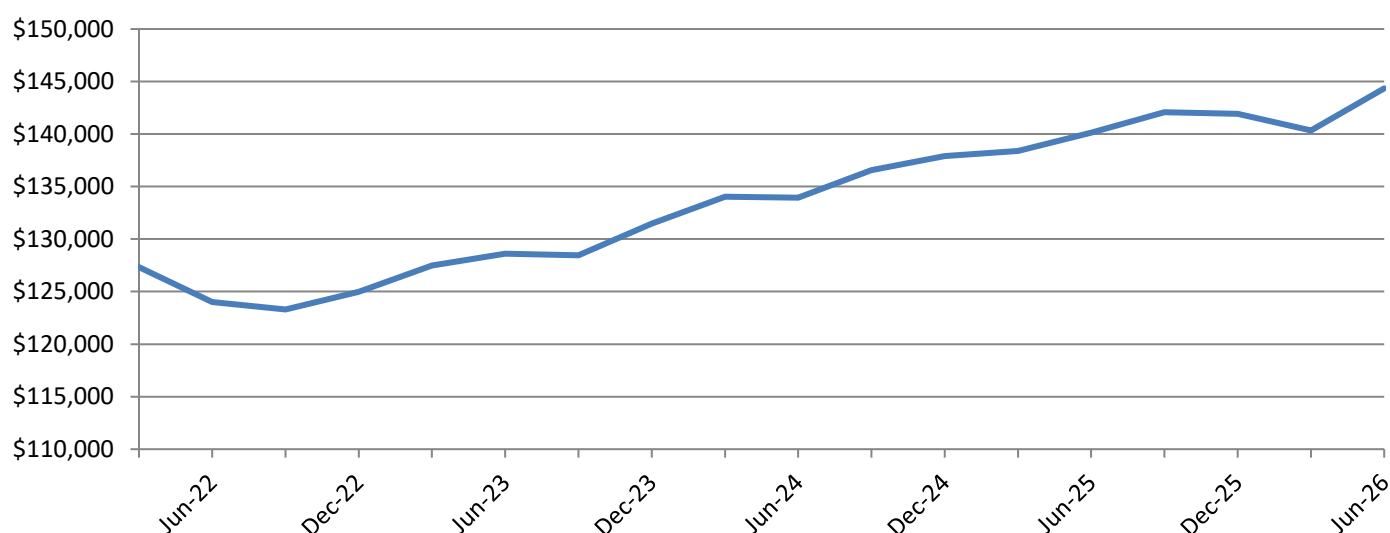
We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 15 years running (2008 through to 2022)⁶. We're also proud winners of the 2020, 2021, 2022 and 2023 Plan For Life Investment Bond Excellence Awards.

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

Notes

- 1 Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- 2 Alternative investments in non-traditional asset classes that may be illiquid in nature. They may include but are not limited to private equity, alternative betas and hedge funds. Alternative investments offer the opportunity for enhanced returns and further portfolio diversification.
- 3 There are no other product fees payable.
- 4 The value of your investment is protected if held for at least three years. Refer to the PDS for more information.
- 5 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 6 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 2026 (\$100,000 invested since inception)



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 **1800 007 292**, between 9 am and 5 pm Monday to Friday (AEST/AEDT), excluding public holidays, or visit resolutionlife.com.au/igb.

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

What you need to know

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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.