

Annual performance report

for products issued by Resolution Life Australasia Limited

as at 30 June 2025



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What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of these products.

The information contained in this report is factual information only. It does not contain any financial product advice or make any recommendations about a financial product or service being right for you.

Resolution Life do not guarantee the performance, the investment options or a particular rate of return. The repayment of capital is not guaranteed, unless expressly stated. Investments in these products are not bank deposits with Resolution Life or any other company in Resolution Life. Past performance is not a reliable indicator of future performance.

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Resolution Life can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.

About this document:

This document outlines investment performance and investment strategies and objectives for your financial product issued by Resolution Life Australasia Limited. The information and advice contained in this booklet is of a general nature and does not take into account your individual objectives, financial situation or needs. Because of this, you should consider the appropriateness of the information having regard to your own circumstances and the relevant product disclosure statement and/or policy terms and schedule. Before making a decision to act on any of this information, it is recommended that you seek financial advice specific to you. You should seek advice from your taxation adviser in relation to taxation matters.

To find out which investment options you are currently invested in, please refer to your Annual Statement. If you would like to change your investments, please contact us using the phone number listed on your Annual Statement.

Your specific sub-product or policy determines which investment options are available to you and you may not be eligible to invest in all investment options listed against your product in this booklet. Please refer to the Investment report on our website **resolutionlife.com.au** or contact us on the phone number listed on your Annual Statement for further details.

PERFORMANCE EXPLAINED

Unit-linked products

How we calculate performance

Returns are net of investment option fees and costs, taxes and charges (where applicable). Fees that are deducted directly from members' accounts (such as administration fees) are excluded when calculating performance returns. Performance is calculated on the change in the withdrawal unit prices for the period ended 30 June 2025, corresponding to the investment timeframe indicated.

Individual net returns

Your individual net return may differ from the returns quoted in this report. Your return depends on the timing of transactions such as contributions, withdrawals, switches or unit adjustments during the period and your mix of investment options.

For the price of units on the dates of any deposits, withdrawals or switches (including any investment options you have switched into or out of), please refer to our website **resolutionlife.com.au** or call us on the phone number provided on your Annual Statement between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Past performance is not indicative of future performance

Returns are not guaranteed and past performance is not indicative of future returns. Investments can go up and down and there is no guarantee that one investment option will outperform another. The performance of the investment options are generally dependent on economic conditions, investment management, taxation and superannuation laws.

Whole of Life and Endowment policies

Annual bonuses are additional to the sum insured and are payable under the same conditions as the sum insured. Reversionary bonuses are guaranteed once declared and added to the policy. Terminal bonuses are not guaranteed, and they can increase, decrease, or be removed depending on investment performance. The face value of bonuses are paid on death or maturity and are calculated per calendar year. Bonuses are worth less than their face value if cashed in early.

A smoothing methodology is used when calculating bonuses each year. The rationale for this is to produce declared bonus rates that are less volatile than the underlying investments. To achieve this, when the returns from the underlying investments are high, some of these returns will be retained and not included in the bonus declaration for that year, in order to provide a buffer if investment returns deteriorate. In times of low investment returns, these buffer amounts can then be drawn on to declare a higher bonus amount than would have been possible, if based solely on the returns of the underlying investments.

FURTHER INVESTMENT INFORMATION

Not all the investment options are available or applicable to your policy. Please refer to your policy document, the Investment report and Fees & costs document on our website resolutionlife.com.au or contact us on 133 731 for the applicable options.

Participating capital guaranteed

Profits are distributed to policy holders through the declaration of bonus rates. No fees are allowed for in the determination of bonus rates. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.

*Participating capital guaranteed investment options do not have explicitly determined asset charges that are applied in the determination of crediting rates. For the purposes of annual disclosure, a notional "ICR" is reported in Annual Statements which is calculated based on the distribution of shareholder profits for the relevant year.

Non-participating capital guaranteed

On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.

IMPORTANT NOTE

Updates to investment options

We regularly review investment options to ensure they meet members' needs and may add, temporarily suspend, close, terminate and/or switch your investment into another option of similar risk/return profile. Changes to investment managers including risk profiles can be made without prior notice. You will be informed of any significant changes.

For recent updates visit resolutionlife.com.au/productupdates.

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

Product and investment options	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Allocated Annuity								
Conservative 2	AACS02	0.89	2.86	3.04	4.90	2.98	0.58	1.18
Growth 2	AAMG02	0.78	4.31	3.52	10.60	10.46	8.17	6.85
Business Super Bonds								
Conservative 2	E2	0.63	2.14	2.28	3.51	2.07	-0.02	0.45
Conservative 2	E3	0.63	2.14	2.30	3.54	2.07	-0.03	0.44
Balanced 2	BB	0.50	2.80	2.51	7.32	6.66	4.62	4.13
Balanced 2	J2	0.51	2.89	2.63	7.55	6.86	4.80	4.22
Growth 2	P2	0.58	3.64	2.95	9.26	8.96	7.01	5.81
Growth 2	P3	0.58	3.62	2.90	9.24	8.99	7.05	5.84
High Growth 2	BG	0.70	4.32	3.06	10.10	10.32	8.54	6.90
High Growth 2	F2	0.71	4.38	3.11	10.13	10.32	8.52	6.87
Corporate Super Bonds								
Conservative 2	B3	0.68	2.31	2.64	4.23	2.74	0.64	1.14
Conservative 2	Z2	0.69	2.34	2.68	4.27	2.78	0.66	1.16
Balanced 2	CB	0.57	3.02	2.95	8.25	7.58	5.52	4.97
Balanced 2	I2	0.57	3.05	2.98	8.30	7.61	5.54	4.97
Growth 2	H2	0.64	3.81	3.27	9.99	9.69	7.75	6.56
Growth 2	L3	0.64	3.80	3.26	9.99	9.74	7.78	6.59
High Growth 2	L2	0.75	4.52	3.40	10.82	11.04	9.26	7.63
Deferred Annuity								
Capital Guaranteed (participating)	CGSUP1	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Easy Saver								
Capital Guaranteed (non participating)	AM	0.20	0.63	1.23	2.50	1.94	1.28	1.01
Conservative 6	DM	0.05	1.21	1.53	4.44	3.98	2.43	2.18
Guaranteed Cash	VM	0.29	0.61	1.12	2.08	1.72	1.03	0.62
Growth 4	MM	0.46	2.62	2.03	6.81	6.93	5.83	4.74
Growth 5	LM	0.44	2.60	2.00	6.73	6.86	5.76	4.71
Growth 3	PM	0.45	2.61	2.02	6.77	6.87	5.78	4.71
Easy Saver Plus								
Capital Guaranteed (non participating)	AM	0.20	0.63	1.23	2.50	1.94	1.28	1.01
Conservative 6	DM	0.05	1.21	1.53	4.44	3.98	2.43	2.18
Guaranteed Cash	VM	0.29	0.61	1.12	2.08	1.72	1.03	0.62
Growth 4	MM	0.46	2.62	2.03	6.81	6.93	5.83	4.74
Growth 5	LM	0.44	2.60	2.00	6.73	6.86	5.76	4.71
Growth 3	PM	0.45	2.61	2.02	6.77	6.87	5.78	4.71
Family Bonds								
Conservative 11	C1	0.01	1.31	1.57	4.44	3.94	2.31	2.15
Conservative 12	C2	0.02	1.37	1.65	4.53	3.97	2.33	2.13
Growth 18	M1	0.36	2.83	2.23	6.95	7.15	5.71	4.68
Growth 19	M2	0.36	2.95	2.29	7.07	7.20	5.73	4.66
Insurance Bonds								
Conservative 11	C1	0.01	1.31	1.57	4.44	3.94	2.31	2.15
Conservative 12	C2	0.02	1.37	1.65	4.53	3.97	2.33	2.13
Growth 18	M1	0.36	2.83	2.23	6.95	7.15	5.71	4.68
Growth 19	M2	0.36	2.95	2.29	7.07	7.20	5.73	4.66

	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Product and investment options								
Investment Bond								
Capital Guaranteed	CGORD1	0.30	0.89	1.66	3.28	3.36	3.43	3.48
Capital Guaranteed	CGIB	0.20	0.63	1.23	2.50	1.94	1.28	1.01
Capital Guaranteed (non participating)	6BCG	0.30	1.07	2.15	4.20	2.51	1.76	1.58
Capital Guaranteed (non participating)	CGIB4	0.13	0.37	0.74	1.51	1.50	1.50	1.65
Capital Guaranteed (non participating)	CGIBLO	0.20	0.63	1.23	2.50	1.94	1.28	1.02
Capital Guaranteed (non participating)	CGTSB	0.31	0.94	1.85	3.70	2.41	1.45	1.52
Capital Guaranteed (non participating)	CGTSB1	0.31	0.94	1.85	3.70	2.41	1.45	1.48
Capital Guaranteed	6BON	0.29	1.07	2.15	4.20	2.51	1.76	1.70
Ordinary Funeral Bond	6FNR	0.30	1.07	2.15	4.20	2.51	1.76	1.32
Ordinary Passbook Rate	6HIN	0.29	1.07	2.15	4.20	2.51	1.76	1.35
Capital Guaranteed Cash	8BCA	0.34	0.78	1.45	2.74	2.32	1.40	0.85
Conservative 5	DA	0.03	1.14	1.40	4.16	3.70	2.19	2.07
Conservative 5	DA4	0.05	1.21	1.53	4.43	3.97	2.42	2.16
Conservative 5	CS02	0.03	1.37	1.70	4.71	4.19	2.57	2.48
Cash 2	CAPFNG	0.27	0.55	1.01	1.83	1.40	0.84	0.45
Cash 2	CASH-N	0.25	0.51	0.92	1.65	1.26	0.75	0.41
Cash 2	SCPFNG	0.28	0.60	1.09	2.00	1.57	0.94	0.65
Guaranteed Cash	VY	0.26	0.54	0.97	1.77	1.40	0.84	0.51
Guaranteed Cash	VY4	0.28	0.60	1.08	1.99	1.59	0.95	0.56
Guaranteed Cash	SOGB	0.27	0.58	1.05	1.91	1.56	0.93	0.81
Guaranteed Cash	SOGA	0.27	0.57	1.05	1.92	1.56	0.93	0.62
Guaranteed Cash	SSGB	0.24	0.73	1.32	2.70	2.25	1.35	0.99
Guaranteed Cash	SSGA	0.26	0.66	1.31	2.72	2.12	1.27	0.95
Guaranteed Cash	UW	0.26	0.67	1.32	2.75	2.19	1.31	0.96
Fixed Interest 2	ZB4	0.72	1.25	2.35	3.89	1.54	-0.85	0.34
Diversified Fixed Interest 3	FI93NG	0.69	1.17	2.19	3.56	1.23	-1.16	0.07
Conservative 3	CAPSNG	0.03	1.14	1.41	4.16	3.71	2.16	1.95
Conservative 3	CS2NG	0.03	1.15	1.42	4.20	3.75	2.21	1.97
Conservative 3	CS93NG	0.02	1.12	1.37	4.11	3.64	2.11	1.87
Conservative 3	SCPSNG	0.04	1.20	1.51	4.40	3.93	2.41	2.30
Growth 2	BALANG	0.44	2.57	1.90	6.56	6.69	5.59	4.51
Growth 2	BOND4N	0.46	2.62	2.03	6.81	6.94	5.86	4.89
Growth 2	MB	0.44	2.56	1.91	6.56	6.68	5.60	4.62
Growth 2	MB4	0.38	2.88	2.17	3.80	5.70	5.13	4.43
Growth 2	B93NG	0.43	2.55	1.88	6.51	6.63	5.53	4.43
Growth 2	BALI-N	0.42	2.52	1.82	6.37	6.49	5.41	4.42
Growth 2	SBALNG	0.46	2.62	2.03	6.83	6.93	5.85	4.89
Growth 3	NS1	0.67	3.44	2.77	9.45	9.02	7.44	6.13
Growth 15	MG02	0.33	2.75	2.09	6.65	6.85	5.43	4.51
Growth 15	8BMN	0.47	2.66	2.09	6.95	7.06	5.98	4.82
Growth 13	LB	0.46	2.60	1.95	6.50	6.68	5.61	4.64
Growth 13	PB4	0.46	2.64	2.06	6.89	7.01	5.90	4.79
Growth 13	SOMB	0.46	2.62	2.03	6.82	6.93	5.85	4.89
Growth 13	SOMA	0.48	2.70	2.18	7.14	7.26	6.17	5.21
Growth 2	SSMA	0.68	3.45	2.79	9.49	9.06	7.49	6.29
Growth 2	CS	0.67	3.45	2.79	9.48	9.05	7.47	6.26
Growth 2	QS1	0.67	3.44	2.79	9.47	9.00	7.40	6.11
Listed Real Assets	8BPF	-0.66	0.66	0.72	4.97	1.29	2.94	2.43
Australian Share 14	8BAE	0.40	4.65	3.12	8.48	8.40	8.13	5.90
Australian Share 13	YB4	0.40	4.63	3.09	8.43	8.36	8.04	5.86
Australian Share 6	WS1	0.41	5.59	3.77	10.93	10.58	10.28	7.58
Equity Profile	EPNG	0.62	3.14	2.13	7.37	7.59	6.55	5.09
Equity Profile	EP93NG	0.61	3.12	2.10	7.32	7.51	6.45	4.99
Equity Profile	SEPNG	0.63	3.20	2.25	7.62	7.83	6.81	5.46
International Share 8	8BIE	1.78	4.70	2.13	9.91	11.86	9.96	8.21

	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Product and investment options								
Investment Growth Bond								
Capital Guaranteed (participating)	1ORD	0.31	0.91	1.73	3.45	3.54	3.55	3.31
Capital Guaranteed Cash	3CSH	0.33	0.74	1.37	2.57	2.11	1.34	0.90
IGB - Cash	3NCS	0.32	0.74	1.37	2.57	2.20	1.31	1.09
IGB - Conservative	3NCO	0.06	1.25	1.62	4.61	4.16	2.63	2.52
Diversified Fixed Interest 3	3FIX	0.74	1.31	2.48	4.16	1.82	-0.52	0.60
IGB - Diversified Fixed Interest	3NFI	0.74	1.32	2.46	4.14	1.86	-0.54	0.81
Conservative 9	3CST	0.29	1.43	1.77	5.76	4.61	2.99	2.54
Conservative 10	3STB	0.06	1.23	1.60	4.60	4.15	2.69	2.40
Growth 17	3CMG	0.51	2.68	2.11	6.93	6.82	5.77	4.69
Growth 15	3MGD	0.46	2.64	2.07	6.91	7.03	5.98	4.81
IGB - Balanced	3NDI	0.32	2.01	1.84	5.55	5.37	3.99	3.46
IGB - Growth	3NBA	0.47	2.65	2.08	6.92	7.04	5.96	5.00
IGB - High Growth	3NGR	0.63	3.20	2.25	7.62	7.86	6.82	5.45
Listed Real Assets	3PRP	-0.68	0.61	0.61	4.75	1.09	2.80	2.31
IGB - Listed Real Assets	3NPR	-0.58	0.69	0.68	4.52	1.03	2.61	2.30
Australian Share 14	3EQY	0.41	4.64	3.12	8.50	8.44	8.21	5.94
IGB - Australian Share	3NAU	0.40	4.65	3.13	8.49	8.44	8.14	6.13
International Share 8	3INT	1.73	4.56	1.87	9.33	11.37	9.62	7.89
IGB - International Share	3NIN	1.73	4.56	1.87	9.30	11.36	9.57	8.07
InvestorPlan								
Capital Guaranteed	CGORD2	0.30	0.89	1.66	3.28	3.36	3.43	3.48
Life Umbrella								
Ordinary	1LUO	0.33	0.98	1.96	4.02	4.00	4.00	4.00
Lifebuilder								
Capital Guaranteed	CGORD2	0.30	0.89	1.66	3.28	3.36	3.43	3.48
Capital Guaranteed	CGSUP5	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Conservative 3	CAPGPN	0.06	1.24	1.61	4.62	4.12	2.59	2.39
Conservative 3	CAPGPS	0.58	2.08	2.54	7.14	5.98	3.84	3.45
Growth 12	BALGPN	0.47	2.67	2.11	7.10	7.15	6.04	4.97
Growth 2	BALGPS	0.70	3.56	2.97	9.84	9.35	7.82	6.48
Equity Profile	EQPGPN	0.66	3.25	2.36	7.83	8.03	6.99	5.53
High Growth 2	EQPGPS	0.77	4.07	3.00	10.57	10.51	9.26	7.50
LifeLink								
Growth 6	LL1	0.53	2.85	2.49	7.80	7.91	6.82	5.87
LifeLink Plus Series 2								
Growth 7	LL2	0.53	2.85	2.49	7.80	7.91	6.82	5.87
LifeLink Plus Series 3								
Growth 8	B	0.43	2.58	1.92	6.56	6.66	5.60	4.62
LifeWise Series 4								
Capital Guaranteed (non participating)	J	0.20	0.62	1.23	2.50	1.94	1.28	0.80
Growth 9	LP	0.41	2.48	1.77	6.28	6.43	5.35	4.15
LifeWise Series 5								
Capital Guaranteed (non participating)	J	0.20	0.62	1.23	2.50	1.94	1.28	0.80
Conservative 7	DP	0.01	1.09	1.30	3.95	3.49	1.98	1.64
Guaranteed Cash	VP	0.28	0.59	1.08	1.98	1.61	0.97	0.55
Growth 9	LP	0.41	2.48	1.77	6.28	6.43	5.35	4.15
Managed Investment Plan								
Capital Guaranteed Protected	OG_PROT	0.27	0.57	1.06	1.91	1.56	0.93	0.62
Capital Guaranteed Unprotected	OG_UNPRO	0.27	0.57	1.06	1.91	1.56	0.93	0.62
Growth 10	OM_PROT	0.46	2.62	2.03	6.83	6.95	5.86	4.90
Growth 11	OM_UNPRO	0.46	2.62	2.03	6.83	6.95	5.86	4.90
Managed Investment Super Plan - Corporate								
Growth 2	SM_PROT	0.68	3.45	2.78	9.49	9.05	7.47	6.29
Growth 2	SM_UNPRO	0.68	3.45	2.78	9.49	9.05	7.47	6.29
Managed Savings Plan								
Capital Guaranteed Protected	OG_PROT	0.27	0.57	1.06	1.91	1.56	0.93	0.62
Capital Guaranteed Unprotected	OG_UNPRO	0.27	0.57	1.06	1.91	1.56	0.93	0.62
Growth 10	OM_PROT	0.46	2.62	2.03	6.83	6.95	5.86	4.90
Growth 11	OM_UNPRO	0.46	2.62	2.03	6.83	6.95	5.86	4.90
Money Plan								
Money Plan Ordinary	6MNY	0.29	1.07	2.15	4.20	2.51	1.76	1.70

	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Product and investment options								
Personal Superannuation Bond								
Capital Guaranteed (participating)	1SUP	0.64	1.89	3.73	7.55	7.06	6.77	6.51
Guaranteed Cash	2CSH	0.26	0.68	1.35	2.81	2.31	1.38	0.92
Diversified Fixed Interest 2	2FIX	0.97	1.66	2.74	4.41	1.87	-1.18	0.49
Conservative 3	2STB	0.54	1.98	2.33	6.72	5.55	3.39	2.96
Growth 2	2CMG	0.75	3.43	2.70	9.22	8.91	7.40	6.03
Growth 2	2MGD	0.67	3.42	2.73	9.38	8.94	7.33	5.98
Listed Real Assets	2PRP	-0.50	1.14	1.07	5.75	1.35	3.33	2.77
International Share 4	2EQY	0.40	5.53	3.69	10.82	10.46	10.15	7.37
Australian Share 7	2INT	1.61	5.07	1.85	13.53	15.11	12.05	9.72
Private Trustee								
Capital Guaranteed (participating)	1LUS	0.51	1.51	2.98	6.19	6.30	6.13	6.05
PruPlan Superannuation								
Capital Guaranteed (participating)	CGSUP4	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Capital Guaranteed (participating)	CGSUP1	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Capital Guaranteed (participating)	CGSUP3	0.45	1.32	2.59	5.21	5.00	4.85	2.88
PruPlan Superannuation "Unit-Linked"								
Growth 2	PLAN5S	0.66	3.41	2.71	9.34	8.90	7.31	5.99
Retirement Accumulation Plan								
Capital Guaranteed (participating)	1RAP	0.51	1.51	2.98	6.18	6.30	6.13	6.05
Retirement Investment Plan								
Capital Guaranteed (participating)	1RIP	0.44	1.30	2.55	5.28	5.40	5.23	5.15
Roll-Over Bond								
Conservative 2	C3	0.72	2.42	2.85	4.65	2.93	0.65	0.97
Growth 2	M3	0.67	3.86	3.39	10.28	9.60	7.42	6.00
Rollover Bond								
Capital Guaranteed (participating)	1SUP	0.64	1.89	3.73	7.55	7.06	6.77	6.51
Capital Guaranteed (non participating)	6ROL	0.38	1.29	2.55	4.92	2.72	1.62	1.95
Capital Guaranteed (non participating)	6RNF	0.38	1.29	2.55	4.92	2.72	1.62	1.77
Capital Guaranteed (non participating)	6RCG	0.38	1.29	2.55	4.92	2.72	1.62	1.95
Guaranteed Cash	2CSH	0.26	0.68	1.35	2.81	2.31	1.38	0.92
Guaranteed Cash	7RCA	0.32	0.86	1.70	3.52	2.86	1.73	1.10
Conservative 2	RBCS02	0.67	2.26	2.58	4.07	2.57	0.47	1.02
Diversified Fixed Interest 2	2FIX	0.97	1.66	2.74	4.41	1.87	-1.18	0.49
Conservative 3	2CST	0.69	2.15	2.50	6.10	5.03	3.05	2.86
Conservative 3	2STB	0.54	1.98	2.33	6.72	5.55	3.39	2.96
Growth 2	2CMG	0.75	3.43	2.70	9.22	8.91	7.40	6.03
Growth 2	RBMG02	0.60	3.66	3.00	9.44	9.17	7.24	6.12
Growth 2	2MGD	0.67	3.42	2.73	9.38	8.94	7.33	5.98
Growth 2	7RMN	0.74	3.61	3.14	10.23	9.46	7.85	6.37
Growth 2	M3	0.67	3.86	3.39	10.28	9.60	7.42	6.00
Listed Real Assets	2PRP	-0.50	1.14	1.07	5.75	1.35	3.33	2.77
Listed Real Assets	7RPF	-0.42	1.35	1.50	6.65	1.92	3.92	3.25
Australian Share 6	2EQY	0.40	5.53	3.69	10.82	10.46	10.15	7.37
Australian Share 6	7RAE	0.47	5.78	4.14	11.73	11.08	10.74	7.84
International Share 4	7RIE	1.68	5.23	2.22	14.41	15.73	12.69	10.23
International Share 4	2INT	1.61	5.07	1.85	13.53	15.11	12.05	9.72
Rollover Deferred Annuity								
Guaranteed Cash	SSGA	0.26	0.66	1.31	2.72	2.12	1.27	0.95
Growth 2	SSMA	0.68	3.45	2.79	9.49	9.06	7.49	6.29
Rollover Deposit Plan								
Capital Guaranteed (participating)	1SUP	0.64	1.89	3.73	7.55	7.06	6.77	6.51
Rollover Fund								
Conservative 2	D2	0.66	2.24	2.51	3.96	2.48	0.38	0.85
Conservative 2	D3	0.66	2.24	2.51	3.96	2.48	0.38	0.85
Savings	S2	0.36	0.91	1.85	3.83	3.29	1.88	1.48
Savings	RS	0.36	0.91	1.85	3.82	3.30	1.88	1.48
Balanced 2	RB	0.53	2.89	2.68	7.71	7.02	4.98	4.37
Balanced 2	R2	0.52	2.89	2.69	7.71	7.03	4.97	4.36
Growth 2	N2	0.59	3.62	2.92	9.28	9.01	7.07	5.84
Growth 2	N3	0.59	3.63	2.93	9.28	9.02	7.07	5.86
High Growth 2	G2	0.70	4.29	3.01	10.05	10.29	8.50	6.84
High Growth 2	RG	0.70	4.32	3.05	10.08	10.31	8.53	6.87

Product and investment options	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Rollover Plan								
Capital Guaranteed (participating)	CGSUP1	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Guaranteed Cash	FI93SG	0.27	0.70	1.38	2.87	2.29	1.37	0.88
Conservative 3	CAPSSG	0.55	1.98	2.34	6.75	5.58	3.41	3.01
Conservative 3	CS2SG	0.55	1.99	2.35	6.76	5.59	3.43	3.02
Growth 2	BALASG	0.67	3.42	2.73	9.37	8.93	7.34	6.01
High Growth 2	EPSG	0.74	3.96	2.79	10.16	10.09	8.84	7.03
Rollover Plan "S" Series								
Capital Guaranteed (participating)	CGSUP1	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Guaranteed Cash	SCPFSG	0.26	0.69	1.36	2.82	2.30	1.38	1.05
Conservative 3	SCPSSG	0.56	2.02	2.42	6.91	5.74	3.61	3.35
Conservative 3	SCS2SG	0.56	2.02	2.42	6.91	5.74	3.62	3.34
Growth 2	SBALSG	0.68	3.47	2.82	9.57	9.13	7.57	6.36
High Growth 2	SEPSG	0.76	4.03	2.90	10.38	10.31	9.10	7.41
Rollover Plan Goldseal								
Growth 2	BOND5S	0.69	3.48	2.85	9.64	9.22	7.64	6.40
Savings Plan								
Conservative 5	CS02	0.03	1.37	1.70	4.71	4.19	2.57	2.48
Growth 15	MG02	0.33	2.75	2.09	6.65	6.85	5.43	4.51
Superannuation Bond								
Capital Guaranteed (participating)	CGSUP1	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Capital Guaranteed (participating)	1SUP	0.64	1.89	3.73	7.55	7.06	6.77	6.51
Guaranteed Cash	2CSH	0.26	0.68	1.35	2.81	2.31	1.38	0.92
Guaranteed Cash	FI93SG	0.27	0.70	1.38	2.87	2.29	1.37	0.88
Diversified Fixed Interest 2	2FIX	0.97	1.66	2.74	4.41	1.87	-1.18	0.49
Conservative 3	CAPSSG	0.55	1.98	2.34	6.75	5.58	3.41	3.01
Conservative 3	CS2SG	0.55	1.99	2.35	6.76	5.59	3.43	3.02
Conservative 3	2STB	0.54	1.98	2.33	6.72	5.55	3.39	2.96
Growth 2	BALASG	0.67	3.42	2.73	9.37	8.93	7.34	6.01
Growth 2	BOND5S	0.69	3.48	2.85	9.64	9.22	7.64	6.40
Growth 2	2MGD	0.67	3.42	2.73	9.38	8.94	7.33	5.98
Listed Real Assets	2PRP	-0.50	1.14	1.07	5.75	1.35	3.33	2.77
Australian Share 6	2EQY	0.40	5.53	3.69	10.82	10.46	10.15	7.37
High Growth 2	EPSG	0.74	3.96	2.79	10.16	10.09	8.84	7.03
International Share 4	2INT	1.61	5.07	1.85	13.53	15.11	12.05	9.72
Growth 2	SBALSG	0.68	3.47	2.82	9.57	9.13	7.57	6.36
SuperBridge								
Capital Guaranteed (non participating)	CGSB	0.31	0.94	1.85	3.70	2.41	1.45	1.52
Guaranteed Cash	UW	0.26	0.67	1.32	2.75	2.19	1.31	0.96
Growth 2	NS	0.67	3.44	2.76	9.46	9.05	7.48	6.26
Growth 2	CS	0.67	3.45	2.79	9.48	9.05	7.47	6.26
Conservative 3	FG	-1.95	-3.32	-5.17	-3.58	0.47	1.87	3.26
SuperBridge - Investment Linked								
Growth 2	CS	0.67	3.45	2.79	9.48	9.05	7.47	6.26
SuperBridge - New Series								
Growth 2	CS	0.67	3.45	2.79	9.48	9.05	7.47	6.26
SuperBridge - Series III								
Capital Guaranteed (non participating)	CGSB1	0.31	0.94	1.85	3.70	2.41	1.45	1.48
Conservative 3	FG1	0.55	2.00	2.38	6.82	5.66	3.51	3.14
Guaranteed Cash	UW1	0.26	0.66	1.31	2.72	2.12	1.27	0.86
Growth 2	NS1	0.67	3.44	2.77	9.45	9.02	7.44	6.13
Growth 2	QS1	0.67	3.44	2.79	9.47	9.00	7.40	6.11
Australian Share 6	WS1	0.41	5.59	3.77	10.93	10.58	10.28	7.58
SuperBridge - Series IV								
Capital Guaranteed (non participating)	CGSB4	0.13	0.37	0.74	1.51	1.50	1.50	1.60
Conservative 3	FG4	0.57	2.06	2.49	7.03	5.86	3.69	3.24
Guaranteed Cash	UW4	0.27	0.70	1.39	2.91	2.40	1.44	0.95
Diversified Fixed Interest 2	XS4	0.99	1.70	2.83	4.59	2.05	-1.00	0.65
Growth 2	NS4	0.69	3.49	2.87	9.68	9.24	7.64	6.26
Growth 2	QS4	0.69	3.50	2.87	9.68	9.25	7.65	6.27
Australian Share 6	WS4	0.43	5.65	3.88	11.15	10.83	10.49	7.72
SuperCash								
Guaranteed Cash	UX	0.23	0.59	1.17	2.43	1.91	1.14	0.67

	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Product and investment options								
SuperPlan Superannuation								
Capital Guaranteed (participating)	CGSUP5	0.45	1.32	2.59	5.21	5.00	4.85	4.76
SuperSpan - Limited Offer								
Capital Guaranteed (non participating)	CGSSLO	0.31	0.94	1.85	3.70	2.41	1.45	1.49
SuperSpan (Limited Offer) Multi Option								
Growth 2	NS	0.67	3.44	2.76	9.46	9.05	7.48	6.26
SuperSpan II								
Capital Guaranteed (non participating)	CGSSLO	0.31	0.94	1.85	3.70	2.41	1.45	1.49
SuperSpan II Multi Option								
Growth 2	NS	0.67	3.44	2.76	9.46	9.05	7.48	6.26
Growth 2	CS	0.67	3.45	2.79	9.48	9.05	7.47	6.26
SuperSpan Plus								
Capital Guaranteed (non participating)	CGSB	0.31	0.94	1.85	3.70	2.41	1.45	1.52
Guaranteed Cash	UW	0.26	0.67	1.32	2.75	2.19	1.31	0.96
Growth 2	NS	0.67	3.44	2.76	9.46	9.05	7.48	6.26
Growth 2	CS	0.67	3.45	2.79	9.48	9.05	7.47	6.26
Conservative 3	FG	-1.95	-3.32	-5.17	-3.58	0.47	1.87	3.26
SuperSpan Plus Series III								
Capital Guaranteed (non participating)	CGSB1	0.31	0.94	1.85	3.70	2.41	1.45	1.48
Conservative 3	FG1	0.55	2.00	2.38	6.82	5.66	3.51	3.14
Guaranteed Cash	UW1	0.26	0.66	1.31	2.72	2.12	1.27	0.86
Diversified Fixed Interest 2	XS1	0.98	1.66	2.75	4.42	1.91	-1.13	0.58
Growth 2	NS1	0.67	3.44	2.77	9.45	9.02	7.44	6.13
Growth 2	QS1	0.67	3.44	2.79	9.47	9.00	7.40	6.11
Australian Share 6	WS1	0.41	5.59	3.77	10.93	10.58	10.28	7.58
SuperSpan Plus Series IV								
Capital Guaranteed (non participating)	CGSB4	0.13	0.37	0.74	1.51	1.50	1.50	1.60
Conservative 3	FG4	0.57	2.06	2.49	7.03	5.86	3.69	3.24
Guaranteed Cash	UW4	0.27	0.70	1.39	2.91	2.40	1.44	0.95
Diversified Fixed Interest 2	XS4	0.99	1.70	2.83	4.59	2.05	-1.00	0.65
Growth 2	NS4	0.69	3.49	2.87	9.68	9.24	7.64	6.26
Growth 2	QS4	0.69	3.50	2.87	9.68	9.25	7.65	6.27
Australian Share 6	WS4	0.43	5.65	3.88	11.15	10.83	10.49	7.72
Tailored Annuity Plan - Allocated Annuity								
Capital Guaranteed (non participating)	KST2	0.13	0.40	0.79	1.61	1.60	1.60	1.64
Conservative 3	FGT2	0.92	2.72	3.33	7.43	6.25	3.97	3.73
Guaranteed Cash	UWT2	0.26	0.83	1.71	3.78	4.13	2.64	1.75
Diversified Fixed Interest 2	XST2	1.18	2.08	3.09	13.99	5.24	0.78	1.88
Growth 2	NST2	0.76	3.94	3.23	10.61	10.36	8.60	7.08
Growth 2	QST2	0.76	3.94	3.23	10.62	10.36	8.60	7.09
Australian Share 6	WST2	0.76	8.17	5.85	14.16	13.84	13.78	9.85
Umbrella Financial Plan								
Capital Guaranteed (participating)	1ORD	0.31	0.91	1.73	3.45	3.54	3.55	3.31
Capital Guaranteed Cash	3CSH	0.33	0.74	1.37	2.57	2.11	1.34	0.90
Diversified Fixed Interest 3	3FIX	0.74	1.31	2.48	4.16	1.82	-0.52	0.60
Conservative 10	3STB	0.06	1.23	1.60	4.60	4.15	2.69	2.40
Growth 15	3MGD	0.46	2.64	2.07	6.91	7.03	5.98	4.81
Listed Real Assets	3PRP	-0.68	0.61	0.61	4.75	1.09	2.80	2.31
Australian Share 14	3EQY	0.41	4.64	3.12	8.50	8.44	8.21	5.94
International Share 8	3INT	1.73	4.56	1.87	9.33	11.37	9.62	7.89
Umbrella Investment Plan								
Capital Guaranteed (participating)	1ORD	0.31	0.91	1.73	3.45	3.54	3.55	3.31
Capital Guaranteed Cash	3CSH	0.33	0.74	1.37	2.57	2.11	1.34	0.90
Diversified Fixed Interest 3	3FIX	0.74	1.31	2.48	4.16	1.82	-0.52	0.60
Conservative 10	3STB	0.06	1.23	1.60	4.60	4.15	2.69	2.40
Growth 15	3MGD	0.46	2.64	2.07	6.91	7.03	5.98	4.81
Listed Real Assets	3PRP	-0.68	0.61	0.61	4.75	1.09	2.80	2.31
Australian Share 14	3EQY	0.41	4.64	3.12	8.50	8.44	8.21	5.94
International Share 8	3INT	1.73	4.56	1.87	9.33	11.37	9.62	7.89

	Investment option code (PAS)	1 Mth %	3 Mth %	6 Mth %	1 Year %	3 Years % pa	5 Years % pa	10 Years % pa
Product and investment options								
Umbrella Investment Plan Super								
Capital Guaranteed (participating)	1SUU	0.56	1.65	3.26	6.53	6.24	6.05	5.83
Guaranteed Cash	2CSU	0.32	0.86	1.70	3.50	2.67	1.59	1.00
Diversified Fixed Interest 2	2FIU	1.04	1.85	3.12	5.17	2.36	-0.91	0.56
Conservative 3	2STU	0.61	2.18	2.74	7.55	6.08	3.70	3.05
Growth 2	2MGU	0.73	3.63	3.13	10.22	9.43	7.61	6.02
Listed Real Assets	2PRU	-0.42	1.38	1.52	6.67	1.92	3.67	2.86
Australian Share 6	2EQU	0.47	5.79	4.15	11.75	11.01	10.45	7.43
International Share 4	2INU	1.67	5.23	2.23	14.42	15.68	12.31	9.74
Wealth Portfolio								
Capital Guaranteed	CGORD2	0.30	0.89	1.66	3.28	3.36	3.43	3.48
Capital Guaranteed	CGSUP5	0.45	1.32	2.59	5.21	5.00	4.85	4.76
Conservative 3	CAPGPN	0.06	1.24	1.61	4.62	4.12	2.59	2.39
Conservative 3	CAPGPS	0.58	2.08	2.54	7.14	5.98	3.84	3.45
Conservative 8	CAPGN	0.05	1.20	1.56	4.47	3.94	2.40	2.16
Conservative 3	CAPGS	0.58	2.09	2.56	7.20	6.04	5.26	4.02
Growth 12	BALGPN	0.47	2.67	2.11	7.10	7.15	6.04	4.97
Growth 2	BALGPS	0.70	3.56	2.97	9.84	9.35	7.82	6.48
Growth 14	BALGN	0.45	2.61	2.05	6.78	6.92	5.81	4.68
Growth 2	BALGS	0.68	3.47	2.82	9.58	9.20	7.57	6.20
Equity Profile	EQPGPN	0.66	3.25	2.36	7.83	8.03	6.99	5.53
High Growth 2	EQGPS	0.77	4.07	3.00	10.57	10.51	9.26	7.50
Equity Profile Growth	EQPGN	0.63	3.16	2.14	7.37	7.69	6.68	5.19
High Growth 2	EQPGS	0.00	0.00	0.00	7.92	9.43	8.59	6.96
Wholesale Investment Portfolios								
Capital Guaranteed (non participating)	SCOLFG	0.31	0.96	1.90	3.80	2.66	1.73	2.10
Capital Guaranteed (participating)	SCPGTD	0.69	2.03	3.96	7.98	7.75	7.41	6.69
Conservative 3	ECAPSF	0.99	2.90	3.72	8.28	6.92	4.69	4.65
Conservative 3	SCAPSF	0.64	2.26	2.90	7.92	6.61	4.45	4.17
Conservative 3	ECAPSF03	0.99	2.90	3.72	8.28	6.92	4.69	4.65
Conservative 3	SCAPSF03	0.64	2.26	2.90	7.92	6.61	4.45	4.17
Guaranteed Cash	SPACAS	0.36	0.96	1.91	3.96	3.45	2.15	2.01
Growth 2	EDISCR	0.83	4.14	3.60	11.50	11.07	9.33	8.03
Growth 2	SDISCR	0.76	3.72	3.31	10.60	9.98	8.40	7.20
Growth 16	ODISCR	0.52	2.82	2.32	7.56	7.75	6.67	5.72
Australian Share 6	EPAEQU	0.43	6.73	4.88	13.61	13.47	13.12	10.09

WHOLE OF LIFE AND ENDOWMENT PRODUCTS

Reversionary bonuses: Ordinary

	Contract/ component code	Statutory fund	2024 bonus rate (per \$1000)		2023 bonus rate (per \$1000)		2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	C01H, C01I, C01U	5PT	22.0	22.0	20.0	20.0	20.0	20.0	11.0	11.0	11.0	11.0
Endowment - Large	C02E, C02I	5 PT	47.0	47.0	45.0	45.0	45.0	45.0	32.0	32.0	32.0	32.0
Endowment - Small	C02G, C02H, C02J	5 PT	40.5	40.5	38.5	38.5	38.5	38.5	25.5	25.5	25.5	25.5
Pure Endowment	C03B	5 PT	18.0	18.0	16.0	16.0	16.0	16.0	11.5	11.5	11.5	11.5
Whole of Life 1996 Series	C01G	5 PT	5.5	5.5	3.5	3.5	3.5	3.5	1.5	1.5	1.5	1.5
Whole of Life, Endowment and Pure Endowment 1960	C01A, C01B, C02A, C02B	5 PT	42.0	42.0	40.0	40.0	40.0	40.0	33.0	33.0	33.0	33.0
Whole of Life, Endowment and Pure Endowment 1974	C01D, C01E, C02C, C02D	5 PT	33.0	33.0	31.0	31.0	31.0	31.0	25.0	25.0	25.0	25.0
Premium Paying - Reversionary	I02, I04, I06, I07, I08, I09	5 PT	11.0	11.0	9.0	9.0	9.0	9.0	5.0	5.0	5.0	5.0
Paid Up - Reversionary	I02, I04, I06, I07, I08, I09	5 PT	11.0	11.0	9.0	9.0	9.0	9.0	5.0	5.0	5.0	5.0
Series 2 - Reversionary	C11D, C11E, C12B, C12C, C13A	5 PT	18.0	18.0	16.0	16.0	16.0	16.0	11.0	11.0	11.0	11.0
Series 4 - Reversionary	C11G, C12E, C13B	5 PT	16.0	16.0	14.0	14.0	14.0	14.0	10.0	10.0	10.0	10.0
Series 5 - Reversionary	C11I, C12G	5 PT	14.5	14.5	12.5	12.5	12.5	12.5	8.5	8.5	8.5	8.5
Series 6 - Reversionary	C11F	5 PT	18.0	18.0	16.0	16.0	16.0	16.0	10.0	10.0	10.0	10.0
Series A, B, C, D, E, F, G, I, J, K, L, M, N, P, Q, R, S, T, U, V, X & Z - Reversionary	C11C, C11H, C11J, C11Q, C11R, C12I, C12J, C12K, C13D, C20A, C20B, C20C, C20D, C20E, C20F, C20G, C20H	5 PT	13.0	13.0	11.0	11.0	11.0	11.0	7.0	7.0	7.0	7.0
PruPac Series 1	C25A	5 PI	11.0	11.0	6.5	6.5	11.5	11.5	20.0	20.0	20.0	20.0
PruPac Series 2	C25B	5 PI	12.5	12.5	8.0	8.0	13.0	13.0	21.5	21.5	21.5	21.5
PruPac Series 3	C25C	5 PI	14.0	14.0	9.5	9.5	14.5	14.5	23.0	23.0	23.0	23.0
PruPac Series 4	C25D	5 PI	16.0	16.0	11.5	11.5	16.5	16.5	25.0	25.0	25.0	25.0
PruPac Series 5	C25E	5 PI	20	20	15.5	15.5	20.5	20.5	29.0	29.0	29.0	29.0
PruPac Series 6	C25F	5 PI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Reversionary bonuses: Superannuation

	Contract/ component code	Statutory fund	2024 bonus rate (per \$1000)		2023 bonus rate (per \$1000)		2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	1 PT	23.0	23.0	20.0	20.0	15.0	15.0	15.0	15.0	15.0	15.0
Whole of Life - Small	G01Q	1 PT	18.5	18.5	15.5	15.5	10.5	10.5	10.5	10.5	10.5	10.5
Pure Endowment	G03B	1 PT	22.0	22.0	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5
Endowment - Large	G02E, G02I	1 PT	22.00	22.00	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5
Endowment - Small	G02G, G02J	1 PT	22.0	22.0	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5
Whole of Life 1996 Series	G01G	1 PT	13.0	13.0	10.0	10.0	6.0	6.0	6.0	6.0	6.0	6.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	24.0	24.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	27.0	27.0	24.0	24.0	19.0	19.0	19.0	19.0	19.0	19.0
Premium Paying - Reversionary	N02, N04, N06, N08	1 PT	13.0	13.0	10.0	10.0	3.0	3.0	3.0	3.0	3.0	3.0
Paid Up - Reversionary	N02, N04, N06, N08	1 PT	13.0	13.0	10.0	10.0	3.0	3.0	3.0	3.0	3.0	3.0
Series 1 - Reversionary	G11B	1 PT	49.0	49.0	46.0	46.0	38.5	38.5	38.5	38.5	38.5	38.5
Series 2 - Reversionary	G11E, G12C, G13A	1 PT	16.0	16.0	13.0	13.0	8.5	8.5	8.5	8.5	8.5	8.5
Series 3 - Reversionary	G11K, G12L	1 PT	36.0	36.0	33.0	33.0	27.0	27.0	27.0	27.0	27.0	27.0
Series 4 - Reversionary	G11G, G12E, G13B	1 PT	21.0	21.0	18.0	18.0	12.5	12.5	12.5	12.5	12.5	12.5
Series 5 - Reversionary	G11I, G12G	1 PT	23.0	23.0	20.0	20.0	12.5	12.5	12.5	12.5	12.5	12.5
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Reversionary	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	1 PT	33.0	33.0	30.0	30.0	18.5	18.5	18.5	18.5	18.5	18.5
PruPac Series 1	G25A	1 PI	31.0	31.0	27.5	27.5	31.5	31.5	31.5	31.5	31.5	31.5
PruPac Series 2	G25B	1 PI	33.0	33.0	29.5	29.5	33.5	33.5	33.5	33.5	33.5	33.5
PruPac Series 3	G25C	1 PI	33.5	33.5	30.0	30.0	34.0	34.0	34.0	34.0	34.0	34.0
PruPac Series 4	G25D	1 PI	34.0	34.0	30.5	30.5	34.5	34.5	34.5	34.5	34.5	34.5
PruPac Series 5	G25E	1 PI	35.0	35.0	31.5	31.5	35.5	35.5	35.5	35.5	35.5	35.5
PruPac Series 6	G25F	1 PI	36.0	36.0	32.5	32.5	36.5	36.5	36.5	36.5	36.5	36.5
PruPac Series 7	G25G	1 PI	38.0	38.0	34.5	34.5	38.5	38.5	38.5	38.5	38.5	38.5
PruPac Series 8	G25H	1 PI	50.0	50.0	46.5	46.5	50.5	50.5	50.5	50.5	50.5	50.5
PruPac Series 9	G25I	1 PI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Terminal bonuses: Ordinary

	Contract/ component code	Statutory fund	2024 bonus rate (per \$1000)		2023 bonus rate (per \$1000)		2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	C01H, C01I, C01U	5 PT	50.0-550.0	50.0-550.0	50.0-510.0	50.0-510.0	50.0-510.0	50.0-510.0	70.0-530.0	70.0-530.0	50.0-470.0	50.0-470.0
Whole of Life - Small	C01P, C01Q, C01T	5 PT	50.0-550.0	50.0-550.0	50.0-510.0	50.0-510.0	50.0-510.0	50.0-510.0	70.0-530.0	70.0-530.0	50.0-470.0	50.0-470.0
Endowment - Large	C02E, C02I	5 PT	250.0-960.0	250.0-960.0	230.0-870.0	230.0-870.0	230.0-870.0	230.0-870.0	240.0-870.0	240.0-870.0	210.0-820.0	210.0-820.0
Endowment - Small	C02G, C02H, C02J	5 PT	250.0-960.0	250.0-960.0	230.0-870.0	230.0-870.0	230.0-870.0	230.0-870.0	240.0-870.0	240.0-870.0	210.0-820.0	210.0-820.0
Pure Endowment	C03B	5 PT	220.0-720.0	220.0-720.0	200.0-660.0	200.0-660.0	200.0-660.0	200.0-660.0	200.0-660.0	200.0-660.0	180.0-600.0	180.0-600.0
Whole of Life 1996 Series	C01G	5 PT	140.0	140.0	130.0	130.0	130.0	130.0	120.0	120.0	90.0	90.0
Whole of Life, Endowment and Pure Endowment 1960	C01A, C01B, C02A, C02B	5 PT	110.0-560.0	110.0-560.0	100.0-510.0	100.0-510.0	100.0-510.0	100.0-510.0	100.0-510.0	100.0-510.0	90.0-470.0	90.0-470.0
Whole of Life, Endowment and Pure Endowment 1974	C01D, C01E, C02C, C02D	5 PT	170.0-900.0	170.0-900.0	160.0-830.0	160.0-830.0	160.0-830.0	160.0-830.0	160.0-830.0	160.0-830.0	150.0-810.0	150.0-810.0
Premium Paying - Terminal	I02, I04, I06, I07, I08, I09	5 PT	400.0	400.0	340.0	340.0	340.0	340.0	340.0	340.0	280.0	280.0
Paid Up - Terminal	I02, I04, I06, I07, I08, I09	5 PT	400.0	400.0	340.0	340.0	340.0	340.0	340.0	340.0	280.0	280.0
Series 1 - Terminal	C11A, C11B, C12A	5 PT	0.0-7430.0	N/A	0.0-6410.1	N/A	0.0-6410.0	N/A	0.0-5790.0	N/A	0.0-5390.0	N/A
Series 2 - Terminal	C11D, C11E, C12B, C12C, C13A	5 PT	530.0-8320.0	N/A	430.0-7220.1	N/A	430.0-7220.0	N/A	430.0-7220.0	N/A	360.0-6580.0	N/A
Series 4 - Terminal	C11G, C12E, C13B	5 PT	500.0-1330.0	N/A	390.0-1050.1	N/A	390.0-1050.0	N/A	370.0-970.0	N/A	310.0-860.0	N/A
Series 5 - Terminal	C11I, C12G	5 PT	640.0-960.0	N/A	570.0-840.1	N/A	570.0-840.0	N/A	570.0-840.0	N/A	470.0-700.0	N/A
Series 6 - Terminal	C11F	5 PT	680.0-1150.0	N/A	540.0-950.1	N/A	540.0-950.0	N/A	540.0-1010.0	N/A	470.0-880.0	N/A
Series A, B, C, D, E, F, G, I, J, K, L, M, N, P, Q, R, S, T, U, V, X & Z - Terminal	C11C, C11H, C11J, C11Q, C11R, C12I, C12J, C12K, C13D, C20A, C20B, C20C, C20D, C20E, C20F, C20G, C20H	5 PT	390.0-1960.0	N/A	330.0-1590.1	N/A	330.0-1590.0	N/A	330.0-1460.0	N/A	260.0-1260.0	N/A

Terminal bonuses: Superannuation

	Contract/ component code	Statutory fund	2024 bonus rate (per \$1000)		2023 bonus rate (per \$1000)		2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	1 PT	190.0-1090.0	190.0-1090.0	130.0-910.0	130.0-910.0	110.0-860.0	110.0-860.0	110.0-830.0	110.0-830.0	80.0-770.0	80.0-770.0
Whole of Life - Small	G01Q	1 PT	190.0-1090.0	190.0-1090.0	130.0-910.0	130.0-910.0	110.0-860.0	110.0-860.0	110.0-830.0	110.0-830.0	80.0-770.0	80.0-770.0
Pure Endowment	G03B	1 PT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Endowment - Large	G02E, G02I	1 PT	380.0-1140.0	380.0-1140.0	290.0-980.0	290.0-980.0	260.0-930.0	260.0-930.0	250.0-910.0	250.0-910.0	210.0-850.0	210.0-850.0
Endowment - Small	G02G, G02J	1 PT	380.0-1140.0	380.0-1140.0	290.0-980.0	290.0-980.0	260.0-930.0	260.0-930.0	250.0-910.0	250.0-910.0	210.0-850.0	210.0-850.0
Whole of Life 1996 Series	G01G	1 PT	450.0	450.0	360.0	360.0	330.0	330.0	320.0	320.0	280.0	280.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	90.0-650.0	90.0-650.0	70.0-510.0	70.0-510.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	260.0-1740.0	260.0-1740.0	200.0-1520.0	200.0-1520.0	170.0-1460.0	170.0-1460.0	170.0-1440.0	170.0-1440.0	140.0-1350.0	140.0-1350.0
Premium Paying - Terminal	N02, N04, N06, N08	1 PT	350.0	350.0	290.0	290.0	240.0	240.0	240.0	240.0	210.0	210.0
Paid Up - Terminal	N02, N04, N06, N08	1 PT	350.0	350.0	290.0	290.0	240.0	240.0	240.0	240.0	210.0	210.0
Series 1 - Terminal	G11B	1 PT	750.0-9990.0	N/A	580.0-10320.0	N/A	580.0-10320.0	N/A	530.0-9780.0	N/A	450.0-8650.0	N/A
Series 2 - Terminal	G11E, G12C, G13A	1 PT	810.0-9990.0	N/A	650.0-9780.0	N/A	650.0-9780.0	N/A	640.0-9070.0	N/A	530.0-8010.0	N/A
Series 3 - Terminal	G11K, G12L	1 PT	570.0-2330.0	N/A	450.0-1910.0	N/A	450.0-1910.0	N/A	450.0-1830.0	N/A	390.0-1600.0	N/A
Series 4 - Terminal	G11G, G12E, G13B	1 PT	590.0-1180.0	N/A	460.0-960.0	N/A	460.0-960.0	N/A	410.0-890.0	N/A	350.0-790.0	N/A
Series 5 - Terminal	G11I, G12G	1 PT	720.0-1240.0	N/A	540.0-990.0	N/A	540.0-990.0	N/A	540.0-990.0	N/A	450.0-860.0	N/A
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Terminal	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	1 PT	640.0-3640.0	N/A	540.0-2850.0	N/A	540.0-2850.0	N/A	540.0-2850.0	N/A	460.0-2470.0	N/A

Advance Contribution Account (ACA)

	Statutory fund	Yearly returns as at 30 June (%)						5 years (%p.a.)	10 years (%p.a.)	Investment management fee (%p.a.)
		2025	2024	2023	2022	2021	2020			
Ordinary	5NPI	3.05	2.86	2.61	1.48	0.99	1.10	2.19	1.63	0.5
Superannuation	1NPI	3.90	3.66	3.34	2.00	1.40	1.56	2.85	2.20	0.5

Asset allocation (%) as at 30 June 2025

	Statutory fund	Australian Shares	Global Shares	Unlisted Infrastructure	Unlisted Property	Fixed Income	Private credit	Cash
Whole of Life and Endowment - Ordinary	5PT	26	14	10	5	15	20	10
PruPac - Ordinary	5PI	4	6	4	2	14	5	65
Whole of Life and Endowment - Super	1PT	26	14	10	5	15	20	10
PruPac - Super	1PI	4	6	4	2	14	5	65
Advance Contribution Account (ACA) - Ordinary	5NPI	4	7	4.5	2	12	5	65.5
Advance Contribution Account (ACA) - Super	1NPI	4	7	4.5	2	12	5	65.5