

Fee Reductions for Super & Investments (S&I) Products

Product update

September 2024

Resolution Life

The tables below set out the recent reductions to fees that apply for NMRF members, SRF members or Resolution Life policyholders in the impacted Super & Investments (S&I) products.

Changes were implemented for most products around the end of June 2024, with a small number of changes effective from members' / policyholders' next policy anniversary.

The latest fees and costs information is available on the relevant product pages found under **Superannuation**, **Retirement Income** or **Investment** pages on the **Products** drop-down list at resolutionlife.com.au.

NMRF Products (issued by ETSL)

Changes to Administration Fees

The reductions applied to product **administration fees** for impacted NMRF products are shown in the tables below. The changes are shown before the benefit of any applicable tax deductions passed on to members.

For most products, the reductions have been applied to the **percentage administration fees** that are included in the unit prices or crediting rates for each investment option available on the product (shown in the table below).

NMRF Product	Prev. Adm. Fee (% pa)	New Adm. Fee (% pa)	Reduction (% pa)
Investment Account Reg. Premium Super Plan (IAA,IAD,IAF)	0.55%	0.34%	-0.21%
Investment Account Superannuation Bond (FSB)	0.55%	0.40%	-0.15%
Provider Personal Retirement Plan	0.45%	0.30%	-0.15%
Provider Top Up Retirement Plan	0.45%	0.30%	-0.15%
MultiFund Flexible Income Plan (ULMA)	0.65%	0.50%	-0.15%
Retirement Security Plan	0.50%	0.36%	-0.14%
Guaranteed Super Account (balances between \$10k & \$50k)	0.85%	0.73%	-0.12%
Guaranteed Super Account (balances above \$50k)	0.62%	0.50%	-0.12%
Retirement Bond	0.60%	0.50%	-0.10%
RLA Personal Super Plan	0.60%	0.50%	-0.10%
Flexible Income Pension (ULKP)	0.40%	0.32%	-0.08%
Investment Linked Personal Superannuation Plan (ULS)	0.35%	0.29%	-0.06%
Investment Linked Superannuation Plan (ULA,ULJ)	0.35%	0.29%	-0.06%
Personal Superannuation Plan (ULES)	0.35%	0.29%	-0.06%
Investment Linked Personal Super Bond (ULASP)	0.35%	0.29%	-0.06%

For two products, the maximum dollar-based administration fees that could be deducted directly from members' accounts have been reduced. The reduction will typically apply from members' next policy anniversary.

For these two products, a range of administration fees apply. This means that members may pay a lower dollar-based administration fee than the maximum amounts shown below, and so may not receive any reduction from their next policy anniversary. Members should refer to their annual statements for details of any direct administration fees and rebates that apply to their accounts.

NMRF Product	Prev. Adm. Fee (\$ pa)	New Adm. Fee (\$ pa)	Reduction (\$ pa)
Flexipol Superannuation Plan	170.07	32.89	-137.18
Goldline Personal Superannuation Plan	186.56	95.15	-91.41

Changes to Investment Fees

The tables below set out the reductions to the **investment fees** that are included in the unit prices or crediting rates of the relevant investment options for each NMRF product. The fees and reductions are shown before the benefit of any applicable tax deductions passed on to members.

NMRF Product	Investment Option	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
Investment Linked Personal Super Bond (ULASP)	All Growth	0.59%	0.55%	-0.04%
	Australian Share	0.69%	0.55%	-0.14%
	Balanced Growth	0.59%	0.55%	-0.04%
	Capital Guaranteed Fixed Interest	0.49%	0.45%	-0.04%
	Cash Based	0.49%	0.45%	-0.04%
	Conservative	0.59%	0.55%	-0.04%
	Direct Property	0.59%	0.55%	-0.04%
	International Share	0.69%	0.55%	-0.14%
Investment Linked Personal Superannuation Plan (ULS)	All Growth	0.59%	0.55%	-0.04%
	Balanced Growth	0.59%	0.55%	-0.04%
	Conservative	0.59%	0.55%	-0.04%
Investment Linked Superannuation Plan (ULA,ULJ)	All Growth	0.59%	0.55%	-0.04%
	Balanced Growth	0.59%	0.55%	-0.04%
	Cash Based	0.49%	0.45%	-0.04%
	Conservative	0.59%	0.55%	-0.04%
MultiFund Superannuation Bond (ULMB,ULMBN)	All Growth	0.65%	0.55%	-0.10%
	Australian Bond	0.55%	0.45%	-0.10%
	Australian Share	0.75%	0.55%	-0.20%
	Australian Share 5	0.75%	0.55%	-0.20%
	Balanced Growth	0.65%	0.55%	-0.10%
	Capital Guaranteed Fixed Interest	0.55%	0.45%	-0.10%
	Conservative	0.65%	0.55%	-0.10%
	International Share	0.75%	0.55%	-0.20%
	Listed Property 2	0.65%	0.55%	-0.10%
	Moderate Growth	0.65%	0.55%	-0.10%
Provider Personal Retirement Plan	Matched	0.58%	0.55%	-0.03%
Provider Top Up Retirement Plan	Matched	0.58%	0.55%	-0.03%
Retirement Bond	Australian Equities	0.80%	0.55%	-0.25%
	Conservative	0.70%	0.55%	-0.15%
	Diversified Balanced	0.70%	0.55%	-0.15%
	Diversified Conservative	0.70%	0.55%	-0.15%
	Diversified Fixed Interest	0.60%	0.45%	-0.15%
	Diversified Growth	0.70%	0.55%	-0.15%
	Diversified High Growth	0.70%	0.55%	-0.15%
	International Equities	0.80%	0.55%	-0.25%

NMRF Product	Investment Option	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
Retirement Bond	Listed Property	0.70%	0.55%	-0.15%
	Managed	0.70%	0.55%	-0.15%
	Matched	0.70%	0.55%	-0.15%
	Property Biased	0.70%	0.55%	-0.15%
	Specialist International Share	0.80%	0.55%	-0.25%
Personal Superannuation Plan (ULES)	All Growth	0.59%	0.55%	-0.04%
	Australian Share	0.69%	0.55%	-0.14%
	Balanced Growth	0.59%	0.55%	-0.04%
	Conservative	0.59%	0.55%	-0.04%
	International Share	0.69%	0.55%	-0.14%
Retirement Security Plan	Growth	0.66%	0.55%	-0.11%
	High Growth	0.66%	0.55%	-0.11%
	Managed	0.66%	0.55%	-0.11%
RLA Personal Super Plan	Australian Equities	0.62%	0.55%	-0.07%
	Australian Equities 2	0.80%	0.55%	-0.25%
	Australian Equities 3	0.80%	0.55%	-0.25%
	Conservative	0.70%	0.55%	-0.15%
	Diversified Fixed Interest	0.60%	0.45%	-0.15%
	Diversified Growth	0.70%	0.55%	-0.15%
	Diversified High Growth	0.70%	0.55%	-0.15%
	Listed Property	0.70%	0.55%	-0.15%
	Moderate Growth	0.70%	0.55%	-0.15%
	Pre-mixed Balanced	0.70%	0.55%	-0.15%
	Shielded	0.70%	0.55%	-0.15%
	Specialist Australian Share	0.80%	0.55%	-0.25%
	Specialist International Share	0.80%	0.55%	-0.25%
	Wholesale Global Equity Fund	0.80%	0.55%	-0.25%
Flexible Income Pension (ULKP)	Balanced Growth	0.59%	0.55%	-0.04%
	Capital Guaranteed Fixed Interest	0.49%	0.45%	-0.04%
	Conservative	0.59%	0.55%	-0.04%
Flexible Income Plan	Australian Equities 2	0.80%	0.55%	-0.25%
	Conservative	0.70%	0.55%	-0.15%
	Diversified Balanced	0.70%	0.55%	-0.15%
	Diversified Conservative	0.70%	0.55%	-0.15%
	Diversified Fixed Interest	0.60%	0.45%	-0.15%
	Listed Property	0.70%	0.55%	-0.15%
	Managed	0.70%	0.55%	-0.15%
	Matched	0.70%	0.55%	-0.15%
	Property Biased	0.70%	0.55%	-0.15%
Flexible Pension Plan	Conservative	0.70%	0.55%	-0.15%
	Diversified Balanced	0.70%	0.55%	-0.15%
	Diversified Conservative	0.70%	0.55%	-0.15%
	Managed	0.70%	0.55%	-0.15%
	Matched	0.70%	0.55%	-0.15%
	Moderate Growth	0.70%	0.55%	-0.15%
	Property Biased	0.70%	0.55%	-0.15%
MultiFund Flexible Income Plan (ULMA)	Australian Share	0.64%	0.55%	-0.09%
	Australian Share 2	0.64%	0.55%	-0.09%
	Australian Share 3	0.64%	0.55%	-0.09%
	Australian Share 4	0.64%	0.55%	-0.09%
	Hedged International Share	0.64%	0.55%	-0.09%

NMRF Product	Investment Option	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
MultiFund Flexible Income Plan (ULMA)	International Share	0.64%	0.55%	-0.09%
	International Share 3	0.64%	0.55%	-0.09%
	International Shares 2	0.64%	0.55%	-0.09%
	Specialist Australian Share	0.64%	0.55%	-0.09%
	Specialist International Share	0.64%	0.55%	-0.09%
RLA Allocated Pension Plan	Australian Equities 2	0.80%	0.55%	-0.25%
	Australian Equities 3	0.80%	0.55%	-0.25%
	Conservative	0.70%	0.55%	-0.15%
	Diversified Fixed Interest	0.60%	0.45%	-0.15%
	Diversified Growth	0.70%	0.55%	-0.15%
	Diversified High Growth	0.70%	0.55%	-0.15%
	Moderate Growth	0.70%	0.55%	-0.15%
	Pre-mixed Balanced	0.70%	0.55%	-0.15%
	Property	0.70%	0.55%	-0.15%
	Shielded	0.70%	0.55%	-0.15%
	Specialist International Share	0.80%	0.55%	-0.25%
	Wholesale Global Equity Fund	0.68%	0.55%	-0.13%

SRF Products (issued by ETSL)

Changes to Investment Fees

The tables below set out the reductions to the **investment fees** that are included in the unit prices or crediting rates of the relevant investment options for each SRF product. The fees and reductions are shown before the benefit of any applicable tax deductions passed on to members.

SRF Product	Investment Option	Investment Option Code	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
Flexible Income Retirement Plan	Capital Stable	FECAPSF	0.75%	0.55%	-0.20%
	Multi-Manager Fixed Income	FEPAFIX	0.65%	0.45%	-0.20%
	Growth	FEDISCR	0.78%	0.55%	-0.23%
	High Growth	FEGRWTH	0.79%	0.55%	-0.24%
	Global Property Securities	FEXROPR	0.79%	0.55%	-0.24%
	Multi-Manager Australian Share	FEPAEQU	0.77%	0.55%	-0.22%
	First Sentier Australian Share	FEXFSDE	0.87%	0.55%	-0.32%
	Solaris Core Australian Share	FEXRODE	0.85%	0.55%	-0.30%
	Multi-Manager Global Share	FEPIEQU	0.77%	0.55%	-0.22%
	RBC Emerging Markets	FEXSAOE	0.67%	0.55%	-0.12%
Lifebuilder Superannuation	Growth	B93SG	0.80%	0.55%	-0.25%
	Capital Stable	CS93SG	0.75%	0.55%	-0.20%
	High Growth	EP93SG	0.83%	0.55%	-0.28%
Living Money	Guaranteed Cash	4CSH	0.53%	0.45%	-0.08%
	Multi-Manager Fixed Income	4FIX	0.65%	0.45%	-0.20%
	Global Property Securities	4PRP	0.79%	0.55%	-0.24%
	Multi-Manager Australian Share	4EQY	0.77%	0.55%	-0.22%
	Multi-Manager Global Share	4INT	0.77%	0.55%	-0.22%
Managed Investment SuperPlan	Growth	CQ	0.67%	0.55%	-0.12%
	Guaranteed Cash	SG	0.53%	0.45%	-0.08%
	Growth	CQ	0.67%	0.55%	-0.12%
Master Fund Superannuation	Capital Stable	SCAPSF	0.75%	0.55%	-0.20%
	Multi-Manager Fixed Income	SPAFIX	0.63%	0.44%	-0.19%
	Growth	SDISCR	0.81%	0.55%	-0.26%

SRF Product	Investment Option	Investment Option Code	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
Master Fund Superannuation	High Growth	SGRWTH	0.83%	0.55%	-0.28%
	Global Property Securities	SXROPR	0.80%	0.55%	-0.25%
	Multi-Manager Australian Share	SPA EQU	0.83%	0.55%	-0.28%
	First Sentier Australian Share	SXFSDE	0.86%	0.55%	-0.31%
	Solaris Core Australian Share	SXRODE	0.84%	0.55%	-0.29%
	Multi-Manager Global Share	SPI EQU	0.83%	0.56%	-0.27%
	RBC Emerging Markets	SXSAOE	0.79%	0.55%	-0.24%
PensionSelect	Capital Stable	BU	0.75%	0.55%	-0.20%
	Balanced	AB	0.76%	0.55%	-0.21%
	Growth	Q3	0.78%	0.55%	-0.23%
	High Growth	AG	0.79%	0.55%	-0.24%
	Multi-Manager Australian Share	AS	0.77%	0.55%	-0.22%
	Multi-Manager Global Share	JP	0.77%	0.55%	-0.22%
Personal Superannuation & Rollover Plan	Balanced	PB	0.75%	0.55%	-0.20%
	Growth	M3	0.81%	0.55%	-0.26%
	High Growth	PG	0.83%	0.55%	-0.28%
	Multi-Manager Australian Share	PS	0.83%	0.55%	-0.28%
Personal Superannuation Bond	Guaranteed Cash	2CSU	0.53%	0.45%	-0.08%
	Multi-Manager Fixed Income	2FIU	0.63%	0.44%	-0.19%
	Capital Stable	2STU	0.75%	0.55%	-0.20%
	Growth	2MGU	0.81%	0.55%	-0.26%
	Global Property Securities	2PRU	0.80%	0.55%	-0.25%
	Multi-Manager Australian Share	2EQU	0.84%	0.55%	-0.29%
	Multi-Manager Global Share	2INU	0.83%	0.56%	-0.27%
Personal Superannuation Portfolio	Capital Stable	SCAPSF	0.75%	0.55%	-0.20%
	Multi-Manager Fixed Income	SPAFIX	0.63%	0.44%	-0.19%
	Growth	SDISCR	0.81%	0.55%	-0.26%
	High Growth	SGRWTH	0.83%	0.55%	-0.28%
	Multi-Manager Australian Share	SPA EQU	0.83%	0.55%	-0.28%
	Multi-Manager Global Share	SPI EQU	0.83%	0.56%	-0.27%
PruPlan Super "Unit-Linked"	Growth	B93SG	0.80%	0.55%	-0.25%
Retirement Plus Account	Guaranteed Cash	9ACA	0.60%	0.45%	-0.15%
Retirement Saver Retirement Saver Plus Retirement Saver Series 2	Capital Stable	FK	0.75%	0.55%	-0.20%
	Guaranteed Cash	UK	0.47%	0.45%	-0.02%
	Growth	NK	0.81%	0.55%	-0.26%
	Growth	CK	0.81%	0.55%	-0.26%
	Growth	QK	0.81%	0.55%	-0.26%
Select Allocated Pension	Capital Stable	ECAPSF	0.75%	0.55%	-0.20%
	Multi-Manager Fixed Income	EPAFIX	0.65%	0.45%	-0.20%
	Macquarie Australian Fixed Income	EXACFI	0.68%	0.45%	-0.23%
	Multi-Manager Fixed Income	EXCMFI	0.65%	0.45%	-0.20%
	Capital Stable	EXFSCS	0.75%	0.55%	-0.20%
	Balanced	EXCMMO	0.76%	0.55%	-0.21%
	Growth	EDISCR	0.78%	0.55%	-0.23%
	Growth	EXCSGR	0.78%	0.55%	-0.23%
	High Growth	EGRWTH	0.79%	0.55%	-0.24%
	High Growth	EXFIGR	0.79%	0.55%	-0.24%
	Global Property Securities	EXCMPS	0.79%	0.55%	-0.24%
	Alphinity Concentrated Australian Share	EXCSDE	0.78%	0.55%	-0.23%
	Multi-Manager Australian Share	EPA EQU	0.77%	0.55%	-0.22%
	First Sentier Australian Share	EXFSAS	0.87%	0.55%	-0.32%
	First Sentier Aus. Small Companies	EXCPSC	0.84%	0.55%	-0.29%

SRF Product	Investment Option	Investment Option Code	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
Select Allocated Pension	Multi-Manager Australian Share	EXCMDE	0.77%	0.55%	-0.22%
	Realindex Australian Share	EXPPIS	0.67%	0.55%	-0.12%
	Solaris Core Australian Share	EXCPAS	0.85%	0.55%	-0.30%
	Multi-Manager Global Share	EPIEQU	0.77%	0.55%	-0.22%
	Multi-Manager Global Share	EXCMOE	0.77%	0.55%	-0.22%
	RBC Emerging Markets	EXSAOE	0.67%	0.55%	-0.12%
	Stewart Investors W/wide Leaders Sust.	EXFSOE	0.85%	0.55%	-0.30%
Select Personal Superannuation	Capital Stable	SCAPSF	0.75%	0.55%	-0.20%
	Multi-Manager Fixed Income	SPAFIX	0.63%	0.44%	-0.19%
	Macquarie Australian Fixed Income	SXACFI	0.68%	0.55%	-0.13%
	Multi-Manager Fixed Income	SXCMFI	0.64%	0.44%	-0.20%
	Capital Stable	SXFSCS	0.75%	0.55%	-0.20%
	Capital Stable	SXCCMS	0.75%	0.55%	-0.20%
	Growth	SDISCR	0.81%	0.55%	-0.26%
	Balanced	SXCMMO	0.75%	0.55%	-0.20%
	Growth	SXCCNM	0.81%	0.55%	-0.26%
	Growth	SXCSGR	0.81%	0.55%	-0.26%
	High Growth	SGRWTH	0.83%	0.55%	-0.28%
	Global Property Securities	SXCMP5	0.80%	0.55%	-0.25%
	Global Property Securities	SXCPR0	0.80%	0.55%	-0.25%
	High Growth	SXFIGR	0.83%	0.55%	-0.28%
	Alphinity Concentrated Australian Share	SXCSD0	0.77%	0.55%	-0.22%
	Multi-Manager Australian Share	SPA0QU	0.83%	0.55%	-0.28%
	First Sentier Australian Share	SXFSD0	0.86%	0.55%	-0.31%
	Multi-Manager Australian Share	SXCMDE	0.83%	0.55%	-0.28%
	Realindex Australian Share	SXPPIS	0.64%	0.55%	-0.09%
	Solaris Core Australian Share	SXCPAS	0.84%	0.55%	-0.29%
	First Sentier Aus. Small Companies	SXCPS0	0.86%	0.54%	-0.32%
	Multi-Manager Global Share	SPI0QU	0.83%	0.56%	-0.27%
	Multi-Manager Global Share	SXCM0E	0.83%	0.56%	-0.27%
RBC Emerging Markets	SXSA0E	0.79%	0.55%	-0.24%	
Stewart Investors W/wide Leaders Sust.	SXFSD0	0.85%	0.55%	-0.30%	
Superannuation Bond	Guaranteed Cash	7SCA	0.60%	0.45%	-0.15%
	Guaranteed Cash	CAPFSG	0.53%	0.45%	-0.08%
	Capital Stable	CS93SG	0.75%	0.55%	-0.20%
	Growth	B93SG	0.80%	0.55%	-0.25%
	Growth	7SMN	1.04%	0.56%	-0.48%
	High Growth	EP93SG	0.83%	0.55%	-0.28%
	Global Property Securities	7SPF	1.07%	0.54%	-0.53%
	Multi-Manager Australian Share	7SAE	1.06%	0.56%	-0.50%
	Multi-Manager Global Share	7SIE	0.99%	0.56%	-0.43%
Superannuation Bond "S" Series	Guaranteed Cash	CAPFSG	0.53%	0.45%	-0.08%
	Growth	B93SG	0.80%	0.55%	-0.25%
	High Growth	EP93SG	0.83%	0.55%	-0.28%
SuperGuaranteeCARE	Growth	CQ	0.67%	0.55%	-0.12%
SuperLink	Growth	CL	0.56%	0.55%	-0.01%
SuperLink Plus Series 2	Growth	CL	0.56%	0.55%	-0.01%
SuperLink Plus Series 3	Growth	CQ	0.67%	0.55%	-0.12%
SuperSelect	Capital Stable	AU	0.75%	0.55%	-0.20%
	Balanced	FB	0.75%	0.55%	-0.20%
	Growth	FM	0.81%	0.55%	-0.26%
	High Growth	FG	0.69%	0.55%	-0.14%

SRF Product	Investment Option	Investment Option Code	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Reduction (% pa)
SuperSelect	Multi-Manager Australian Share	FS	0.83%	0.55%	-0.28%
	Multi-Manager Global Share	FP	0.83%	0.56%	-0.27%
SuperWise Series 4	Growth	CQ	0.67%	0.55%	-0.12%
SuperWise Series 5	Capital Stable	FQ	0.67%	0.55%	-0.12%
	Guaranteed Cash	UQ	0.53%	0.45%	-0.08%
	Growth	CQ	0.67%	0.55%	-0.12%
Umbrella Financial Plan Super	Guaranteed Cash	2CSU	0.53%	0.45%	-0.08%
	Multi-Manager Fixed Income	2FIU	0.63%	0.44%	-0.19%
	Capital Stable	2STU	0.75%	0.55%	-0.20%
	Growth	2MGU	0.81%	0.55%	-0.26%
	Global Property Securities	2PRU	0.80%	0.55%	-0.25%
	Multi-Manager Australian Share	2EQU	0.84%	0.55%	-0.29%
	Multi-Manager Global Share	2INU	0.83%	0.56%	-0.27%
Umbrella Investment Plan Super	Guaranteed Cash	2CSU	0.53%	0.45%	-0.08%
	Multi-Manager Fixed Income	2FIU	0.63%	0.44%	-0.19%
	Capital Stable	2STU	0.75%	0.55%	-0.20%
	Growth	2MGU	0.81%	0.55%	-0.26%
	Global Property Securities	2PRU	0.80%	0.55%	-0.25%
	Multi-Manager Australian Share	2EQU	0.84%	0.55%	-0.29%
	Multi-Manager Global Share	2INU	0.83%	0.56%	-0.27%
Wealth Portfolio Superannuation	Capital Stable	CS93SG	0.75%	0.55%	-0.20%
	Growth	B93SG	0.80%	0.55%	-0.25%
	High Growth	EP93SG	0.83%	0.55%	-0.28%

Resolution Life Products

Changes to Management Fees

The tables below set out the reductions to the **management fees** that are included in the unit prices or crediting rates of the relevant investment options for each product. The fees and reductions are shown after the benefit of any applicable tax deductions passed on to customers by Resolution Life, consistent with how fees and costs information is disclosed for these products.

Resolution Life Product	Investment Option	Previous Fee (% pa)	New Fee (% pa)	Reduction (% pa)
MultiFund Trustee Bond (ULMT)	All Growth	0.98%	0.90%	-0.08%
	Australian Bond	0.89%	0.81%	-0.08%
	Australian Share	1.06%	0.89%	-0.17%
	Australian Share 5	1.06%	0.89%	-0.17%
	Balanced Growth	0.99%	0.90%	-0.09%
	Capital Guaranteed Fixed Interest	0.89%	0.81%	-0.08%
	Conservative	0.98%	0.90%	-0.08%
	International Share	1.06%	0.89%	-0.17%
	Listed Property 2	0.98%	0.89%	-0.09%
	Moderate Growth	0.98%	0.90%	-0.08%
MultiFund Rollover Deferred Annuity (ULMD,ULMDN)	All Growth	0.98%	0.90%	-0.08%
	Australian Bond	0.89%	0.81%	-0.08%
	Australian Share	1.06%	0.89%	-0.17%
	Australian Share 5	1.06%	0.89%	-0.17%
	Balanced Growth	0.99%	0.90%	-0.09%
	Capital Guaranteed Fixed Interest	0.89%	0.81%	-0.08%
	Conservative	0.98%	0.90%	-0.08%
	International Share	1.06%	0.89%	-0.17%
	Listed Property 2	0.98%	0.89%	-0.09%

Resolution Life Product	Investment Option	Previous Fee (% pa)	New Fee (% pa)	Reduction (% pa)
MultiFund Rollover Deferred Annuity (ULMD,ULMDN)	Moderate Growth	0.98%	0.90%	-0.08%
Investment Linked Deferred Annuity (ULK and ULKN)	All Growth	0.80%	0.72%	-0.08%
	Australian Share	0.88%	0.71%	-0.17%
	Balanced Growth	0.81%	0.72%	-0.09%
	Capital Guaranteed Fixed Interest	0.71%	0.63%	-0.08%
	Cash Based	0.71%	0.63%	-0.08%
	Conservative	0.80%	0.72%	-0.08%
	Direct Property	0.81%	0.79%	-0.02%
	International Share	0.88%	0.71%	-0.17%
MultiFund Flexible Income Plan (ULMA,ULMAN)	All Growth	1.19%	1.04%	-0.15%
	Australian Bond	1.09%	0.94%	-0.15%
	Australian Bond 2	1.09%	0.94%	-0.15%
	Australian Share	1.29%	1.05%	-0.24%
	Australian Share 2	1.29%	1.05%	-0.24%
	Australian Share 3	1.29%	1.05%	-0.24%
	Australian Share 4	1.29%	1.05%	-0.24%
	Australian Share 5	1.20%	1.05%	-0.15%
	Balanced Growth	1.19%	1.04%	-0.15%
	Cash	1.09%	0.94%	-0.15%
	Conservative	1.19%	1.04%	-0.15%
	Hedged International Share	1.29%	1.05%	-0.24%
	High Growth	1.19%	1.04%	-0.15%
	International Bond	1.09%	0.94%	-0.15%
	International Bond 2	1.09%	0.94%	-0.15%
	International Bond 3	1.09%	0.94%	-0.15%
	International Share	1.29%	1.05%	-0.24%
	International Share 2	1.29%	1.05%	-0.24%
	International Share 3	1.29%	1.05%	-0.24%
	Listed Property 2	1.19%	1.04%	-0.15%
	Managed Income	1.09%	0.94%	-0.15%
	Moderate Growth	1.19%	1.04%	-0.15%
	Secure Growth	1.29%	1.14%	-0.15%
Specialist Australian Share	1.29%	1.05%	-0.24%	
Specialist International Share	1.29%	1.05%	-0.24%	
Specialist Property and Infrastructure	1.19%	1.04%	-0.15%	
Flexible Annuity Plan	Australian Equities	1.25%	1.10%	-0.15%
	Conservative	1.25%	1.10%	-0.15%
	Diversified Balanced	1.25%	1.10%	-0.15%
	Diversified Conservative	1.25%	1.10%	-0.15%
	Listed Property	1.25%	1.10%	-0.15%
	Managed	1.25%	1.10%	-0.15%
	Matched	1.25%	1.10%	-0.15%
	Property Biased	1.25%	1.10%	-0.15%
	Specialist International Share	1.25%	1.10%	-0.15%

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