

Investment Growth Bond

Fund profile IGB - International Share

31 December 2025

Resolution Life

Investment objective and strategy

To provide returns above a published benchmark of International shares (excluding Australia) over the medium to long term. The strategy aims to achieve its objective by investing in a diversified portfolio of shares, listed or expected to be listed predominantly in developed markets, but may also have an allocation to emerging markets. The strategy is unhedged to Australian dollars.

Asset allocation as at 31 December 2025

Fund features

Inception date	March 2013
Recommended investment period	7 years
Standard Risk Measure	Very high
Management fee ¹	1.37% p.a.
Investment option guarantee	No



Funds under management (\$m) 17.6

Performance as at 31 December 2025

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	10 years (%)	Since inception (18 March 2013) (%)
Net return ²	1.63%	6.35%	8.33%	12.59%	12.90%	8.91%	8.83%	9.17%

Awards

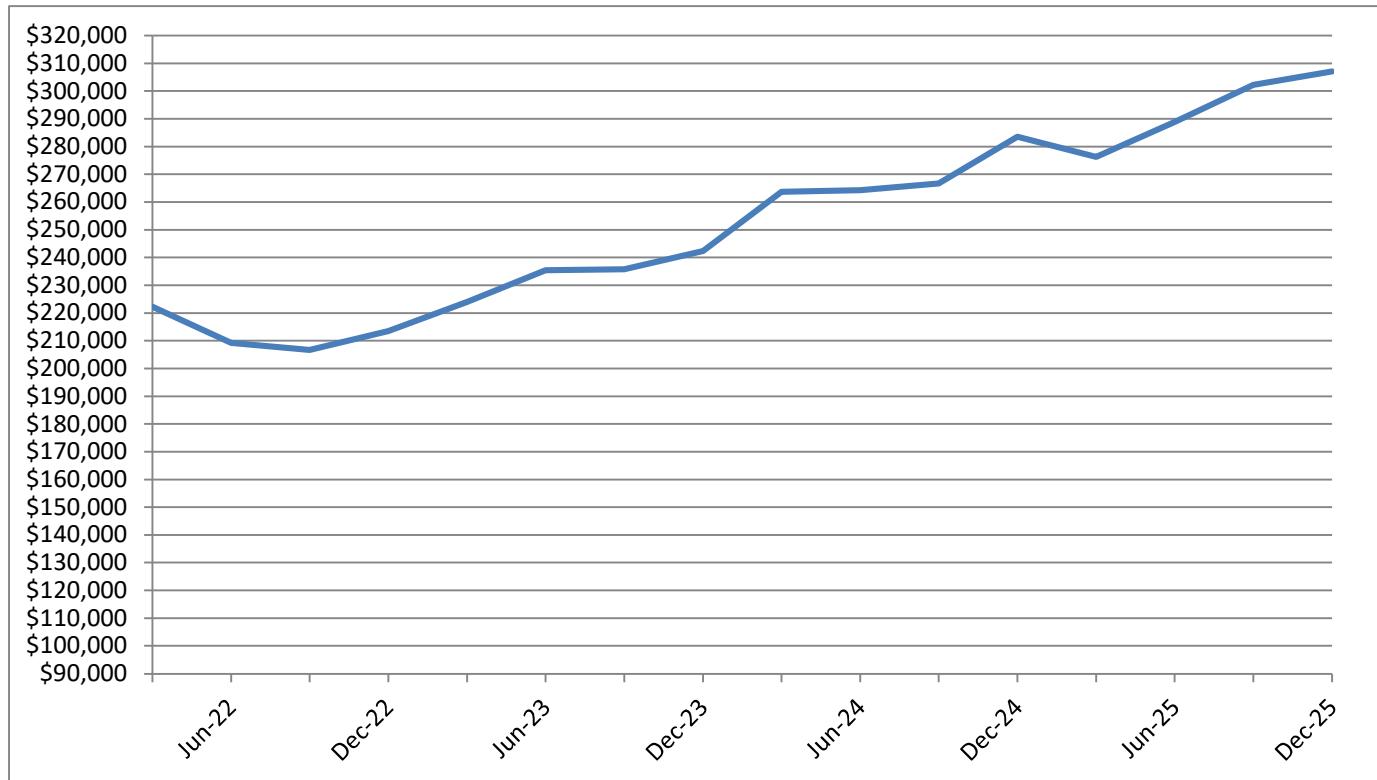
We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 15 years running (2008 through to 2022)³. We're also proud winners of the 2020, 2021, 2022 and 2023 Plan For Life Investment Bond Excellence Awards.

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 31 December 2025 (\$100,000 invested since inception)



Top 10 holdings as at 31 December 2025

NVDIA Corp	5.58%	Broadcom Inc	1.94%
Apple Corp	4.97%	Meta Platforms Inc	1.79%
Microsoft Corp	4.20%	Tesla Inc	1.54%
Alphabet Inc	4.09%	JPMorgan Chase & Co	1.10%
Amazon.com Inc	2.71%	Eli Lilly & Co	1.04%

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

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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.