

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



#6 largest life insurer
in Australia by annual premiums²



Strongly capitalised
with 252% capital reserves in excess of APRA capital requirements³



A\$1 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. APRA life insurance claims and disputes statistics database December 2024.

3. As at March 2025.

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 ~\$28bn 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

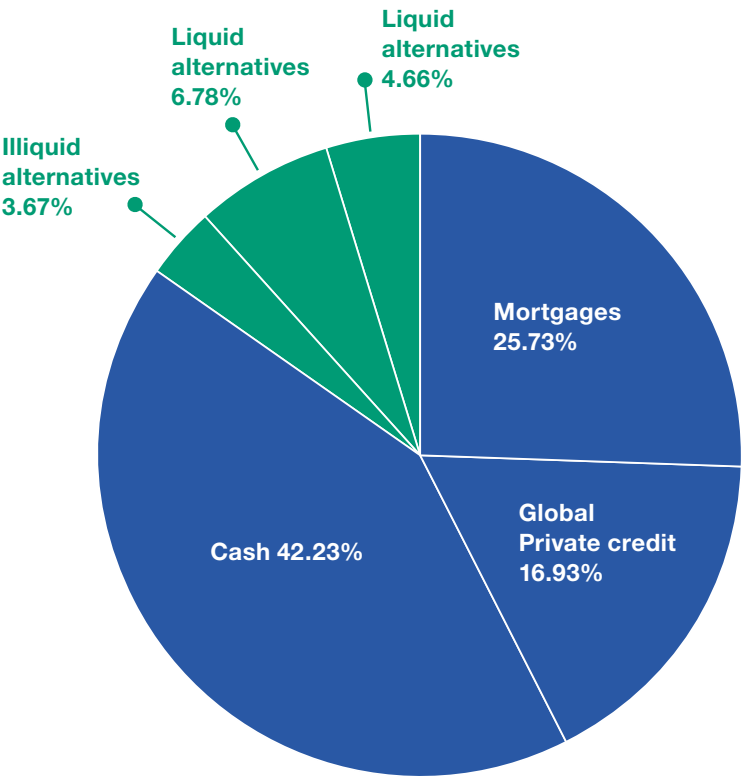
Our roadmap for improvement

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:



Actual	Cash and fixed income: 84.89%			Other: 15.11%		
	25.73%	16.93%	42.23%	3.67%	6.78%	4.66%
Asset class characteristics	Mortgages <ul style="list-style-type: none">Mortgages originated by CBAAverage loan to value ratio: 0.2Loans 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 loansAverage 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

Helping your clients retire their way

Resolution Life Australasia is a global life insurance company that focuses particularly on retirement and annuities. We're committed to protecting the financial futures entrusted to us for customers, advisers and the industry.

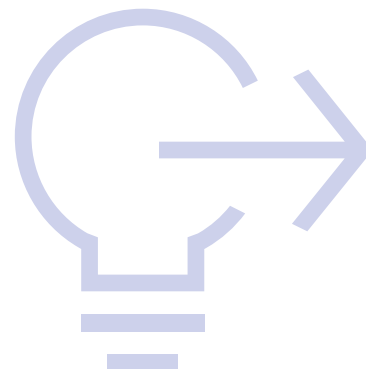
We're one of the largest life insurers in Australasia, currently servicing ~800,000 customers with superannuation, investments and life insurance policies, and managing approximately ~\$28 billion in assets as at December 2024.

We have deep expertise in servicing existing policies and offering innovative and compelling new business solutions in select markets across Australia and New Zealand, including retirement planning and annuities.

We're committed to providing peace of mind to advisers and customers that their policies are in safe and trusted hands for the long term.

In December 2024, we announced that Nippon Life has agreed to acquire 100% of Resolution Life and that Resolution Life Australasia and MLC Life Insurance will merge and form a new brand, Acenda. This consolidated business will serve around 2 million customers and will continue to focus on growth and remain open to new business.

The combined customer base will offer scale and stability to meet the evolving needs of advisers and customers. This will include leveraging MLC Life Insurance's 'best in claims' philosophy and award-winning health and wellness offering, alongside Resolution Life's advanced digital solutions and retirement product suite, to continue to meet the changing needs of customers.



Want more information?

For more information about how our annuity could help your customers, please contact Simon Felice, National Retirement Lead, Retail at simon.felice@resolutionlife.com.au.

Alternatively visit resolutionlife.com.au/adviser/annuities or call us on 133 731.

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What you need to know

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