Resolution Life

Resolution Life (former-AMPL) Whole of Life and Endowment Bonus Rates

The following tables provide the Annual (reversionary) bonus rates applicable on policy anniversary from 1 May 2025 to 30 April 2026, and the Terminal bonus rate effective from 1 May 2025, by the types of business and table codes for Resolution Life's "former-AMPL" category of Whole of Life and Endowment Australian policies.

Annual (reversionary) bonuses are shown for each table code split into 3 categories of business:

- Australian Ordinary & Non-complying Employer Superannuation
- Australian SEP & PSF Superannuation
- Australian Complying Employer Superannuation

Different annual (reversionary) bonus rates can apply to sum insured and to past accrued annual (reversionary) bonuses:

- Annual bonus on sum insured is applied per $1,000 of sum insured, paid in full on death or maturity, and discounted value paid on surrender.
- Annual bonus on bonus is applied per $1,000 of existing annual (reversionary) bonus, paid in full on death or maturity, and discounted value paid on surrender.

Terminal bonus rates are applied per $1,000 of existing annual (reversionary) bonuses.
Note: Terminal bonus rates are not guaranteed and can change at any time without prior notice.

Annual bonus rates: Australian Ordinary & Non-complying Employer Superannuation

Table	Bonus rate per $1,000 sum insured	Bonus rate per $1,000 existing bonuses
A, Q, QM, ASPL, AI, G, B, AE	23.5	23.5
AQ, AQF, AQM	23.5	23.5
AL, ALF, ALM	21.5	21.5
NL, NLT	21	21
AU, QU, AUF, GU	21	21
AP, AK, APF, P	18.5	18.5
N	22.5	22.5
ZN	23	23
NB	22.5	22.5
ZNB	23	23
NJ40-65, ZNJ40-65	23	23
NBK	21	21
DK, DL, EBS (incl COMP)	24	24
JN	18.5	18.5
GIFT	19.5	19.5
ALX, ALXF	19.5	19.5
DLX	19.5	19.5
DBA	19.5	19.5
APL, APLF	20	20
NK, NKT	19.5	19.5
J35(40/F)	16.5	16.5
J40(45/F)	17	17
J45(50/F)	18	18
J50(55/F), JM50	18.5	18.5
J55(60/F), JM55	19.5	19.5
J60(65/F)	20	20
J65(70/F)	21.5	21.5
J70	22.5	22.5
NJ35, ZNJ35, NE, NF, DE	16.5	16.5
DES, GES	17	17
NS	18	18
NZ	21	21
S	16	16
NAU	18.5	18.5
NU	21.5	21.5
JU, GRU, GJU, TU	19	19
NLZ	18.5	18.5
NSZ, NZA	14	14
ALA, ALAF	21.5	21.5
SL, SLM	16	16
ALU, ALUF, AJLU, NBU	19.5	19.5
APLU, APLUF	17.5	17.5
QP	19	19
PP	19	19
NSU	18.5	18.5
DP, DPE	18.5	18.5
NQU	18.5	18.5
QSP	19	19
JSP	16.5	16.5
APLA, APLAF	23	23
PAC	24	24
ALB, ALBF	19.5	19.5
APLX, APLXF	18.5	18.5
APLB, APLBF	23	23
ALC, ALCF, ALCA, ALCAF	19.5	19.5
DLB	19.5	19.5
DLC, DLCA	19.5	19.5
JP	15.5	15.5
DLBA	19.5	19.5
ALBA, ALBAF	19.5	19.5

Annual bonus rates: Australian SEP & PSF Superannuation

Table	Bonus rate per $1,000 sum insured	Bonus rate per $1,000 existing bonuses
A, Q, QM, ASPL, AI, G, B, AE	22.5	31.3
AQ, AQF, AQM	22.5	31.3
AL, ALF, ALM	20.5	29.3
NL, NLT	20	28.8
AU, QU, AUF, GU	20	28.8
AP, AK, APF, P	17.5	26.3
N	21.5	30.3
ZN	22	30.8
NB	21.5	30.3
ZNB	22	30.8
NJ40-65, ZNJ40-65	22	30.8
NBK	20	28.8
DK, DL, EBS (incl COMP)	23	31.8
JN	17.5	26.3
GIFT	18.5	27.3
ALX, ALXF	18.5	27.3
DLX	18.5	27.3
DBA	18.5	27.3
APL, APLF	19	27.8
NK, NKT	18.5	27.3
J35(40/F)	15.5	24.3
J40(45/F)	16	24.8
J45(50/F)	17	25.8
J50(55/F), JM50	17.5	26.3
J55(60/F), JM55	18.5	27.3
J60(65/F)	19	27.8
J65(70/F)	20.5	29.3
J70	21.5	30.3
NJ35, ZNJ35, NE, NF, DE	15.5	24.3
DES, GES	16	24.8
NS	17	25.8
NZ	20	28.8
S	15	23.8
NAU	17.5	26.3
NU	20.5	29.3
JU, GRU, GJU, TU	18	26.8
NLZ	17.5	26.3
NSZ, NZA	13	21.8
ALA, ALAF	20.5	29.3
SL, SLM	15	23.8
ALU, ALUF, AJLU, NBU	18.5	27.3
APLU, APLUF	16.5	25.3
QP	22.2	24.5
PP	22.2	24.5
NSU	17.5	26.3
DP, DPE	17.5	26.3
NQU	17.5	26.3
QSP	22.2	24.5
JSP	19.7	22
APLA, APLAF	22	30.8
PAC	23	31.8
ALB, ALBF	18.5	27.3
APLX, APLXF	17.5	26.3
APLB, APLBF	22	30.8
ALC, ALCF, ALCA, ALCAF	18.5	27.3
DLB	18.5	27.3
DLC, DLCA	18.5	27.3
JP	18.7	21
DLBA	18.5	27.3
ALBA, ALBAF	18.5	27.3

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Annual bonus rates: Australian Complying Employer Superannuation

Table	Bonus rate per $1,000 sum insured	Bonus rate per $1,000 existing bonuses
A, Q, QM, ASPL, AI, G, B, AE	26.8	30.7
AQ, AQF, AQM	26.8	30.7
AL, ALF, ALM	24.8	28.7
NL, NLT	24.3	28.2
AU, QU, AUF, GU	24.3	28.2
AP, AK, APF, P	21.8	25.7
N	25.8	29.7
ZN	26.3	30.2
NB	25.8	29.7
ZNB	26.3	30.2
NJ40-65, ZNJ40-65	26.3	30.2
NBK	24.3	28.2
DK, DL, EBS (incl COMP)	27.3	31.2
JN	21.8	25.7
GIFT	22.8	26.7
ALX, ALXF	22.8	26.7
DLX	22.8	26.7
DBA	22.8	26.7
APL, APLF	23.3	27.2
NK, NKT	22.8	26.7
J35(40/F)	19.8	23.7
J40(45/F)	20.3	24.2
J45(50/F)	21.3	25.2
J50(55/F), JM50	21.8	25.7
J55(60/F), JM55	22.8	26.7
J60(65/F)	23.3	27.2
J65(70/F)	24.8	28.7
J70	25.8	29.7
NJ35, ZNJ35, NE, NF, DE	19.8	23.7
DES, GES	20.3	24.2
NS	21.3	25.2
NZ	24.3	28.2
S	19.3	23.2
NAU	21.8	25.7
NU	24.8	28.7
JU, GRU, GJU, TU	22.3	26.2
NLZ	21.8	25.7
NSZ, NZA	17.3	21.2
ALA, ALAF	24.8	28.7
SL, SLM	19.3	23.2
ALU, ALUF, AJLU, NBU	22.8	26.7
APLU, APLUF	20.8	24.7
QP	21.7	24
PP	21.7	24
NSU	21.8	25.7
DP, DPE	21.8	25.7
NQU	21.8	25.7
QSP	21.7	24
JSP	19.2	21.5
APLA, APLAF	26.3	30.2
PAC	27.3	31.2
ALB, ALBF	22.8	26.7
APLX, APLXF	21.8	25.7
APLB, APLBF	26.3	30.2
ALC, ALCF, ALCA, ALCAF	22.8	26.7
DLB	22.8	26.7
DLC, DLCA	22.8	26.7
JP	18.2	20.5
DLBA	22.8	26.7
ALBA, ALBAF	22.8	26.7

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Terminal bonus rates: effective from 1 May 2025

Terminal bonus rates per $1,000 of existing Annual bonus									
Year of issue									
Year issued		Before 1959	1959 – 1963	1964 – 1968	1969 – 1973	1974 – 1978	1979 – 1983	1984 – 1988	After 1988
Ordinary	New rate	970	865	810	760	655	550	550	680
Superannuation	New rate	1160	1045	990	965	850	730	730	875

How to read the table:

Example – a policy under the class of business Superannuation that commenced in 1956 will have a Terminal bonus rate applying of $1160 per $1,000 (116%) of existing Annual bonuses effective from 1 May 2025. Accrued Annual bonuses can be found on the customer's annual statement.

Note: Terminal bonus rates for Non-complying Superannuation are the same as for Ordinary business.