

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

The following tables provide the Annual bonus rates applicable on policy anniversary from 1 April 2026 to 31 March 2027 and End bonus rate effective from 1 April 2026 by the types of business and bonus scales for Resolution Life’s “former-NMLA” category of Whole of Life and Endowment Australian policies. For this bonus year, in addition to the normal Annual bonus, Resolution Life is also applying a one-off special Annual bonus on the policy anniversary.

Annual Bonus Rates: Australia Ordinary business

Type	Bonus Scale	Bonus Rate per \$1,000	
		Bonus on Sum insured	Bonus on Bonus
NM Business	O1 [O2]	15.4	20
	O4 [O0,O3,O9]	14.4	18.9
	O6 [O7]	11.2	16.4
	O8 [O5]	13.9	17.7
	OA [OB,OC]	14.9	19.4
	OD	14.9	20
	OS	13.8	16.6
	OJ	14.2	15.8
	OK	15.9	18.9
	OL	14.9	17.7
	OP [OM,ON]	15.9	17.4
	OT	14.6	14.4
	OU	16.5	19.4
	OV	14.9	19.4
	OW [OQ,OY]	15	17.4
	OR	16.5	21
	OE	11.9	14.5
	OG	12.2	13.1
	OX	15	19.3
OZ	15	19.3	
O%,O#	15	20.5	
EX T&G Business	T1 [T2]	15.4	20
	T4 [T0,T3,T8,T9,TA,TB]	14.4	18.9
	T6 [T7,TC,TD]	11.2	16.4
	TK [TL,TP]	15.9	18.9
	TN	16.5	19.4
	TS,TU	14.4	13.7
EX AC&L Business	TX	32.4	30.6

Additional notes:

- 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 bonus, paid in full on death or maturity, and discounted value paid on surrender.

Annual Bonus Rates: Australia Superannuation business

Type	Bonus Scale	Bonus Rate per \$1,000	
		Bonus on Sum Insured	Bonus on Bonus
PSC NM Business	E4 [E0,E1,E2,E3,E5,E8,E9,EC,EG,EJ,EK, EL,EU,EV]	26.5	33.1
	E6 [E7]	22.9	29
ESC NM Business	S4 [A3,A4,S1,S2,S3,SJ,SK]	35	50
	S6 [A6,A7,S7]	28.2	42
	S8 [A8,AL,SC,SL]	31.1	45.1
EX T&G Business	U2 [U1,UN]	27.3	33.7
	U3[UP]	24.4	31.4
	U0	25	32
	U8,UB	26.5	33.1
	U4 [U9,UK]	26.5	33.1
	U6 [U7,UC]	22.9	29
EX AC&L Business	UX	66.3	62.5

Additional notes:

- 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 bonus, paid in full on death or maturity, and discounted value paid on surrender.

Annual Bonus Rates: One-off Special Bonus

For both Australia Ordinary and Superannuation business, eligible policies in the above bonus scales will also receive a one-off special bonus of **6% of Sum Insured and existing Annual Bonuses**.

This bonus will be added **on the policy anniversary alongside the normal Annual bonus**.

Supplementary “one-off” Annual bonuses like this may be added to policies from time to time (in addition to the normal Annual bonus declarations), increasing the guaranteed proportion of maturity and claims benefits for policyholders.

End Bonus Rates:

Group	Policy Type	Series	Demutualisation	Bonus Rate per \$1,000
1	KPP/KPS (N/S)	2	Post	8.1
	BPDP (N/S)	2		
	BSIO	3		
2	KPP/KPS (N/S)	1	Pre	11.3
	BPDP (N/S)	1		
	BSIO	2		
3	KPP/KPS	1, 2 and 3	Pre	12.9
	KEP/KES	1, 2 and 3		
	BSP/EXP	2		
	BSDP	2		
	LEA	2		
4	BSIO	1	Pre	12.9
	BEDP	3		
	BPDP	3		
	LEA	3		
5	Superannuation	Not applicable	Pre	27.5
6	LPOE(N/S)	2	Post	11.9
	LPDP(N/S)	2		
	LPIO	6		
	PLP (N/S)	1		
7	LPOE(N/S)	1	Pre	15.9
	LPDP(N/S)	1		
	LPIO	5		
8	LPOE	2 and 3	Pre	14.4
	LPDP	2 and 3		
	LPIO	2, 3 and 4		
9	EX AC&L Business	Not applicable	Pre	0.0
10	All other Ordinary policies not specifically referred to above or below	Not applicable	Pre	14.4
	LPIO	1		
	EX T&G	Not applicable		
11	BSP	1	Pre	10.4
	LEA	1		
	EXP	1		

Additional notes:

- End bonus is applied per \$1,000 of claim amount multiplied by a value based on the number of years that the cover has been in force, paid on claim or maturity, and discounted value paid on surrender.

What you need to know

Any life insurance cover for these products is issued by Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life). These products are issued by Resolution Life or by Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L0001458 (Trustee) as trustee of the National Mutual Retirement Fund ABN 76 746 741 299, RSE R1056310 (a 'Fund'). Where Resolution Life is the issuer of life insurance policies to the Trustee for this product, the Trustee will receive any proceeds from the insurance policies from Resolution Life and provide the proceeds to eligible Fund members.

Where the information in this document 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. Any advice is provided by Resolution Life, is general advice and does not take into account your objectives, financial situation or needs. Before acting on this advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs, as well as the policy document for this product. Any guarantee offered in this product is only provided by Resolution Life. Any Target Market Determinations for this product can be found at resolutionlife.com.au/target-market-determinations.

This document is based on information available and believed to be accurate at the time of production and is subject to change without notice. Resolution Life does not make any representation or warranty as to the accuracy, reliability or completeness of information and does not accept any liability or responsibility for any acts or decisions, errors or omissions related to the information in this document. Past performance is not a reliable indicator of future performance. Resolution Life can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.