

Choosing a strong annuity provider

Adviser use only



Why choose us?

We have a proud 175-year history, and throughout this time, we've evolved with the changing financial services landscape to ensure our long-term success. This ongoing adaptability allows us to provide continuous support to both customers and advisers.

Our strong capital reserves exceed APRA requirements, reflecting our financial stability. We offer competitive interest rates, quality investment management, excellent customer service, and efficient claims processing.

We're dedicated to giving our customers peace of mind by offering long-term solutions to help manage their retirement income. Our products evolve to meet changing needs, and in 2025, we will expand our offering to include a Lifetime Annuity product. This addition will provide even more options to ensure our customers' retirement income lasts as long as they do, no matter how long they live.



#1 largest life insurer
in Australia by assets and liabilities¹



#5 largest life insurer
in Australia by annual premiums²



Strongly capitalised
with 275% capital reserves in excess of APRA capital requirements³



A\$ 1.6 bn
insurance contract premiums

1. Source: APRA Data & Statistics report, latest available being as of Jun-2023, FSC Data & Statistics report as of Dec-2023.

2. <https://www.marketmaven.com.au/insights/largest-life-insurers>

3. As at December 2024.

Why invest in annuities?

We're a quality annuity provider that can help you meet the changing needs of your customers in retirement by offering them longevity protection with an income that supports their goals. We do this through:



① Security

We have a strong balance sheet

The Resolution Life surplus ratio (the ratio of capital and surplus against liabilities) measures our capacity to meet liabilities to customers, even during adverse events. We have the capacity to weather market shocks like pandemics and other events, to ensure customer payments are maintained and guaranteed.



② Diversification

We deliver a professionally managed investment portfolio

We deliver secure returns by investing in a diversified portfolio of securities, including global private credit, mortgage-backed loans, cash and alternatives. Our portfolios are closely monitored by an experienced team of professionals, who collectively manage ~\$30bn in assets (as at December 2024).



③ Experience

Our history with annuity products

We have been a product provider in the annuities market for many generations and have deep experience in these products, particularly as they have evolved to meet the needs of customers over time.



④ Service

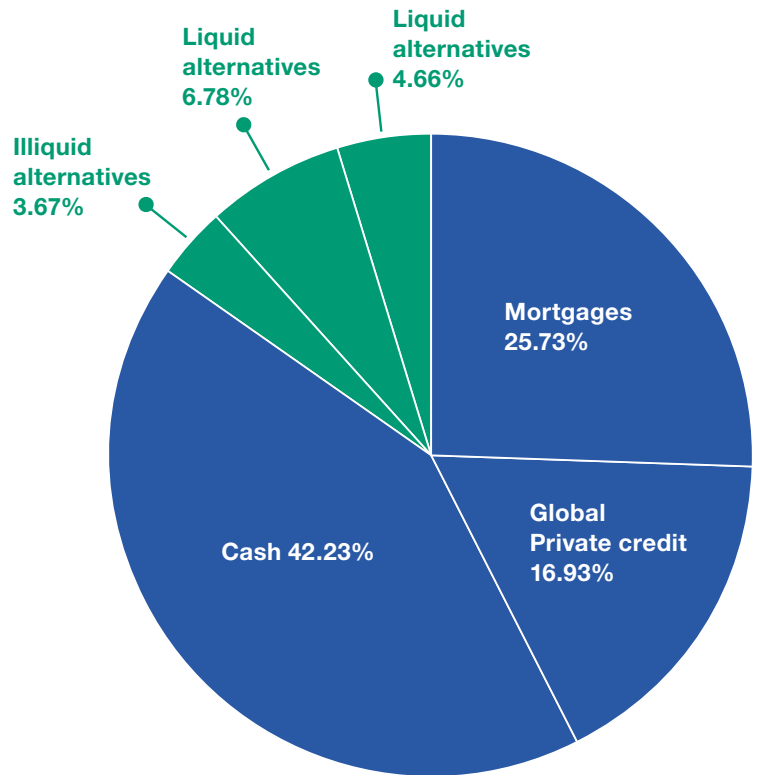
Our roadmap for improvement

In 2024 we delivered more competitive pricing for our annuities, delivered an uplift in the customer experience and revamped our adviser service proposition. This will continue to evolve in 2025 as we:

- Relaunch our Lifetime Annuity product, delivering an integrated retirement offer for advisers and customers
- Enhance our customer tool suite, to educate and demystify the retirement planning journey and options. Our series of age-based retirement guides provide options to consider and information on how advisers can help customers plan for retirement.

Our annuity portfolio asset allocations

Our robust, disciplined approach to portfolio management ensures we provide competitive rates and minimise investment risk for customers. Our annuity portfolio assets allocation is conservative, with a cash and fixed income component as per below:



Asset class characteristics	Actual			Other		
	25.73%	16.93%	42.23%	3.67%	6.78%	4.66%
Mortgages <ul style="list-style-type: none"> Mortgages originated by CBA Average loan to value ratio: 0.2 Loans with lenders mortgage insurance: 22% 	Global Private Credit <ul style="list-style-type: none"> Portfolio of local and international private credit securities consisting predominantly of senior secured corporate loans Average credit duration of approximately two years 	Cash <ul style="list-style-type: none"> Portfolio consisting of mainly short-dated and highly rated money market instruments and term deposits 	Illiquid alternatives <ul style="list-style-type: none"> Diversified portfolios of global unlisted Infrastructure and global unlisted property investments 	Liquid alternatives <ul style="list-style-type: none"> Diversified portfolio of highly liquid alternative risk premia strategies 	Liquid alternatives <ul style="list-style-type: none"> Actively managed Australian small cap equity portfolio 	

*Asset allocation as at 31 December 2024. Actual asset allocation may vary

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What you need to know

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