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

Product update

September 2025



The tables below set out the recent changes 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 from August 2025, 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 appliable 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)	Change (% pa)
Accelerator Personal Superannuation Plan	0.27%	0.25%	-0.02%
Flexible Income Pension (ULKP)	0.32%	0.25%	-0.07%
Flexible Income Plan	0.55%	0.43%	-0.12%
Flexible Pension Plan	0.55%	0.43%	-0.12%
Goldline Personal Superannuation Plan	0.27%	0.25%	-0.02%
Investment Linked Personal Super Bond (ULASP)	0.29%	0.25%	-0.04%
Investment Linked Personal Superannuation Plan (ULS)	0.29%	0.25%	-0.04%
Investment Linked Superannuation Plan (ULA, ULJ)	0.29%	0.25%	-0.04%
MultiFund Flexible Income Plan (ULMA)	0.50%	0.43%	-0.07%
MultiFund Superannuation Bond (ULMB, ULMBN)	0.50%	0.43%	-0.07%
Personal Super Bond	0.42%	0.34%	-0.08%
Personal Superannuation Plan (ULES)	0.29%	0.25%	-0.04%
Portfolio Plan Personal Superannuation (UL)	0.30%	0.25%	-0.05%
Provider Personal Retirement Plan	0.30%	0.25%	-0.05%
Provider Top Up Retirement Plan	0.30%	0.25%	-0.05%
Retirement Bond	0.50%	0.43%	-0.07%
Retirement Security Plan	0.36%	0.29%	-0.07%
RLA Allocated Pension Plan	0.55%	0.43%	-0.12%
RLA Personal Super Plan	0.50%	0.43%	-0.07%

For some products, the <u>maximum</u> **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 products, a range of administration fees can 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 that apply to their accounts.

NMRF Product	Prev. Adm. Fee (\$ pa)	New Adm. Fee (\$ pa)	Change (\$ pa)
Goldline Personal Superannuation Plan	\$98.54	\$90.00	-\$8.54
Investment Linked Personal Superannuation Plan (ULS)	\$106.45	\$90.00	-\$16.45
Investment Linked Superannuation Plan (ULA, ULJ)	\$106.45	\$90.00	-\$16.45
Personal Superannuation Plan (ULES)	\$106.45	\$90.00	-\$16.45
Portfolio Plan Personal Superannuation (UL)	\$95.88	\$90.00	-\$5.88
Provider Personal Retirement Plan	\$103.91	\$90.00	-\$13.91
Provider Top Up Retirement Plan	\$103.91	\$90.00	-\$13.91

## Changes to Investment Fees

The tables below set out the changes 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 changes are shown before the benefit of any appliable tax deductions passed on to members.

Where the **investment fee** has increased, the increase is at least offset by the reductions to the **percentage administration fees** shown above. This means that for all NMRF members, the percentage-based fees that apply for their product in total have either reduced or remained unchanged.

NMRF Product	Investment Option	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Change (% pa)
	Balanced	0.41%	0.43%	+0.02%
	Cash	0.00%	0.02%	+0.02%
Accelerator Personal Superannuation Plan	Equity	0.39%	0.41%	+0.02%
	Managed	0.38%	0.40%	+0.02%
	Property	0.38%	0.40%	+0.02%
Flexible Income Pension (ULKP)	Capital Guaranteed Fixed Interest	0.45%	0.20%	-0.25%
Flexible Income Plan	Cash	0.10%	0.20%	+0.10%
Flexible Pension Plan	Cash	0.10%	0.20%	+0.10%
	Balanced	0.41%	0.43%	+0.02%
	Cash	0.00%	0.02%	+0.02%
Goldline Personal Superannuation Plan	Equity	0.39%	0.41%	+0.02%
	Managed	0.38%	0.40%	+0.02%
	Property	0.38%	0.40%	+0.02%
Investment Linked Developed Consequentian Disp (LILC)	Capital Guaranteed Fixed Interest	0.45%	0.20%	-0.25%
Investment Linked Personal Superannuation Plan (ULS)	Cash Based	0.45%	0.20%	-0.25%
Investment Linked Superannuation Plan (ULA, ULJ)	Cash Based	0.45%	0.20%	-0.25%
	All Growth	0.54%	0.55%	+0.01%
	Australian Bond	0.44%	0.45%	+0.01%
	Australian Bond 2	0.44%	0.45%	+0.01%
	Balanced Growth	0.54%	0.55%	+0.01%
	Cash	0.44%	0.20%	-0.24%
	Conservative	0.54%	0.55%	+0.01%
MultiFund Flovible Income Plan (III MA)	High Growth	0.54%	0.55%	+0.01%
MultiFund Flexible Income Plan (ULMA)	International Bond	0.44%	0.45%	+0.01%
	International Bond 2	0.44%	0.45%	+0.01%
	International Bond 3	0.44%	0.45%	+0.01%
	Listed Property 2	0.54%	0.55%	+0.01%
	Managed Income	0.44%	0.45%	+0.01%
	Moderate Growth	0.54%	0.55%	+0.01%
	Specialist Property and Infrastructure	0.54%	0.55%	+0.01%

NMRF Product	Investment Option	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Change (% pa)
MultiFund Superannuation Bond (ULMB, ULMBN)	Capital Guaranteed Fixed Interest	0.45%	0.20%	-0.25%
Personal Super Bond	Managed	0.52%	0.55%	+0.03%
Portfolio Plan Personal Superannuation (UL)	Portfolio Plan	0.30%	0.35%	+0.05%
Provider Personal Retirement Plan	Cash	0.25%	0.20%	-0.05%
	Conservative	0.46%	0.51%	+0.05%
Dravider Ten Un Detirement Dien	Cash	0.25%	0.20%	-0.05%
Provider Top Up Retirement Plan	Conservative	0.46%	0.51%	+0.05%
Retirement Bond	Cash	0.10%	0.17%	+0.07%
RLA Allocated Pension Plan	Australian Equities	0.33%	0.45%	+0.12%
RLA Allocated Perision Flam	Cash	0.10%	0.20%	+0.10%
RLA Personal Super Plan	Cash	0.10%	0.17%	+0.07%

# SRF Products (issued by ETSL)

# Changes to Administration Fees

The reductions to product administration fees for impacted SRF products are shown in the tables below.

These **percentage administration fees** are either included in the unit prices or crediting rates for each investment option available on the product, or they are deducted directly from members' accounts. The changes are shown before the benefit of any appliable tax deductions passed on to members.

#### Flat Fee:

SRF Product	Prev. Adm. Fee (% pa)	New Adm. Fee (% pa)	Change (% pa)
Flexible Income Retirement Plan	0.45%	0.43%	-0.02%
Managed Investment SuperPlan	0.40%	0.25%	-0.15%
Managed Personal SuperPlan	0.40%	0.25%	-0.15%
PensionSelect	0.40%	0.20%	-0.20%
Personal Superannuation & Rollover Plan	0.40%	0.25%	-0.15%
SuperLink Plus Series 3	0.40%	0.25%	-0.15%
SuperSelect	0.40%	0.25%	-0.15%
SuperTrace Superannuation Fund	0.65%	0.43%	-0.22%
SuperWise Series 4	0.40%	0.25%	-0.15%
SuperWise Series 5	0.40%	0.25%	-0.15%

## Tiered Fee (based on account balance):

CDE Descript	Ti	er	Prev. Adm.	New Adm.	Change
SRF Product	Lower Range	Upper Range	Fee (% pa)	Fee (% pa)	(% pa)
	-	100,000	0.53%	0.43%	-0.10%
Master Fund Superannuation	100,000	250,000	0.53%	0.43%	-0.10%
	250,000	500,000	0.41%	0.31%	-0.10%
	500,000	None	0.24%	0.14%	-0.10%
Personal Superannuation Portfolio	-	30,000	0.53%	0.43%	-0.10%
	30,000	60,000	0.53%	0.43%	-0.10%
	60,000	None	0.24%	0.14%	-0.10%
	-	100,000	0.45%	0.43%	-0.02%
Select Allocated Pension	100,000	250,000	0.45%	0.43%	-0.02%
Select Allocated Perision	250,000	500,000	0.35%	0.33%	-0.02%
	500,000	None	0.20%	0.18%	-0.02%
Select Personal Superannuation	-	100,000	0.53%	0.43%	-0.10%
	100,000	250,000	0.53%	0.43%	-0.10%
	250,000	500,000	0.41%	0.31%	-0.10%
	500,000	None	0.24%	0.14%	-0.10%

# Changes to Investment Fees

The tables below set out the changes 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 changes are shown before the benefit of any appliable tax deductions passed on to members.

Where the **investment fee** has increased, the increase is at least offset by the reductions to the **percentage administration fees** shown above. This means that for all SRF members, the percentage-based fees that apply for their product in total have either reduced or remained unchanged.

SRF Product	Investment Option	Investment Option Code	Previous Inv. Fee (% pa)	New Inv. Fee (% pa)	Change (% pa)
Flexible Income Retirement Plan	Guaranteed Cash	FEPACAS	0.42%	0.20%	-0.22%
Living Money	Guaranteed Cash	4CSH	0.45%	0.20%	-0.25%
Managed Personal SuperPlan	Guaranteed Cash	SG	0.45%	0.20%	-0.25%
Master Fund Superannuation	Guaranteed Cash	SPACAS	0.35%	0.20%	-0.15%
	Conservative 2	F3	0.34%	0.54%	+0.20%
PensionSelect	Conservative 4	JE	0.48%	0.55%	+0.07%
	Savings	U3	0.15%	0.20%	+0.05%
Personal Superannuation &	Conservative 2	C3	0.40%	0.55%	+0.15%
Rollover Plan	Savings	R3	0.15%	0.20%	+0.05%
Personal Superannuation Bond	Guaranteed Cash	2CSU	0.45%	0.20%	-0.25%
Retirement Plus Account	Guaranteed Cash	9ACA	0.45%	0.20%	-0.25%
Retirement Saver Retirement Saver Plus Retirement Saver Series 2	Guaranteed Cash	UK	0.45%	0.20%	-0.25%
	Australian Share 9	EXCTDE	0.44%	0.46%	+0.02%
	Guaranteed Cash	EPACAS	0.42%	0.20%	-0.22%
	International Share 5	EXCTOE	0.44%	0.46%	+0.02%
	Australian Share 9	SXCTDE	0.47%	0.55%	+0.08%
Select Personal Superannuation	Guaranteed Cash	SPACAS	0.35%	0.20%	-0.15%
	International Share 5	SXCTOE	0.47%	0.55%	+0.08%
Companyation Board	Guaranteed Cash	7SCA	0.45%	0.20%	-0.25%
Superannuation Bond	Guaranteed Cash	CAPFSG	0.45%	0.20%	-0.25%
Superannuation Bond "S" Series	Guaranteed Cash	CAPFSG	0.45%	0.20%	-0.25%
Cura an Cala at	Conservative 4	FE	0.49%	0.55%	+0.06%
SuperSelect	Savings	FR	0.15%	0.20%	+0.05%
SuperTrace Superannuation Fund	Conservative 3	SMSTA	0.59%	0.55%	-0.04%
SuperWise Series 5	Guaranteed Cash	UQ	0.45%	0.20%	-0.25%
Umbrella Financial Plan Super	Guaranteed Cash	2CSU	0.45%	0.20%	-0.25%
Umbrella Investment Plan Super	Guaranteed Cash	2CSU	0.45%	0.20%	-0.25%

# **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 appliable 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 (Code)	Previous Fee (% pa)	New Fee (% pa)	Change (% pa)
	Balanced 2 (BB)	1.95%	1.66%	-0.29%
	Balanced 2 (J2)	1.76%	1.66%	-0.10%
Susiness Super Bonds Corporate Super Bond Series 2 EasySaver / EasySaver Plus Camily Bonds Clexible Annuity Plan Clexible Annuity Plan	Conservative 2 (E2)	1.76%	1.66%	-0.10%
	Conservative 2 (E3)	1.77%	1.66%	-0.11%
	Growth 2 (P2)	1.75%	1.66%	-0.09%
	Growth 2 (P3)	1.75%	1.66%	-0.09%
	High Growth 2 (BG)	1.74%	1.66%	-0.08%
	High Growth 2 (F2)	1.76%	1.66%	-0.10%
Company Company David Comics 2	Australian Equities	1.68%	1.48%	-0.20%
Corporate Super Bond Series 2	Managed	1.73%	1.53%	-0.20%
	Growth 3 (PM)	1.48%	1.37%	-0.11%
EasySaver / EasySaver Plus	Growth 4 (MM)	1.41%	1.37%	-0.04%
	Growth 5 (LM)	1.48%	1.37%	-0.11%
	Conservative 11 (C1)	1.50%	1.37%	-0.13%
Face the Base da	Conservative 12 (C2)	1.50%	1.37%	-0.13%
Family Bonds	Growth 18 (M1)	1.48%	1.37%	-0.11%
	Growth 19 (M2)	1.48%	1.37%	-0.11%
	Australian Equities	1.10%	0.98%	-0.12%
Flexible Annuity Plan	Cash	0.65%	0.63%	-0.02%
	Conservative	1.10%	0.98%	-0.12%
	Diversified Balanced	1.10%	0.98%	-0.12%
	Diversified Conservative	1.10%	0.98%	-0.12%
	Listed Property	1.10%	0.98%	-0.12%
	Managed	1.10%	0.98%	-0.12%
	Matched	1.10%	0.98%	-0.12%
	Property Biased	1.10%	0.98%	-0.12%
exible Annuity Plan	Specialist International Share	1.10%	0.98%	-0.12%
	Conservative 11 (C1)	1.50%	1.37%	-0.13%
	Conservative 12 (C2)	1.50%	1.37%	-0.13%
Insurance Bonds	Growth 18 (M1)	1.48%	1.37%	-0.11%
	Growth 19 (M2)	1.48%	1.37%	-0.11%
	Cash 2 (CAPFNG)	1.57%	1.37%	-0.20%
	Cash 2 (CASH-N)	1.75%	1.37%	-0.38%
	Cash 2 (SCPFNG)	1.41%	1.37%	-0.04%
	Conservative 3 (CAPSNG)	1.63%	1.37%	-0.26%
	Conservative 3 (CS2NG)	1.59%	1.37%	-0.22%
Investment Bond	Conservative 3 (CS93NG)	1.69%	1.37%	-0.32%
	Conservative 3 (SCPSNG)	1.41%	1.37%	-0.04%
	Conservative 5 (DA)	1.63%	1.37%	-0.26%
	Diversified Fixed Interest 3 (FI93NG)	1.69%	1.37%	-0.32%
	Equity Profile (EPNG)	1.63%	1.37%	-0.26%
	Equity Profile (EP93NG)	1.69%	1.37%	-0.32%

Resolution Life Product	Investment Option (Code)	Previous Fee (% pa)	New Fee (% pa)	Change (% pa)
	Equity Profile (SEPNG)	1.41%	1.37%	-0.04%
	Growth 12 (BALANG)	1.63%	1.37%	-0.26%
	Growth 12 (BOND4N)	1.41%	1.37%	-0.04%
	Growth 12 (MB)	1.63%	1.37%	-0.26%
	Growth 12 (B93NG)	1.69%	1.37%	-0.32%
	Growth 12 (BALI-N)	1.81%	1.37%	-0.44%
	Growth 12 (SBALNG)	1.41%	1.37%	-0.04%
	Growth 13 (LB)	1.63%	1.37%	-0.26%
	Growth 15 (MG02)	1.75%	1.37%	-0.38%
	Guaranteed Cash (VY)	1.63%	1.37%	-0.26%
	Guaranteed Cash (VY4)	1.42%	1.37%	-0.05%
	Guaranteed Cash (SOGB)	1.49%	1.37%	-0.12%
	Guaranteed Cash (SOGA)	1.49%	1.37%	-0.12%
	IGB - High Growth (3NGR)	1.41%	1.37%	-0.04%
	IGB - International Share (3NIN)	1.41%	1.37%	-0.04%
Investment Growth Bond	IGB - Listed Real Assets (3NPR)	1.51%	1.37%	-0.14%
	International Share 8 (3INT)	1.41%	1.37%	-0.04%
	Listed Real Assets (3PRP)	1.51%	1.37%	-0.14%
	All Growth	0.72%	0.68%	-0.04%
	Australian Share	0.71%	0.68%	-0.03%
	Balanced Growth	0.72%	0.69%	-0.03%
Investment Linked Deferred Annuity	Capital Guaranteed Fixed Interest	0.63%	0.38%	-0.25%
(ULK and ULKN)	Cash Based	0.63%	0.38%	-0.25%
	Conservative	0.72%	0.68%	-0.04%
	Direct Property	0.79%	0.76%	-0.03%
	International Share	0.71%	0.68%	-0.03%
LifeLink Plus Series 3	Growth 8 (B)	1.66%	1.37%	-0.29%
LifeWise Series 4	Growth 9 (LP)	1.87%	1.37%	-0.50%
	Conservative 7 (DP)	1.84%	1.37%	-0.47%
LifeWise Series 5	Growth 9 (LP)	1.87%	1.37%	-0.50%
	VP Guaranteed Cash (VP)	1.44%	1.37%	-0.07%
	OG Capital Guaranteed Protected (OG_PROT)	1.49%	1.37%	-0.12%
Managed Investment Plan	OG Capital Guaranteed Unprotected (OG_UNPROT)	1.49%	1.37%	-0.12%
	OG Capital Guaranteed Protected (OG_PROT)	1.49%	1.37%	-0.12%
Managed Savings Plan	OG Capital Guaranteed Unprotected (OG_UNPROT)	1.49%	1.37%	-0.12%
	All Growth	1.04%	0.98%	-0.06%
	Australian Bond	0.94%	0.88%	-0.06%
	Australian Bond 2	0.94%	0.88%	-0.06%
	Australian Share	1.05%	0.98%	-0.07%
	Australian Share 2	1.05%	0.98%	-0.07%
	Australian Share 3	1.05%	0.98%	-0.07%
	Australian Share 3 Australian Share 4	1.05%	0.98%	-0.07%
	Australian Share 5	1.05%		-0.07%
	Balanced Growth	1.03%	0.98%	-0.07%
MultiFund Flexible Income Plan	Cash	0.94%	0.63%	-0.31%
(ULMA, ULMAN)	Conservative	1.04%	0.98%	-0.06%
	Hedged International Share	1.05%	0.98%	-0.07%
	High Growth	1.04%	0.98%	-0.06%
	International Bond	0.94%	0.88%	-0.06%
	International Bond 2	0.94%	0.88%	-0.06%
	International Bond 3	0.94%	0.88%	-0.06%
	International Share	1.05%	0.98%	-0.07%
	International Share 2	1.05%	0.98%	-0.07%
	International Share 3	1.05%	0.98%	-0.07%
	Listed Property 2	1.04%	0.98%	-0.06%
	Managed Income	0.94%	0.88%	-0.06%

Resolution Life Product	Investment Option (Code)	Previous Fee (% pa)	New Fee (% pa)	Change (% pa)
	Moderate Growth	1.04%	0.98%	-0.06%
	Secure Growth	1.14%	1.07%	-0.07%
	Specialist Australian Share	1.05%	0.98%	-0.07%
	Specialist International Share	1.05%	0.98%	-0.07%
	Specialist Property and Infrastructure	1.04%	0.98%	-0.06%
	All Growth	0.90%	0.84%	-0.06%
	Australian Bond	0.81%	0.75%	-0.06%
	Australian Share	0.89%	0.83%	-0.06%
	Australian Share 5	0.89%	0.83%	-0.06%
MultiFund Rollover Deferred Annuity	Balanced Growth	0.90%	0.84%	-0.06%
JLMD, ULMDN)	Capital Guaranteed Fixed Interest	0.81%	0.54%	-0.27%
	Conservative	0.90%	0.84%	-0.06%
	International Share	0.89%	0.83%	-0.06%
	Listed Property 2	0.89%	0.83%	-0.06%
LMD, ULMDN)  IltiFund Trustee Bond (ULMT)  Il-Over Bond  Ilover Bond  Ilover Fund  vings Plan  perCash	Moderate Growth	0.90%	0.84%	-0.06%
	All Growth	0.90%	0.84%	-0.06%
	Australian Bond	0.81%	0.75%	-0.06%
	Australian Share	0.89%	0.83%	-0.06%
	Australian Share 5	0.89%	0.83%	-0.06%
	Balanced Growth	0.90%	0.84%	-0.06%
MultiFund Trustee Bond (ULMT)	Capital Guaranteed Fixed Interest	0.81%	0.54%	-0.27%
	Conservative	0.90%	0.84%	-0.06%
	International Share	0.89%	0.83%	-0.06%
	Listed Property 2	0.89%	0.83%	-0.06%
	Moderate Growth	0.90%	0.84%	-0.06%
Roll-Over Bond	Growth 2 (M3)	0.81%	0.68%	-0.13%
Troil Gvor Boild	Growth 2 (M3)	0.81%	0.68%	-0.13%
Rollover Bond	Guaranteed Cash (7RCA)	0.72%	0.51%	-0.21%
	Growth 2 (N2)	1.71%	1.66%	-0.05%
	Growth 2 (N3)	1.71%	1.66%	-0.05%
Rollover Fund	High Growth 2 (G2)	1.76%	1.66%	-0.10%
	High Growth 2 (RG)	1.75%	1.66%	-0.09%
Savinge Plan	Growth 15 (MG02)	1.75%	1.37%	-0.09%
	Guaranteed Cash (UX)	1.78%	1.66%	-0.12%
Supercasii	Managed	2.03%	1.27%	-0.76%
Secure Investment Bond	Property Biased	1.84%	1.30%	-0.54%
	Managed	1.91%	1.66%	-0.25%
	Managed (mature portfolio)	1.91%	1.66%	-0.25%
SuperGuard II	Property Biased	2.06%	1.67%	-0.23%
	Property Biased (mature portfolio)	2.06%	1.67%	-0.39%
SuperGuard Managed	, , , , ,	1.91%		-0.25%
SuperGuard Managed	Managed	-	1.66%	
SuperGuard Plus	Managed	1.91%	1.66%	-0.25%
	Property Biased	2.06%	1.67%	-0.39%
Umbrella Financial Plan	International Share 8 (3INT)	1.41%	1.37%	-0.04%
Limbralla Investment Plan Corner	Listed Real Assets (3PRP)	1.51%	1.37%	-0.14%
Umbrella Investment Plan Super	Guaranteed Cash (2CSU)	0.72%	0.51%	-0.21%
Umbrella Investment Plan	International Share 8 (3INT)	1.41%	1.37%	-0.04%
	Listed Real Assets (3PRP)	1.51%	1.37%	-0.14%
Wealth Portfolio	Equity Profile Growth (EQPGN)	1.51%	1.37%	-0.14%
	Growth 14 (BALGN)	1.44%	1.37%	-0.07%
Wholesale Investment Portfolios	Guaranteed Cash (SPACAS)	0.30%	0.17%	-0.13%

## Changes to Policy Administration Fees

The table below set out the reductions to **policy administration fees** that are deducted directly from policyholders' accounts. The changes are effective from 1 October 2025 and will apply from policyholders' next policy anniversary after this date.

The fees and changes are shown after the benefit of any appliable tax deductions passed on to policyholders, consistent with how fees are disclosed for these product types.

### **Goldline Series:**

Goldline Savings and Protection Plan	Prev. Adm.	New Adm.	Change
	Fee (\$)	Fee (\$)	(\$)
Base quarterly administration charge	\$20.94	\$19.11	-\$1.83

#### **Provider Series:**

Provider Protection and Savings Plan	Prev. Adm.	New Adm.	Change
Provider Special Purpose Plan	Fee (\$)	Fee (\$)	(\$)
Monthly policy fee	\$7.36	\$6.37	-\$0.99

## What you need to know

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